**Industrial and Commercial Bank of China (Thai) Public Company Limited**

**Deposit Interest Rate (Percentage per Annum)**

**Effective from July 6, 2015**

| **Type of Deposit** | **Type of Customer** | | | | | | |
|---|---|---|---|---|---|---|---|
| | Individual | Juristic Entity | Non-profit Juristic Entity | Government Agency | Institution | Non-Resident Individual | Non-Resident Juristic Entity |
| **1. Current Account** | | | | | | | |
| 1.1 **Current Account** | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| 1.2 **Current Account (Super Cheque)** | | | | | | | |
| **Amount** 0 - 10,000,000 Baht | 1.250 | 1.250 | 1.250 | 1.000 | 1.000 | - | - |
| 10,000,001 Baht and over | 1.250 | 1.250 | 1.250 | 1.000 | 1.000 | - | - |
| **2. Savings with Passbook** | | | | | | | |
| 2.1 **Savings Account** | 0.625 | 0.625 | 0.625 | 0.625 | 0.625 | 0.000 | 0.000 |
| Employees of the Bank and its group companies | 1.250 | 0.000 | 0.000 | 0.000 | 0.000 | - | - |
| 2.2 **Hi-Speed Savings Account** | | | | | | | |
| **Amount** 0 - 10,000,000 Baht | 1.250 | 1.250 | 1.250 | 1.000 | 1.000 | - | - |
| 10,000,001 Baht and over | 1.250 | 1.250 | 1.250 | 1.000 | 1.000 | - | - |
| 2.3 **ICBC (Thai) Gold Savings** | | | | | | | |
| Amount lower 10,000 Baht | 0.875 | - | - | - | - | - | - |
| Amount From 10,000 to 10,000,000 Baht | 2.250 | - | - | - | - | - | - |
| Amount Over 10,000,000 Baht | 0.875 | - | - | - | - | - | - |
| **3. Fixed Deposit with Passbook/ Deposit Receipts** | | | | | | | |
| 3.1 **Call Deposit (for Deposit Receipts only)** | | | | | | | |
| **Amount** 0 - 9, 999, 999 Baht | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | - | - |
| 10,000,000 - 50,000,000 Baht | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | - | - |
| 50,000,001 Baht and over | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | - | - |
| 3.2 **Fixed Deposit** | | | | | | | |
| **1 Month (for Deposit Receipts only)** | | | | | | | |
| **Amount** 0 - 9, 999, 999 Baht | 1.100 | 1.000 | 1.000 | 1.000 | 1.000 | - | - |
| 10,000,000 - 50,000,000 Baht | 1.100 | 1.000 | 1.000 | 1.000 | 1.000 | - | - |
| 50,000,001 Baht and over | 1.100 | 1.000 | 1.000 | 1.000 | 1.000 | - | - |
| **3 Months** | | | | | | | |
| **Amount** 0 - 9, 999, 999 Baht | 1.750 | 1.650 | 1.650 | 1.650 | 1.500 | - | - |
| 10,000,000 - 50,000,000 Baht | 1.750 | 1.650 | 1.650 | 1.650 | 1.500 | - | - |
| 50,000,001 Baht and over | 1.750 | 1.650 | 1.650 | 1.650 | 1.500 | - | - |

