

## **Terms and Conditions for Use of ttb exclusive term deposit account**

### **1. Type of Product**

- 1.1. ttb exclusive term deposit account of 9-months tenor.
- 1.2. The Bank reserves the right to allow account opening only for depositors who meet the Bank's eligibility requirements as announced.

### **2. Account Opening**

- 2.1. A minimum of 500,000 Baht is required for account opening and each next deposit.
- 2.2. The Bank reserves the right to allow account opening or additional deposits for ttb reserve customers who are private individuals only.
- 2.3. The Depositor can open ttb exclusive term deposit account as an individual account and/or joint account, whereby the aggregate balance of all accounts must not exceed 50,000,000 Baht per customer.
- 2.4. Account opening can be made at every ttb branch.

### **3. Interest Rates**

Interest rates are in accordance with the Bank's Announcement on ttb exclusive term deposit rates.

### **4. Deposit / Withdrawal**

- 4.1. Deposit / withdrawal or account closing can be made at every ttb branch.
- 4.2. Withdrawal of principal must be made in full amount as deposited. Partial principal withdrawal is not allowed.
- 4.3. The Depositor must present ttb exclusive term deposit passbook to the Branch every time before making withdrawal.
- 4.4. Premature withdrawal with deposit length less than 3 months shall be without interest. For 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 depositors after withholding tax.

### **5. Payment of Interest**

- 5.1. The Bank shall pay interest on ttb exclusive term deposit to the Depositor at maturity after withholding tax as required by the Revenue Department. The interest

shall be credited to the savings account or current account designated by the Depositor on the account opening date after withholding tax.

- 5.2. For non-ttb reserve customer, the deposit interest paid at maturity shall be equal to the interest rate applicable to ttb normal term deposit of 6-months tenure prevailing on the account opening date after withholding tax.
- 5.3. Depositors who wish to claim tax return from the Revenue Department must proceed by themselves by applying for withholding tax certificates from the Bank to support such claims.

## 6. Maturity Date

Upon maturity of ttb exclusive term deposit, the Bank shall automatically renew the account to the same product type.

## 7. Other Criteria

- 7.1. Any cheque, draft, or other instrument presented for deposit into the account shall be accepted by the Bank for collection purpose only. The deposit shall be complete and permitted for withdrawal only when such instrument has been honored.
- 7.2. The passbook balance shall be deemed correct after it has been verified with the amount in the Bank's system.
- 7.3. In case the Depositor's name, last name, address or contact phone number is changed or the passbook is lost, the Bank must be notified without delay.
- 7.4. The Depositor is not allowed to change or add any text or figure in the passbook, or transfer, or tear any page off the passbook.
- 7.5. ttb exclusive term deposit cannot be used to secure loan from the Bank.
- 7.6. The Bank reserves the right to change the interest rates and other conditions pertaining to this product as specified in the Bank's Announcement with prior notice posted at the Bank's Office or via website [www.ttbbank.com](http://www.ttbbank.com).
- 7.7. Fees and charges shall be as announced by the Bank.
- 7.8. The Depositor must keep the passbook in a safe place and must not give it to a third party for keeping.
- 7.9. If the Depositor wishes to get the passbook from e-account opening or to close a linked deposit account (main account), please present your national ID card together with your passbook as evidence for processing at any ttb branch.
- 7.10. Should there be any doubt or error in funds transfer via a deposit account, please notify the Bank via ttb contact center 1428 or at any branch.