

**Terms and Conditions for Use of
ttb plus term deposit 12 months account**

1. Type of Product

- 1.1 Product Name: "ttb plus term deposit 12 months account."
- 1.2 The product is a term deposit account with passbook.
- 1.3 The Bank reserves the right to allow account opening only for Depositors who meet the eligibility criteria published by the Bank.

2. Account Opening / Closure

- 2.1 Account can be opened and closed at any ttb branch.
- 2.2 Minimum initial deposit is 100,000 Baht.

3. Interest Rates

Interest rates are in accordance with the Bank's Announcement on ttb plus term deposit 12 months account. Please see details at www.ttbbank.com.

4. Deposit/Withdrawal/Transfer Conditions

4.1 Deposit

- Deposit can be made at any ttb branch with a minimum requirement of 100,000 Baht per deposit.

4.2 Withdrawal / Transfer

- Withdrawal / transfer can be made at any ttb branch.
- Each withdrawal/transfer must be accompanied with passbook.
- Withdrawal /transfer must be in full amount as deposited. Partial withdrawal of each deposit transaction is not allowed.
- Withdrawal/transfer within 3 months from the date of account opening or deposit shall be without interest. In case of withdrawal/transfer after 3 months from the date of account opening or deposit but prior to maturity, the Bank shall pay interest in proportion to the actual deposit period at the rate applicable to ttb basic account published on the deposit date for the same type of Depositors.
- In case the account shows a zero (0) balance, the Bank shall have the right to close such deposit account.

5. Payment of Interest

- 5.1 The Bank pays interest on ttb plus term deposit 12 months on a monthly basis after withholding tax by crediting the amount to the savings account or current account ("linked account") designated by the Depositor.
- 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 can proceed accordingly by using the withholding tax certificate issued by the Bank to support such claims.
- 5.3 In case of premature withdrawal where interest has been paid in excess of the amount entitled to receive, the Depositor will get back money less than the deposited amount . The returned amount shall be equal to the principal + interest computed according to the criteria (if any) – interest already received by the Depositor as per conditions before tax. In this respect, the Depositor must proceed to claim tax refund from the Revenue Department by yourself.

6. Maturity

Upon maturity of ttb plus term deposit 12 months, the Bank shall automatically renew the deposit account to the same type of term deposit product with interest at the rate applicable as of the date of such renewal.

7. Other Criteria

- 7.1 Cheque, draft, or other financial instruments 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 Passbook balance shall be deemed correct after it has been verified with the amount in the Bank's system.
- 7.3 In case of any change in the Depositor's name, last name, address, including any director or authorized person , 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 the passbook or tear any page off the passbook.
- 7.5 ttb plus term deposit 12 months cannot be used to secure loan against the Bank.
- 7.6 The Bank reserves the right to change the interest rates, fees or conditions on the use of this deposit account as deemed appropriate with prior notice posted at the Bank's Office and via website www.ttbbank.com. However, if such change or modification will deprive the Depositor of certain benefits, the Bank will give prior notice to the Depositor not less than 30 days before its effectiveness. The Depositor shall, in this respect, have the right to continue using the service by accepting the said terms and conditions or to terminate the use of such service at your discretion. In case the Depositor uses the service after the Bank's notification on such change, it shall be deemed that the Depositor accepts the terms and conditions which have been so revised, changed or modified.
- 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 on your behalf. In case the passbook is lost, the Depositor must notify the Bank immediately. In this regard, 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 The Depositor is not permitted to use an alias for account opening or open the account on behalf of a third person or allow any other person to use the account jointly with the Depositor or use the Depositor's account for receiving the transfer of money or for withdrawal in a fraudulent manner to the detriment of others. In such event, the Depositor must be liable for the damage incurred from such fraud in all respects and shall allow the Bank to suspend or close the account at once with notice given to the Depositor later (as the case may be).
- 7.10 The Depositor agrees that in case where the Bank credits money to the Depositor's account by mistake for whatever reasons, the Depositor shall return such amount to the Bank by authorizing the Bank to make direct debit from the Depositor's account. After such transaction has been corrected, the Bank will notify the Depositor in the form of electronic information or any other forms as deemed appropriate.
- 7.11 If the Depositor wishes to close the deposit account which is the primary account or change the linked account, please present your national ID card / authentication documents together with the Bank's passbook as evidence for processing at any ttb branch.

- 7.12 Should there be any questions or any errors arising from the use of deposit account, the Depositor can reach the Bank via ttb contact center 1428 or ttb corporate call center at 0 2643 7000 or any ttb branch.
- 7.13 The Depositor acknowledges and consents that the Bank shall suspend or close the account immediately with notice given later if such action is required by law or where the Bank has proper reasons to believe that the Depositor uses or may use the account for illegal or inappropriate purpose or uses the account in funds transfer activities which may bring damage to the Bank; or in case the Depositor uses the account in non-compliance with the Bank's prescribed regulations and methods or commits any conduct that violates the terms and conditions on the use of any service relating to the account, or in case the Depositor is the victim of any crime. In such events, the Bank may consider suspending or closing the account in order to prevent potential damages. In this respect, the Depositor shall by no means claim for any damage from the Bank and agrees to abide by the Bank's terms and regulations as well as to be liable for the damage incurred (if any) in all respects.
- 7.14 The Depositor agrees that the Bank shall be entitled to collect and/or use and/or disclose the Depositor's personal information, financial information and/or any other information provided to or held by the Bank or the Bank received from or accessed by the Bank via other sources and/or any information determined by legally competent agencies or regulatory bodies from time to time, hereinafter collectively referred to as the "information." In addition, the Depositor gives consent to the Bank to send, transfer and/or disclose the Depositor's information to companies in the Bank's financial group or any companies; business partners; outsource service providers; data processors; assignees; and/or juristic persons or any other person who are contract partner or having relationship with the Bank either in Thailand or other countries for the purpose of banking business management, data analysis, provision and/or improvement of the Bank's services or products; service providers hired or appointed by the Bank to undertake any tasks on the Bank's behalf concerning information technology, communications, debt collection and follow-up or other services whether in whole or in part, examination of transactions that may arise from fraudulent or suspicious transactions, or for any purposes that are not prohibited by law including for complying with laws or regulations of any countries which govern the Bank. In this respect, the Bank has provided and disclosed the details on the scope of the aforesaid data collection and use in the "Privacy Notice" published on the Bank's website (www.ttbbank.com). The Depositor's consent shall remain in effect within 10 (ten) years from the date the Depositor terminates the use of service or product with the Bank. In this regard, the Depositor acknowledges that the Depositor can contact the Bank via ttb corporate call center at 0 2643 7000 or any Bank's branch in order to withdraw the consent. The Bank reserves the right to change such contact channels which will be further notified on the Bank's website. The Depositor acknowledges that in the event where the Depositor withdraws consent for the Bank to collect, use and/or disclose information for any specific purposes or any particular service and/or product, it shall be deemed that such withdrawal shall take effect to each purpose. The Depositor further agrees that the Bank shall have the right to collect, use and/or disclose the information for other purposes where they are not withdrawn as well.