

Terms and Conditions for Use of ttb basic account

1. Type of Product

- 1.1 A savings account with passbook under the product name of ttb basic account.
- 1.2 Deposit interest rates, fee rates and conditions shall be as announced by the Bank.

2. Account Opening

- 2.1 Minimum initial deposit for account opening shall be in accordance with the product conditions. In this respect, the account must be opened under the name of a private individual or juristic person who is the account owner. Using an alias in account opening is not permitted.
- 2.2 Account can be opened at every ttb branch.
- 2.3 The Depositor agrees to use or execute transactions via ttb basic account for his/her personal purpose which does not fall under the followings:
 - 2.3.1 The purpose that contravenes any laws or public order or morality, the Bank's policy, as well as the requirements or orders of the regulatory agencies.
 - 2.3.2 If it appears that the Depositor does not use ttb basic account in pursuance with the objectives stipulated by the Bank, or if the Bank finds that the use of such account is not in conformity with the normal and customary practices of ttb basic account users, the Bank reserves the right to refuse or suspend such transaction or cancel the Depositor's ttb basic account at once.

3. Product Criteria

- 3.1 Deposit can be made at any ttb branch nationwide during office hours without limited times. Cross branch and cross province deposit is subject to service charge as announced by the Bank.
- 3.2 Withdrawal can be made at any ttb branch nationwide during the office hours of such branch, whereby the Depositor must present the passbook and abide by the conditions given to the Bank.
- 3.3 For cross branch withdrawal, the Depositor must present his/her national ID card.
- 3.4 For private individual/juristic person account, withdrawal by the account owner can be made at any ttb branch without limit.
- 3.5 For private individual/juristic person account, withdrawal by proxy can be made at any ttb branch without limit.

4. Interests and Fees

- 4.1. Interest payment shall be calculated on a daily basis based on the outstanding balance in the account and shall be credited to the Depositor's account semi-annually in June and December of each year. If the total interests earned on savings deposits from all banks do not exceed 20,000 Baht per year, the Bank will not deduct 15% withholding tax on the amount of interest received in accordance with the Revenue Department's Regulations.
- 4.2. If the total interests earned from all deposit accounts fall under the Revenue Department's Regulations that require the Bank to deduct withholding tax but the amount of such interests is not sufficient for deduction, the Depositor agrees and authorizes the Bank to deduct the deficit from the principal amount in the account.
- 4.3. Other financial transaction fees shall be as announced by the Bank.

5. General Criteria

- 5.1 In case the Depositor fails to make deposit transactions since the account opening date and the account balance remains zero for 360 consecutive days, the Bank will automatically close the account.
- 5.2 In case the Depositor has made financial transactions but the account balance remains zero for 395 consecutive days, the Bank reserves the right to automatically close the account.
- 5.3 For deposit account which has no deposit, withdrawal or transfer transactions via any channel or no passbook update for more than 365 days, the Bank will change the account status to dormant account which may be subject to maintenance fee as announced by the Bank.
- 5.4 For dormant account, the Depositor must contact the Bank in order to update the information into normal status. However, the Depositor can still make deposit-transfer transactions into the dormant account as normal.
- 5.5 Account that remains inactive for more than 1 year with less than 2,000 Baht outstanding balance is subject to maintenance fee at 50 Baht per month. The Bank may also charge account maintenance fee in accordance with the product conditions and in the event that the Depositor has not made any transaction via such account. In this regard, whenever the principal amount and accrued interest remains zero for 395 consecutive days, the deposit account shall be closed automatically.
- 5.6 Active transactions refer to money deposit-withdrawal and passbook update (if having a passbook) at branch counter, transactions via e-channels such as ATM, CDM, bahtnet, interbank transfer and ttb touch application including transactions via Bank's agent. Activating dormant account can be made at branch counter by the Depositor only.
- 5.7 The Bank will accept the deposited cheques, drafts or other financial notes for collection purpose only. The deposit shall be complete after such notes have been honored and the Depositor can make withdrawal only upon successful collection of money so deposited.
- 5.8 The passbook balance shall be deemed correct only after it has been validated with the Bank's account.
- 5.9 If the Depositor's name, surname, address or contact phone number is changed, the Bank must be accordingly informed without delay.
- 5.10 The Depositor cannot make any change or add any text or figure on the passbook, or transfer or tear any page off the passbook.
- 5.11 In making any transaction with the Bank, the Depositor shall receive document as evidence of such transaction.
- 5.12 For funds transfer via a deposit account, the Bank will inform the results of the transaction or deliver the transaction slip to the Depositor for keeping as evidence. In this connection, the Bank will transfer money according to the Depositor's order. In case of any error, the Bank's maximum liability shall not exceed the amount ordered for such transaction.
- 5.13 If the passbook / debit card used for funds transfer from the deposit account is lost, the Depositor must inform the Bank immediately. In this regard, the Depositor shall be responsible for the amount transacted before informing the Bank to cancel/freeze the passbook/ debit card.
- 5.14 If wishing to terminate Funds Transfer Agreement with the Bank, the Depositor must proceed to close the deposit account.
- 5.15 In the event that the Depositor allows a third person to use the account jointly with the Depositor or to use the Depositor's account for receiving money transfer or withdrawal in a fraudulent manner to the detriment of others, the Depositor must be liable for the damage incurred from such fraudulent act.
- 5.16 In case of any dispute over the deposit account, the Depositor agrees that the investigation and correction thereof shall be carried out in accordance with the Bank's criteria and procedures.

5.17 Should there be any question or error arising from funds transfer via a deposit account, the Depositor can reach the Bank via ttb contact center 1428 or at any ttb branch.

5.18 Transactions completed via Bank's channels after 23.00 hrs. shall be deemed as transactions of the following day.

5.19 Terms and conditions for this service may change over time, whereby notice shall be given at the Bank's Office.

5.20 The Bank reserves the right to change the terms and conditions for this service upon prior notice at the Bank's Office as well as via the Bank's website.

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 or at every ttb branch.

Terms and Conditions for ttb SMS Alert Service

1. The Applicant must own a savings account or a current account for private individual only (not a joint-account).
2. The Bank will send SMS alert promptly after the Service User has made transaction such as money deposit/withdrawal, money transfer, spending via debit card, direct credit/debit via any of the Bank's service channels throughout 24 hours, except for the transaction that awaits processing results (after 23.00 hrs.) such as interbank funds transfer within 1 business day, cheque return and direct credit/debit whereby the Bank shall send SMS to the Service User on the following day.
3. The Service User is advised to check the correctness of the transaction alerted via SMS. Should there be any question or error pertaining to such transaction such as the message is inconsistent with the actual transaction amount or the Service User did not conduct such transaction by himself/herself, the Service User must communicate to the Bank immediately via ttb contact center 1428.
4. In case the mobile number registered with the Bank is changed, the Service User must inform the Bank immediately.
5. The Bank reserves the right to cancel or change ttb SMS alert service as deemed appropriate subject to prior notice at the Bank's Office and via the Bank's website.
6. The Bank reserves the right to cancel ttb SMS alert service in case the service fee cannot be collected from the enrolled account.
7. ttb SMS alert fee shall be as announced by the Bank.