

(1.) General Information	
<b>Product Seller / Owner:</b>	<b>TMBThanachart Bank Public Company Limited</b>
<b>Product Name:</b>	<b>ttb savings care account</b>
<b>Product Type:</b>	<b>Savings account</b>
<b>Deposit Term:</b>	<b>No fixed term</b>
<b>Date:</b>	18 October 2023
<b>Minimum and Maximum Amount for Account Opening (Baht):</b>	<b>5,000 Baht for initial deposit and unlimited for each next deposit</b>
(2.) Interest Rate and Calculation	
<b>Interest rate (p.a.):</b>	<b>0.125% p.a. (interest rate as at 3 October 2023)</b>  <b>Interest rates are subject to change. Please see details on current interest rates at <a href="https://www.ttbbank.com/th/rates/deposit-interest-rates">https://www.ttbbank.com/th/rates/deposit-interest-rates</a></b>
<b>Interest payment period:</b>	<ul style="list-style-type: none"> <li><b>The Bank pays interest semi-annually in June and December subject to 15% withholding tax on the amount of interest received. If the total interests earned on savings deposits from all banks exceed 20,000 Baht per year, the Bank will deduct withholding tax in accordance with the Revenue Department's Regulations.</b></li> <li><b>Number of days used for interest calculation: 365 or 366 days.</b></li> </ul>
(3.) Conditions	
<b>Key conditions:</b>	<ol style="list-style-type: none"> <li>Account can be opened at any ttb branch or the Depositors can open an online account via ttb touch application if the Depositors already have any other types of deposit accounts with the Bank.</li> <li>A minimum of 5,000 Baht is required for initial deposit and unlimited for each next deposit.</li> <li><b>The customer who opens the account and is eligible for personal accident coverage must be 15 to 70 years old on the date that accident has occurred.</b> The account must be individual account only. Joint account, account with "and/or/for/by" attached to its name or account using an alias is not permitted.</li> <li><b>The account cannot be used in conjunction with all types of debit card.</b></li> <li><b>One customer can open more than 1 account but the maximum coverage from all accounts shall not exceed 3,000,000 Baht altogether.</b></li> </ol>
<b>Deposit/Withdrawal/Transfer Conditions</b> <b>Benefits and Other Conditions*</b>	<ol style="list-style-type: none"> <li><b>Deposits, withdrawals and transfers can be made at any branch nationwide.</b></li> <li><b>Via CDM channel: Only cash deposits are allowed at the Bank's CDM.</b></li> <li><b>Via ttb touch application: The customer can make funds transfers between ttb accounts or cardless withdrawal transactions but cannot use ttb savings care account for interbank funds transfers, bill payment and payment of goods and services via Epays (E-Payment), except for receiving funds transfer from other deposit accounts.</b></li> </ol>

	<p>4) <u>Not eligible for direct debit service for payment of goods and services.</u></p> <p>5) <u>Not eligible for use as a linked account for funds transfer to another account but can be designated as a beneficiary account.</u></p>
<b>(4.) Fees / Service Charge</b>	
<b>Account Maintenance Fee:</b>	<u>Account that remains dormant for more than 1 year with less than 2,000 Baht account balance is subject to 50 Baht maintenance fee per account per month.</u>
<b>(5.) Advice/Warning</b>	
<b>Caution:</b>	<u>To optimize benefits from the personal accident insurance plan, the customer must age between 15-70 years and must maintain a minimum balance of 5,000 Baht 1 day prior to the accident date.</u>
<b>(6.) Insurance Information</b>	
<b>Type of insurance:</b>	<u>Group accident insurance which provides protection for depositors.</u>
<b>Name of insurance company:</b>	<u>Thanachart Insurance Public Co., Ltd. Call Center 0 2308 9300</u>
<b>Insurance coverage amount:</b>	<ul style="list-style-type: none"> <li><u>Accident protection shall be provided at 20 times of the outstanding deposit balance of not less than 5,000 Baht 1 day prior to the accident date.</u> The protection covers loss or damage from accident which results in loss of life, dismemberment, loss of sight, loss of hearing, loss of speech or total permanent disability. Up to 3,000,000 Baht per policy year. Annual premium and health check-up is not required.</li> <li><u>Depositor who opens more than 1 account shall receive coverage only for the account with outstanding deposit balance not less than 5,000 Baht 1 day before the accident date,</u> in case of death, dismemberment, loss of sight, loss of hearing, loss of speech or total permanent disability, <u>totaling the aggregate benefits from all accounts at not exceeding 3,000,000 Baht per policy year.</u></li> <li>If the depositor suffers accident under this insurance coverage more than 1 time in a particular year, the maximum compensation shall be limited at not exceeding 3,000,000 Baht per policy year.</li> </ul>
<b>Terms and conditions for insurance coverage:</b>	<ul style="list-style-type: none"> <li><u>Accident protection shall be provided immediately upon account opening at 20 times of outstanding deposit balance 24 hours worldwide.</u> The protection covers loss or damage from accident which results in loss of life, dismemberment, loss of sight, loss of hearing, loss of speech or total permanent disability <u>but excluding homicide, physical assault and accident while riding or traveling by motorcycle and also excluding medical expense.</u></li> <li><u>Accident occurring on the account opening date shall immediately be protected according to the outstanding account balance.</u></li> <li><u>Coverage details are in accordance with the insuring agreement and exclusions specified in group accident insurance policy (Or. Bor. 2).</u></li> </ul>

(7.) Contact/Complaint Channels	
<b>Product Owner's Contact / Complaint Channels:</b>	<b><u>Enquiry for the product details or any complaint can be raised via <a href="http://www.ttbbank.com">www.ttbbank.com</a> or at every ttb branch or ttb contact center 1428.</u></b>

**Warning : This deposit is protected under the Deposit Protection Agency within the limit prescribed by law. The maximum deposit protection is not exceeding 1 million Baht.**

Information in this document is in force and effect until there are changes in the interest rates, fee rates and product conditions which may occur in future. Upon such event, the Bank shall give the customers prior notice via [www.ttbbank.com](http://www.ttbbank.com) or at every ttb branch.