

Terms and Conditions for Use of ttb dream savings account

1. Type of Product

- 1.1 A savings account with passbook that provides service under the name of ttb dream savings account.
- 1.2 The Depositor can express his/her wish for the Bank to link ttb dream savings account to the main account designated on the account opening date for direct debit on a monthly basis, whereby the Depositor can set the date and amount for such transfer.
- 1.3 Deposit interest rates, fee rates and conditions shall be as announced by the Bank.

2. Account Opening

- 2.1 For initial account opening, the account must be opened under the name of a private individual who is the account owner and meets the Bank's eligibility criteria only. The Depositor is not permitted to use an alias for account opening or open the account on behalf of a third person or allow any other person to use such account.
- 2.2 Depositors can open a savings ttb dream saving account with unlimited number of accounts, but only one ttb dream savings account can be linked to the main account.
- 2.3 ttb dream savings account cannot be used in conjunction with all types of debit cards.
- 2.4 The Depositor cannot convert an existing ttb deposit account to ttb dream savings account.
- 2.5 Account can be opened at any ttb branch or online channels via ttb touch application.

3. Product Criteria

- 3.1 The Bank will process direct debit from the main account for transfer to ttb dream savings account on a monthly basis based on the calendar month cycle as per the date and amount specified by the Depositor.
- 3.2 The Depositor can instruct the Bank to process direct debit in the amount of 500 – 25,000 Baht per month.
- 3.3 The outstanding balance in the main account must be sufficient to cover the direct debit at least 1 business day prior to the specified date. In this respect, the Bank will process only 1 debit transaction per month. If the Bank cannot execute direct debit from the main account on the date set by the Depositor, the Bank will not re-debit your account in that month again.
- 3.4 The Bank will process direct debits as instructed by the Depositor until the Depositor will close the account or terminate ttb dream savings account service.
- 3.5 If the Depositor requests to change the direct debit date which comes after the date the request was submitted and the Bank has already entered the debit transaction for that month, the Bank will process a direct debit again in that month. Therefore, the Depositor's account will be debited twice in that particular month.
- 3.6 The Depositor can indicate his/her wish to change the main account number which has been linked as a transfer account as well as the date and amount set for direct debit. Such change will become effective within the next 2 business days after the Bank has completed the information change in the system
- 3.7 The Depositor can withdraw money from ttb dream savings account without limited times per month. The amount so withdrawn will be transferred to the main account linked for such purpose.

- 3.8 ttb dream savings account cannot be used to make other transactions and the Depositor cannot deposit money directly to ttb dream savings account.

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 exceed 20,000 Baht per year, the Bank will deduct 15% withholding tax on the amount of interest received in accordance with the Revenue Department's Regulations.
- 4.2 Money transfer from the main account to ttb dream savings account and vice versa shall be without fee.
- 4.3 ttb dream savings account is exempted from maintenance fee.
- 4.4 If the total interest income earned by the Depositor from all deposit accounts is subject to withholding tax according to the Revenue Department's Regulations but the amount of such interests is not enough for deduction, the Depositor agrees and consents for the Bank to deduct the deficit from the principal amount in the account.

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 The passbook balance shall be deemed correct only after it has been validated with the Bank's account.
- 5.6 If the Depositor's name, surname, address or contact phone number is changed, the Bank must be accordingly informed without delay.
- 5.7 The Depositor cannot make any change or add any text or figure on the passbook, or transfer or tear any page off the passbook.
- 5.8 In making any transaction with the Bank, the Depositor shall receive document as evidence of such transaction.
- 5.9 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.
- 5.10 If the passbook 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.

- 5.11 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 or withdrawal in a fraudulent manner to the detriment of others, the Depositor must be liable for the damage incurred from such fraudulent act.
- 5.12 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.
- 5.13 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.
- 5.14 Transactions completed via Bank's channels after 23.00 hrs. shall be deemed as transactions of the following day.
- 5.15 The Depositor agrees to use or execute transactions via ttb dream savings account for personal purpose which does not fall under the followings:
 - 5.15.1 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.
 - 5.15.2 If the Depositor fails to use ttb dream savings 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 dream savings account users, the Bank reserves the right to refuse or suspend such transaction or cancel the Depositor's ttb dream savings account at once.
 - 5.15.3 Terms and conditions under this service may be subject to change with prior notice via the Bank's Office and website.
- 5.16 If the Depositor wishes to receive the passbook from online account opening or to close the deposit account which is the linked account (main account), please present your national ID card and the Bank's passbook as evidence for processing at any ttb branch.