**Industrial and Commercial Bank of China (Thai) Public Company Limited**

**Deposit Interest Rate (Percentage per Annum)**

**Effective from July 6, 2015**

| Type of Deposit | | | Type of Customer | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | Individual | Juristic Entity | Non-profit Juristic Entity | Government Agency | Institution | Non-Resident | |
| | | | | | | | | Individual | Juristic Entity |
| **6 Months** | | | | | | | | | |
| **Amount** | 0 - | 9, 999, 999 Baht | 1.800 | 1.700 | 1.700 | 1.700 | 1.550 | 1.700 | 1.700 |
| | 10,000,000 - | 50,000,000 Baht | 1.800 | 1.700 | 1.700 | 1.700 | 1.550 | 1.700 | 1.700 |
| | 50,000,001 | Baht and over | 1.800 | 1.700 | 1.700 | 1.700 | 1.550 | 1.700 | 1.700 |
| **12 Months** | | | | | | | | | |
| **Amount** | 0 - | 9, 999, 999 Baht | 2.000 | 1.900 | 1.900 | 1.900 | 1.650 | 1.800 | 1.800 |
| | 10,000,000 - | 50,000,000 Baht | 2.000 | 1.900 | 1.900 | 1.900 | 1.650 | 1.800 | 1.800 |
| | 50,000,001 | Baht and over | 2.000 | 1.900 | 1.900 | 1.900 | 1.650 | 1.800 | 1.800 |
| **18 Months** | | | | | | | | | |
| **Amount** | 0 - | 9, 999, 999 Baht | 2.100 | 2.000 | 2.000 | 2.000 | 1.700 | 1.900 | 1.900 |
| | 10,000,000 - | 50,000,000 Baht | 2.100 | 2.000 | 2.000 | 2.000 | 1.700 | 1.900 | 1.900 |
| | 50,000,001 | Baht and over | 2.100 | 2.000 | 2.000 | 2.000 | 1.700 | 1.900 | 1.900 |
| **24 Months** | | | | | | | | | |
| **Amount** | 0 - | 9, 999, 999 Baht | 2.150 | 2.100 | 2.100 | 2.100 | 1.800 | 2.000 | 2.000 |
| | 10,000,000 - | 50,000,000 Baht | 2.150 | 2.100 | 2.100 | 2.100 | 1.800 | 2.000 | 2.000 |
| | 50,000,001 | Baht and over | 2.150 | 2.100 | 2.100 | 2.100 | 1.800 | 2.000 | 2.000 |
| **36 Months - 48 Months** | | | | | | | | | |
| **Amount** | 0 - | 9, 999, 999 Baht | 2.250 | 2.150 | 2.150 | 2.150 | 2.000 | 2.100 | 2.100 |
| | 10,000,000 - | 50,000,000 Baht | 2.250 | 2.150 | 2.150 | 2.150 | 2.000 | 2.100 | 2.100 |
| | 50,000,001 | Baht and over | 2.250 | 2.150 | 2.150 | 2.150 | 2.000 | 2.100 | 2.100 |
| 3.3 **13 Month Step Up Deposit (Deposit Receipt)** | | | | | | | | | |
| Month 1-4 | | | 1.800 | 1.800 | 1.800 | - | - | - | - |
| Month 5-8 | | | 2.000 | 2.000 | 2.000 | - | - | - | - |
| Month 9-12 | | | 2.800 | 2.800 | 2.800 | - | - | - | - |
| Month 13 | | | 4.800 | 4.800 | 4.800 | - | - | - | - |
| **Avg. interest rate = 2.40 % per annum** | | | | | | | | | |
| 3.4 **Tax Free Fixed Deposit** | | | | | | | | | |
| 24 Months | | | 2.850 | - | - | - | - | - | - |
| 36 Months | | | 3.000 | - | - | - | - | - | - |

**Industrial and Commercial Bank of China (Thai) Public Company Limited**

**Deposit Interest Rate (Percentage per Annum)**

**Effective from July 6, 2015**

| Type of Deposit | Type of Customer | | | | | | |
|---|---|---|---|---|---|---|---|
| | Individual | Juristic Entity | Non-profit Juristic Entity | Government Agency | Institution | Non-Resident | |
| | | | | | | Individual | Juristic Entity |
| **4. Special Program** | | | | | | | |
| 4.1 **Smart Combo Deposit Program** | | | | | | | |
| (Fixed Deposit with Passbook/ Deposit Receipt) | | | | | | | |
| **With purchase of Life Insurance 10/5, 15/7, 60/5** | | | | | | | |
| 6 Months | 3.750 | - | - | - | - | - | - |
| 12 Months | 4.250 | - | - | - | - | - | - |
| **With purchase of Life Insurance 10/2** | | - | - | - | - | - | - |
| 6 Months | 3.250 | - | - | - | - | - | - |
| 12 Months | 3.500 | - | - | - | - | - | - |
| **With purchase of Life Insurance 3/2** | | | | | | | |
| 6 Months | 2.650 | - | - | - | - | - | - |
| 12 Months | 2.750 | - | - | - | - | - | - |
| **5. Online Deposit Account** | 2.400 | - | - | - | - | - | - |

Remarks: " - " means the Bank does not take such type of deposit from such type of customer.

The Authorized Signatory.......................................

