

(1.) General Information	
Product Seller / Owner :	TMBThanachart Bank Public Company Limited
Product Name :	ttb up & up term deposit account
Product Type :	Term deposit account
Deposit Period :	Fixed term of 24 months
Date :	1 February 2023
Minimum and Maximum Amount for Account Opening (Baht)	Minimum of 5,000 Baht for initial account opening and minimum of 5,000 Baht or more for each next deposit, whereby the aggregate balance of the initial and next deposits must not exceed 200,000,000 Baht per person.
(2.) Interest Rate and Calculation	
Interest Rate (p.a.):	Interest will rise every 6 months Interest rates (p.a.) as at 1 February 2023 are as follows: Month 1-6 : 0.70% Month 7-12 : 1.40% Month 13-18 : 1.60% Month 19-24 : 3.00% Average interest over the deposit period: 1.675% p.a. <u>Details on interest rates and condition can be viewed by accessing https://www.ttbbank.com/th/rates/deposit-interest-rates</u>
Example of Interest Calculation	$\frac{\text{Principal} \times \text{Deposit terms (days)} \times \text{Interest rate as at the deposit date}}{(365 \text{ or } 366 \text{ days}) \times 100}$ <p>Subject to withholding tax at 15% of the interest amount received in accordance with the Revenue Department's Regulations.</p>
Interest Payment Period:	Interest is payable on a 3 months basis subject to withholding tax in accordance with the Revenue Department's Regulations by transferring to the savings account or current account under the same name as the Depositor as designated on the account opening date.
Interest Rate in case of Non-Compliance with Deposit Terms and Conditions (Premature Withdrawal):	Premature withdrawal is permitted without conditions and without interest penalty. However, the customer must withdraw in full amount as deposited and will receive interest proportional to the deposit length in the withdrawal month.
(3.) Conditions	
Key Conditions:	1) Aggregate balance in the individual account and joint account must not exceed 200 million Baht per customer. 2) Cannot be used loan security with the Bank.
Deposit/Withdrawal/Transfer Conditions Benefits and other Conditions*:	1) Premature withdrawal must be in full amount as deposited per transaction. Partial withdrawal is not allowed. The customer will receive interest proportional to the deposit term in the withdrawal month and in

	<u>accordance with the Interest Rates announcement as of the deposit date after deduction of withholding tax.</u> 2) <u>A savings account or current account is required in order to get the transfer of interest.</u>
(4.) Fees / Service Charge	
Account Maintenance Fee:	No fee
(5.) Advice/Warning	
Account Renewal upon Deposit Maturity	<u>Upon maturity, the Bank will transfer both the deposit amount and interest after deduction of withholding tax as prescribed by the Revenue Department to the saving account or current account designated by the customer at the account opening.</u>
(6.) Contact/Complaint Channels	
Product Owner's Contact / Complaint Channels:	<u>Enquiry for the product details or any complaint can be raised via www.ttbbank.com or at every ttb branch or ttb contact center 1428.</u>

Warning: This deposit is protected under the Deposit Protection Agency within the limit prescribed by law. The maximum deposit protection is not exceeding 1 million Baht.

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.