

**Terms and Conditions for Use of
ttb quick interest term deposit account**

1. Type of Product

- 1.1 ttb quick interest term deposit of 3-months and 12-months tenures.
- 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 Account can be opened at any ttb branch or the Depositors can open an online account via ttb touch application if the Depositors already have any other types of deposit accounts with the Bank.
- 2.2 A minimum of 10,000 Baht or more is required for initial account opening and each next deposit.
- 2.3 The Depositor can open ttb quick interest term deposit accounts, whereby the aggregate amount deposited in the individual account and joint account must not exceed 200,000,000 Baht per customer per deposit period.
- 2.4 The Depositor must have a savings account or current account in order to receive the transfer of deposit interest which will be credited into the savings account or current account designated by the Depositor on the account opening date within 7 days from the deposit date after withholding tax.

3. Interest Rates

Interest rates shall be in accordance with the Bank's Announcement on ttb quick interest term deposit rates.

4. Deposit / Withdrawal

- 4.1 Deposit can be placed at every ttb branch or via ttb touch application. Each next deposit is required at 10,000 Baht or more.
- 4.2 Withdrawal or account closing can be made at ttb branch only.
- 4.3 Withdrawal at the branch requires presentation of ttb quick interest term deposit passbook.
- 4.4 Withdrawal of principal must be made in full amount as deposited. Partial principal withdrawal is not allowed.
- 4.5 Premature withdrawal with deposit length less than 3 months shall be without interest.
- 4.6 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.
- 4.7 If any deposited amount is withdrawn before maturity and interest has already been paid in excess of the interest entitled to receive, the Depositor will get back money less than such deposited amount. The returned amount shall be equal to the principal + interest computed according to the criteria (if any) – interest receivable under the deposit conditions before tax. In this respect, the Depositors must proceed to claim tax refund directly from the Revenue Department by themselves.

5. Interest Payment

- 5.1 The Bank shall pay interest on ttb quick interest term deposit to the Depositor within 7 days from the deposit date. 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 Withholding tax on deposit interest shall be deducted in accordance with the Revenue Department's Regulations. Depositors who wish to claim tax refund from the Revenue Department must proceed by themselves by applying for the withholding tax certificates from the Bank to support such claims.

6. Maturity Date

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

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 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 quick interest 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 on the use of this product as specified in the Bank's Announcement with prior notice posted at the Bank's Office or via website www.ttbbank.com.
- 7.7 Fees and charges shall be as announced by the Bank.
- 7.8 In case the Depositor's passbook is lost, the Depositor shall notify the Bank immediately. The Depositor shall be liable for the amount of money incurred from the transactions before notifying the Bank for cancellation or suspension of the passbook.
- 7.9 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 or withdrawal in a fraudulent manner to the detriment of others, the Depositor shall be liable for the damage incurred from such fraudulent act.
- 7.10 If there is a cause to suspect that the Depositor's account is not opened in good faith, the Depositor consents that the Bank shall have the right to suspend the account transactions and/or close the deposit account under the Bank's discretion.
- 7.11 If the Depositor wishes to get the passbook from online account opening or to close a linked deposit account (main account), the Depositor must present the national ID card together with the passbook as evidence for processing at any ttb branch.
- 7.12 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 ttb branch.