

(1.) General Information							
Product Seller / Owner	TMBThanachart Bank Public Company Limited						
Product Name	<u>tbb exclusive term deposit account</u>						
Product Type	<u>Term deposit account</u>						
Deposit Period	<u>9 months</u>						
Date	2 June 2021						
Minimum and Maximum Amount for Account Opening (Baht)	<u>Minimum 500,000 Baht for initial and each next deposit with aggregate balance in individual account and joint account not exceeding 50,000,000 Baht per customer.</u>						
(2.) Interest Rate and Calculation							
<u>Interest Rate (p.a.)</u>	<p><u>Interest Rate (p.a.) as at 1 May 2022</u></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Account Balance (Baht)</th> <th>Normal Interest Rate</th> </tr> </thead> <tbody> <tr> <td><u>>= 500,000 Baht</u></td> <td><u>0.90%</u></td> </tr> <tr> <td><u>>= 500,000 บาท</u></td> <td></td> </tr> </tbody> </table> <p><u>Interest rates may change over time. Details on current interest rates can be viewed by accessing https://www.tbbank.com/th/rates/deposit-interest-rates</u></p>	Account Balance (Baht)	Normal Interest Rate	<u>>= 500,000 Baht</u>	<u>0.90%</u>	<u>>= 500,000 บาท</u>	
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<u>Example of Interest Calculation</u>	<p>Principal amount x deposit length (days) x interest rate as at the deposit date</p> <hr style="width: 50%; margin: 0 auto;"/> <p>(365 or 366 days) x 100</p> <p><u>Subject to withholding tax at 15% of the interest received in accordance with the Revenue Department's Regulations.</u></p>						
<u>Interest Payment Period</u>	<u>Interest shall be paid upon reaching 9 months' maturity, to be credited after withholding tax to the savings account or current account designated by the customer in order to receive the transfer of interest.</u>						
<u>Interest Rate in case of Non-Compliance with Deposit</u>	<ul style="list-style-type: none"> <u>Premature withdrawal with deposit length less than 3 months : No interest</u> 						

<u>terms and Conditions (Premature Withdrawal)</u>	<ul style="list-style-type: none"> • <u>Premature withdrawal with deposit length of 3 months or more: Interest shall be proportional to the actual deposit period at the rate applicable to ttb basic deposit account published on the deposit date for the same type of customers after withholding tax.</u>
(3.) Conditions	
<u>Key Conditions</u>	<ol style="list-style-type: none"> 1) <u>Available for ttb reserve customers only.</u> For non-ttb reserve customers, application can be submitted on the account opening date in accordance with the application conditions. <u>Individual account and/or joint account can be opened with aggregate balance in all accounts not exceeding 50,000,000 Baht per customer.</u> 2) <u>In case of joint account, at least 1 account owner must be ttb reserve customer owning either the main account or sub account.</u> 3) <u>Cannot be used to secure loan from the Bank.</u>
<u>Deposit/Withdrawal/Transfer Conditions</u> <u>Benefits and Other Conditions*</u>	<ol style="list-style-type: none"> 1) <u>Withdrawal must be in full amount as deposited. Partial withdrawal is not allowed.</u> 2) <u>If it is found that the Depositor is not ttb reserve customer, interest shall be paid at the rate applicable to normal 6-months term deposit on the customer's account opening date starting from the date of such finding.</u> 3) <u>A savings account or current account is required in order to receive the transfer of deposit interest upon maturity.</u>
(4.) Fees / Service Charge	
<u>Account Maintenance Fee</u>	<u>No fee</u>
(5.) Advice/Warning	
<u>Account Renewal upon Deposit Maturity</u>	<u>The Bank shall automatically renew the deposit account to the same ttb exclusive term deposit account of 9-months tenure.</u>
<u>Caution</u>	<u>Depositor should take into account your financial needs during the deposit period as you may need an early access to your deposit. The terms and conditions of premature</u>

withdrawal are specified in Item "Interest rate in case of Non-Compliance with Deposit Terms and Conditions."

(6.) Contact/Complaint Channels

Product Owner's Contact / Complaint Channels

Questions on the product details or any complaint can be raised via www.ttbbank.com or at every ttb Branch or ttb contact center 1428.

Warning : This deposit is protected under the Deposit Protection Agency within the limit prescribed by the law. Up to 10 August 2021, the maximum deposit protection was 5 million Baht and reduces to 1 million Baht from 11 August 2021 onwards.

Information in this document is applicable until there are changes in the interest rates, fee rates and product conditions which may occur over time. Upon such event, the Bank shall give the customers prior notice via www.ttbbank.com or at every ttb branch.