

**Terms and Conditions for Use of
ttb normal term deposit account of 3 months, 6 months and 12 months**

1. Type of Product
 - 1.1 ttb normal term deposit account of 3-months, 6-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 Minimum opening deposit is at 1,000 Baht or more.
3. Interest Rates

Interest rates are in accordance with the Bank's Announcement on normal term deposit account of 3-months, 6-months and 12-months term deposit rates as the case may be.
4. Deposit / Withdrawal
 - 4.1 Deposit can be placed at every ttb branch or via ttb touch application. Each next deposit is required at 1,000 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 the passbook or deposit receipt (TD Kor.)
 - 4.4 Partial withdrawal of principal is permitted.
 - 4.5 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 normal term deposits of 3 months, 6 months and 12 months at maturity on a compound basis 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 can proceed accordingly by using withholding tax certificate issued by the Bank to support such claims.
6. Maturity

Upon maturity of ttb normal term deposits of 3 months, 6 months and 12 months, the Bank shall automatically renew such account to the same term deposit product type. Interest thereof shall be equal to the rates applicable to the 3-months, 6-months and 12-months tenures, as the case may be, on the renewal date.

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 normal term deposits of 3 months, 6 months and 12 months can 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 The Depositor must keep the passbook in a safe place and must not give it to a third party for keeping. 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 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.
- 7.11 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.