(Mr. Apichart Kasemkulsiri)

Senior Executive Vice President

As of July 2, 2015

## Conditions of Interest Payment

1. Type of Customer:
   1.1 Individual;
   1.2 Juristic entity includes any limited company, public limited company, limited partnership, registered ordinary partnership, registered joint venture company, insurance company, the Stock Exchange of Thailand, the Office of the Securities and Exchange Commission and hospital;
   1.3 Non-profit juristic entity includes any foundation, association, temple, church, the Thai Red Cross Society, charitable organization and academic institution;
   1.4 Government agency includes affair of state, state enterprise, governmental organization, local administrative organization and state enterprise established in the form of a limited company, etc.;
   1.5 Institution includes any fund, mutual fund, provident fund, private fund, Government Pension Fund, Social Security Fund, Social Security Office, asset management company, life insurance company, savings cooperative and federation cooperative;
   1.6 Financial institution includes any commercial bank, Government Savings Bank, Bank for Agriculture and Agricultural Cooperative, Government Housing Bank, Islamic Bank of Thailand, Export-Import Bank of Thailand, the Small and Medium Enterprise Development Bank of Thailand, finance company, securities company, credit foncier company, Financial Institutions Development Fund, the Deposit Protection Agency, pawnshop, branch of the foreign bank in Thailand and foreign financial institution;
   1.7 Non-resident.
2. Interest Payment for Current Account
   2.1 Current Account
      2.1.1 The initial deposit shall not be less than Baht 10,000 (Ten Thousand Baht only) and the monthly average balance shall not be less than Baht 1,000 (One Thousand Baht only).
      2.1.2 The condition stipulated in Clause 2.1.1 shall be waived for the employees of the Bank and its group companies.
   2.2 Account (Super Cheque)
      2.2.1 The initial deposit shall not be less than Baht 50,000 (Fifty Thousand Baht only) and the monthly average balance shall not be less than Baht 5,000 (Five Thousand Baht only).
      2.2.2 Each Individual, Juristic, Non-Profit Juristic Customer can open 1 account only, except for any account opened before this announcement took effect.
      2.2.3 Interest will be calculated daily by the Bank pursuant to the interest rate applicable to the relevant Customer and subject to the terms stipulated by the Bank. Interest will paid in June and December of each year.
      2.2.4 Overdraft facility granted by the Bank cannot be used with this current account (Super Cheque).
      2.2.5 If the Bank allows the Customer to withdraw money in an amount greater than the balance in the customer's current account (Super Cheque), the Customer agrees that the Application for Opening Account shall be treated as the evidence of loan and the Customer agrees to pay the Bank the outstanding debts in full within the time determined by the Bank. In this regard, the Customer consents that the Bank is entitled to promptly set off such debts against the Customer's all sum of money deposited with the Bank in full without any advance notice to the Customer and notwithstanding whether such deposits are then due or not.
      2.2.6 The Bank reserves the right to terminate this current account (Super Cheque), at any time when the Bank deems appropriate, with 1 month prior notice to the Customer or announcement.
3. Interest Payment for Savings Account

   Interest will be calculated daily by the Bank pursuant to the interest rate applicable to the relevant Customer and subject to the terms stipulated by the Bank. Interest will be paid in June and December of each year.
   3.1 Savings Account
      3.1.1 The initial deposit shall not be less than Baht 1,000 (One Thousand Baht only) and the monthly average balance shall not be less than Baht 1,000 (One Thousand Baht only).
      3.1.2 The condition stipulated in Clause 3.1.1 shall be waived for the employees of the Bank and its group companies.

3.2 Hi-Speed Savings Account

3.2.1 The initial deposit shall not be less than Baht 10,000 (Ten Thousand Baht only) and the monthly average balance shall not be less than Baht 5,000 (Five Thousand Baht only).

3.2.2 Each Individual, Juristic, Non-Profit Juristic customer can open 1 account only, except for any account opened before this announcement took effect.

3.3 ICBC (Thai) Gold Savings

3.3.1 The initial deposit shall not be less than Baht 10,000 (Ten Thousand Baht only) and the monthly average balance shall not be less than Baht 5,000 (five Thousand Baht only).

3.3.2 Deposit must be individual only. All joint accounts ("And", "Or"), body of persons account, and "For" or "By" account are not permitted.

3.3.3 Each depositor can open only 1 account under his/her name.

4. Interest Payment for Fixed Deposit Account with Passbook

4.1 The initial deposit shall not be less than Baht 50,000 (Fifty Thousand Baht only) and the subsequent deposit shall not be less than Baht 10,000 (Ten Thousand Baht only) each.

4.2 The Bank, at its sole discretion, shall pay interest at the rate of 0.50 percent per annum or not exceeding the rate agreed by the Bank if the deposit is withdrawn prior to its maturity date. The withdrawal of deposit prior to its maturity date is subject to the Bank's absolute consent.

4.3 Interest will be calculated and paid pursuant to the deposit period and the amount of deposit stipulated in the Bank's announcement. In the case of any deposit with a deposit period different from the deposit period stipulated in the Bank's announcement, the Bank, at its sole discretion, will pay interest on such deposit at the rate not lower than the rate applicable to the shorter deposit period provided that such rate shall not be higher than the rate applicable to the longer deposit period stipulated in the Bank's announcement.

