

(1.) General Information ข้อมูลทั่วไป	
Product Seller / Owner :	TMBThanachart Bank Public Company Limited
Product Name :	<u>ttb normal term deposit account of 3-months, 6-months and 12-months tenures</u>
Product Type :	<u>Term deposit account</u>
Deposit Period :	<u>Fixed term of 3 months, 6 months and 12 months</u>
Date :	7 May 2021
Minimum and Maximum Amount for Account Opening (Baht)	<u>Minimum of 1,000 Baht or more for initial and each next deposit</u>
(2.) Interest Rate and Calculation	
<u>Interest Rate (p.a.) :</u>	<ul style="list-style-type: none"> • Interest rates are in accordance with the Bank's Announcement on ttb normal term deposit account of 3-months, 6-months and 12-months term deposit rates. • <u>The Bank pays interest on ttb normal term deposits of 3 months, 6 months and 12 months on a compound basis after withholding tax.</u> • <u>Withholding tax on deposit interest shall be deducted in accordance with the Revenue Department's Regulations. Depositors who wish to claim tax refund can proceed accordingly by using withholding tax certificates issued by the Bank to support such claims.</u> <p><u>Interest rates may change over time. Details on current interest rates can be viewed by accessing https://www.ttbbank.com/th/rates/deposit-interest-rates.</u></p>
<u>Interest Rate in case of Non-Compliance with Deposit Terms and Conditions (Premature Withdrawal) :</u>	<ul style="list-style-type: none"> • <u>Deposit length less than 3 months shall be without interest.</u> • <u>For 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>	1) <u>Available to all types of customers, except for non-residents (individual and juristic person) who are not allowed to open new accounts and add deposits in former</u>

	accounts. Upon maturity of the deposit account, the Bank shall automatically renew such account to the same term deposit product type.
Deposit/Withdrawal/Transfer Conditions Benefits and other Conditions*:	<ol style="list-style-type: none"> 1) Deposit can be placed at every ttb branch. 2) Partial withdrawal of principal is permitted. 3) Withdrawal at the account owner's Home Branch and inter-branch withdrawal within the same Clearing House is permitted without limit amount. 4) Withdrawal upon maturity and account closing can be made on the maturity date at every ttb branch nationwide. 5) Can be used to secure loan from the Bank.
(4.) Fees / Service Charge	
Account Maintenance Fee :	No fee
(5.) Advice/Warning	
Account Renewal upon Deposit Maturity :	Upon maturity of ttb normal term deposits of 3 months, 6 months and 12 months, the Bank shall automatically renew each deposit account to the same term deposit product.
Caution :	Partial withdrawal of principal is allowed, but shall be without interest if the deposit length is less than 3 months.
(6.) Contact/Complaint Channels	
Product Owner's Contact / Complaint Channels :	Questions on the product details or any complaint can be raised via www.ttbank.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.ttbank.com or at every ttb branch.