

Terms and Conditions for Use of ttb no fixed account

1. Type of Product

- 1.1 A savings account with passbook under the product name of ttb no fixed account.
- 1.2 Deposit interest rates, fee rates and conditions shall be as announced by the Bank.
- 1.3 This account is non-transferable and cannot be used as collateral or to create obligations over the assignment of proceeds to other person or juristic person, unless with written consent from the Bank.

2. Account Opening

- 2.1 No minimum requirement for initial deposit. In this respect, the account must be opened under the name of private individual who is the account owner. Using an alias for account name, account opening on behalf of others or allowing other persons to use the account are not permitted.
- 2.2 One Depositor can open only 1 ttb no fixed account which can be either an individual account or joint account (individual account and joint account counted together).
- 2.3 ttb no fixed account cannot be used in conjunction with all types of debit card.
- 2.4 Depositor is not allowed to convert the existing deposit account to ttb no fixed account.
- 2.5 Account can be opened at every ttb branch or online channels via ttb touch application.

3. Product Criteria

3.1 Branch transactions

- 3.1.1 Money deposit can be made at every ttb branch nationwide during office hours without limited times.
- 3.1.2 Money withdrawal and/or transfer can be made at every ttb branch nationwide during office hours without limit. In this regard, the Depositor must present the passbook and national ID card as well as comply with all the conditions given to the Bank.
- 3.1.3 Withdrawal by proxy can be made at every ttb branch.
- 3.1.4 Depositor cannot transfer money from the account for bill payment, loan payment or payment of goods and services.
- 3.1.5 Withdrawal, intra bank or interbank funds transfer at the Bank's branch over 2 times per month (from the 3rd transaction onwards) shall be subject to extra charge from the normal fee (if any) at the rate of 50 Baht per transaction. The total amount will be concluded at the end of the month and debited from the Depositor's account on the 1st day of the following month. If the outstanding balance in the account is less than the collected fee, the Bank will debit the amount from such balance first and record the deficit in the system for deduction on the following day or until the whole amount is fully settled.

3.2 e-transactions (via Electronic Banking)

- 3.2.1 Cardless withdrawal: Depositor can withdraw cash from the ATM without using card simply by entering the withdrawal code acquired via ttb touch application.
 - 3.2.2 Via CDM: Depositor can use CDM channel only for cash deposit.
 - 3.2.3 Via ttb touch application: Depositor cannot make interbank funds transfer, bill payment and payment for goods and services via EPays (E-Payment) through ttb no fixed account, but can designate it as a beneficiary account.
 - 3.2.4 Depositor can transfer funds between ttb accounts without limited times. However, joint-account cannot be used for funds transfer but only for balance enquiry.
- 3.3 ttb no fixed account does not support direct debit service for payment of goods and services and cannot be linked as a beneficiary account for receiving money transfer or debiting money to another 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 will be transferred to the depositor's account on the last day of every month. 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 interests 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 which 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 Depositor who wishes to claim tax refund from the Revenue Department can proceed accordingly by using withholding tax certificate issued by the Bank as evidence for filing tax to support such claim.
- 4.4 Transaction fees shall be waived for depositors of ttb no fixed account as follows:
 - 4.4.1 Fee waiver for cash deposit via CDM.
 - 4.4.2 Fee waiver for intra bank funds transfer via ttb touch application.
 - 4.4.3 Fee waiver for ttb no fixed account maintenance.
- 4.5 Fees chargeable on other financial transactions 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 the account that 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 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.
- 5.6 The passbook balance shall be deemed correct only after it has been validated with the Bank's account.
- 5.7 If the Depositor's name, surname, address or contact phone number is changed, the Bank must be accordingly informed without delay.
- 5.8 The Depositor cannot make any change or add any text or figure on the passbook, or transfer or tear any page off the passbook.
- 5.9 In making any transaction with the Bank, the Depositor shall receive document as evidence of such transaction.
- 5.10 For funds transfer via the 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.
- 5.11 If the passbook is lost, the Depositor must inform the Bank immediately and shall be responsible for the amount transacted before informing the Bank to cancel/freeze the passbook.
- 5.12 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 transferring or withdrawal in a fraudulent manner to the detriment of others, the Depositor must be liable for the damage incurred from such fraudulent act.
- 5.13 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.
- 5.14 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.
- 5.15 Transactions completed via Bank's channels after 23.00 hrs. shall be deemed as transactions of the following day.
- 5.16 The Depositor agrees to use or execute transactions via ttb no fixed account for his/her personal purpose which does not fall under the followings:
 - 5.16.1 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.

- 5.16.2 If it appears that the Depositor does not use ttb no fixed 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 no fixed account users, the Bank reserves the right to refuse or suspend such transaction or cancel the Depositor's ttb no fixed account at once.
- 5.16.3 The Depositor agrees and accepts that the Bank has the right to refuse and not to enter other bank's cheque which has apparent scratches, erasures or alteration into the Depositor's account. In this respect, the Depositor agrees to relinquish the right to claim for damage which may occur as a result of such refusal.
- 5.16.4 Terms and conditions for this service may change over time, whereby notice shall be given at the Bank's Office as well as via the Bank's website.
- 5.17 If the Depositor wishes to receive the passbook from online account opening, please present your national ID card to support the request. In case of account closing, please present your national ID card and the Bank's passbook. You can contact any ttb branch for such proceeding.

Terms and Conditions for ttb SMS alert Service

1. The Service User 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.