4.4 If the Customer wishes to receive interest periodically, the deposit amount of each deposit shall not be less than Baht 500,000 (Five Hundred Thousand Baht only). In this regard, the Bank reserves the right to decrease the interest rate by 0.25 percent per annum from the interest rate announced by the Bank.

5. Interest Payment for Deposit Receipt

5.1 The minimum deposit:

5.1.1 Individual and the non-profit juristic entity: Baht 50,000 (Fifty Thousand Baht only);

5.1.2 Juristic entity: Baht 100,000 (One Hundred Thousand Baht only).

5.2 If the Customer wishes to receive interest periodically, the deposit amount of each deposit shall not be less than Baht 500,000 (Five Hundred Thousand Baht only). In this regard, the Bank reserves the right to decrease the interest rate by 0.25 percent per annum from the interest rate announced by the Bank.

5.3 The Bank, at its sole discretion, shall pay interest at the rate of 0.50 percent per annum or not exceeding the rate as agreed by the Bank if the deposit is withdrawn prior to its maturity date. The Bank reserves the right not to allow the Customer to make a withdrawal of deposit prior to its maturity date for whatever reason if there is a statement "a withdrawal prior to maturity date is not allowed" prescribed in the Deposit Receipt.

5.4 Interest will be calculated and paid pursuant to the deposit period and the amount of deposit stipulated in the Bank's announcement. In the case of any deposit having a deposit period different from the deposit period stipulated in the Bank's announcement, the Bank, at its sole discretion, shall pay interest on such deposit at the rate not lower than the rate applicable to the shorter deposit period provided that such rate shall not be higher than the rate applicable to the longer deposit period stipulated in the Bank's announcement.

6. Conditions for 13-Month Step Up Deposit (Deposit Receipt)

6.1 Minimum initial deposit of Baht 50,000 and each subsequent deposit of Baht 10,000 are required for individual and non-profit juristic entity customers. Minimum initial deposit Baht 100,000 and subsequent deposit Baht 50,000 for juristic entity customers.

6.2 Maximum Baht 10 Million Baht per customer/account and only 1 account opening allowed per customer.

6.3 Joint accounts ("And", "Or"), and "For" or "By" account are not allowed.

6.4 Interest will be paid on a monthly basis and will be paid to the savings (excluding Gold Savings)/current account registered to receive interest. All interest paid is subject to withholding tax.

6.5 At the maturity date, if depositors have not otherwise notified the Bank, it shall be considered that the deposit has been renewed in the term of 12-month fixed deposit by applying interest rate and conditions as per the Bank's announcement at that time. The interest will be paid on the maturity date.

6.6 Partial withdrawal is not allowed.

6.7 If deposit is withdrawn prior to 4 months, the Bank will pay interest at the rate of 0.50 % for the actual deposit period. If deposit is withdrawn 4 months or after but before maturity date, the Bank shall pay interest at the rate announced in each period, for the actual deposit period. Depositor will receive principal and interest calculated after deduction of interest paid (including withholding tax). The depositor may ask for a refund of the withholding tax from the Revenue Department.

7. Conditions for Tax Free Fixed Deposit (Account opening starting July 6, 2015)

7.1 24-month or 36-month fixed deposit account that customer will receive the interest tax exemption when make equal monthly deposits for consecutive 24 or 36 months according to the conditions determined by the Bank.

7.2 For individual customers having a tax identification issued by the Revenue Department only. One account allowed per customer (including account opened with any bank).

7.3 The account name must be the same with the individual tax payer with income from interest receipt.

7.4 "For", "By", body of persons account and all joint accounts ("And", "Or") are not allowed.

7.5 Minimum deposit amount is Baht 1,000, and maximum deposit amount is Baht 25,000 for 24 months term or maximum Baht 16,000 for 36 months term (deposit amount shall be in multiples of Baht 500 only such as Baht 1,500, 3,000, or 10,500). Equal monthly deposits, in the same amount as the initial deposit, are required until the deposit term is completed. The total deposit amount over the period shall not exceed Baht 600,000 per account.

7.6 Customer can make a deposit at any time of a month but the deposit is limited to one time per month only.

7.7 Customer can make a deposit by him/herself at any ICBC branch (cash or fund transfer within ICBC (Thai) accounts only; cheques are not acceptable) or apply for the auto-transfer service to transfer funds monthly from savings or current account, under the same account name of Tax Free fixed deposit account (customer can choose the desirable date where the latest is on the 28th of every month but once the date has been set, it cannot be changed).

7.8 Interest will be calculated daily according to the interest rate per the Bank's announcement at the time of the account opening. Interest will be paid on maturity date.

