

**Terms and Conditions for Use of  
ttb up and up term deposit account**

1. Type of Product
  - 1.1 ttb up and up term deposit account of 24-months tenure.
  - 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 5,000 Baht for initial account opening and a minimum of 5,000 Baht or more for each next deposit.
  - 2.2 The Depositor can open ttb up and up term deposit accounts, whereby the aggregate amount of the individual account and joint account must not exceed 200,000,000 Baht.
  - 2.3 The Depositor must have a savings account or current account in order to receive the transfer of interest on a 3 months basis. The Bank will transfer deposit interest after deduction of withholding tax (as per the Revenue Department's Regulations) to the savings account or current account under the same Depositor's name as designated on the account opening date.
  - 2.4 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.
3. Interest Rates
  - 3.1 Interest rates shall be in accordance with the Bank's Announcement on ttb up and up term deposit rates as of the deposit date.
  - 3.2 Interest rates will increase every 6 months in accordance with the Bank's Interest Rates Announcement.
4. Deposit / Withdrawal
  - 4.1 Deposit can be placed at every ttb branch or via ttb touch application.  
A minimum of 5,000 Baht is required for each next deposit.
  - 4.2 Withdrawal or account closing can be made at ttb branch only.
  - 4.3 Withdrawal at the branch requires presentation of ttb up and up term deposit passbook
  - 4.4 Premature withdrawal must be made in full amount as deposited per transaction. Partial withdrawal is not allowed. The Depositor will receive interest proportional to the deposit term in the withdrawal month and in accordance with the Interest Rates announcement as of the deposit date after deduction of withholding tax.
5. Payment of Interest
  - 5.1 The Bank shall pay interest on ttb up and up term deposit 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 Depositor's name as designated on the account opening date.
  - 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 using withholding tax certificates issued by the Bank to support such claims.

6. Maturity Date

Upon maturity of ttb up and up term deposit, the Bank will transfer both the deposited amount and interest to the savings account or current account under the same name as the Depositor as designated on the account opening 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 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 up and up term deposit account cannot be used as loan security with 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](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 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 confirmation letter on the online account opening together with the national ID card at any ttb branch nationwide.
- 7.11 Should there be any enquiry or any error in funds transfer via a deposit account, please notify the Bank via ttb contact center 1428, ttb corporate call center 0 2643 7000 or at any ttb branch.