7.9 The maturity date shall be calculated from date-to-date, starting from the date of account opening to the end of the 24 or 36 months period. In case the maturity date falls on a bank holiday, the actual maturity date will be the following business day.

7.10 At the maturity date, customer can choose either for the Bank to transfer the principal and interest to savings account or current account (with the same account name as Tax Free fixed deposit) or close the account in person at branch.

7.11 Up to 2 missed monthly deposits are allowed, of which deposits can still be made for the absent 2 months. The maturity date will then be extended accordingly while the special interest rate with tax exemption will still apply.

7.12 For 3 or more missed deposits, the regular savings interest rate per the Bank's announcement at the time of the account opening according to the actual deposit period, less withholding tax 15 percent, will be applied.

7.13 Partial withdrawals are not allowed. Account shall be closed at the branch where it was opened only.

7.14 If funds are withdrawn before the maturity date, the account will be closed. The applicable interest rates shall be as follows:

7.14.1 For withdrawals within 3 months after opening the account, the Bank will not pay interest.

7.14.2 For withdrawals on the third month onwards, the regular savings interest rate per the Bank's announcement at the time of the account opening according to the actual deposit period, less withholding tax 15 percent, will be applied.

7.15 On the maturity date, if the customer has not otherwise notified the Bank, it shall be considered that the deposit is automatically renewed with no maturity date (on call). The interest will be paid per the regular savings rate per the Bank's announcement on the maturity date according to the actual deposit period, less withholding tax 15 percent.

7.16 A tax exemption privilege shall be in accordance with the regulations of the Revenue Department.

8. Conditions for Smart Combo Deposit Program (Account opening starting February 16, 2015)

8.1 Any customer who purchases a life insurance policy, 10/5, 15/7, 60/5, 3/2 or 10/2, from Thai Life Insurance (PCL.) through ICBC (Thai) with minimum sum assured as required by the Bank will be eligible for the special interest rate of 6-month or 12-month fixed deposit account for the deposit amount within the limit set by the Bank.

8.2 The maximum deposit limit of each life insurance purchase is as follows:

8.2.1 Maximum deposit amount for purchase of 10/5, 15/7 and 60/5 is 4 times of the first year's premium amount.

8.2.2 Maximum deposit amount for purchase of 3/2 and 10/2 is equal to the first year's premium amount.

8.3 Only 1 deposit transaction per customer is allowed within 1 month from the premium payment date is allowed.

8.4 Minimum deposit amount is Baht 50,000.

8.5 Customer can choose only 1 fixed deposit term; 6 or 12 months, either passbook or deposit receipt (DR). Interest will be paid on maturity date.

8.6 Customer can choose to open an account/ deposit in the account under following account name;

- The insured's name; or
- The insurance payer's name; or
- The beneficiary name

8.7 "For", "By", body of persons and all joint accounts ("And", "Or") are not eligible for this program.

8.8 Customer must make the first year premium payment first to be able to make the deposit. The deposit must be made at the same branch that the customer purchased the insurance policy.

8.9 On the maturity date, if the customer has not otherwise notified the Bank, it shall be considered that the deposit is automatically renewed for the same deposit term and the normal interest rate as per the Bank's announcement at that time will be applied.

8.10 If at first the customer purchases the insurance policy and informs the Bank not to join the program, he/she cannot later ask to join the program.

8.11 The approval of insurance proposal is at the sole discretion of Thai Life Insurance (PCL.).

8.12 If the insurance proposal is rejected by insurance company or cancelled by customer prior to fixed deposit maturity date, the Bank will pay normal 6-month or 12-month fixed deposit interest rate according to the Bank's announcement at the time of deposit.

8.13 The Bank will pay interest at the rate of 0.50 percent per annum if the deposit is withdrawn prior to its maturity date.

8.14 Partial withdrawal is not allowed.

8.15 The Bank reserves the right to pay a normal fixed deposit interest rate in case any deposit amount is made after the 1-month period (from premium payment date) or on the 2nd transaction onwards.

8.16 If later found an amount that exceeded the maximum limit set by the Bank in the customer's account, the Bank reserves the right to withdraw the amount over the limit and apply the normal interest rate according to the Bank's announcement at the time of deposit. The amount not over the limit will still receive the special rate of this program.

8.17 This fixed deposit cannot be used as collateral.

9. Online Deposit Account (Account opening starting March 27,2015)

9.1 For individual customer only.

9.2 "For", "By", body of persons and all joint accounts ("And", "Or") are not allowed.

9.3 One account per one customer.

9.4 Account can be opened via ICBC (Thai) Personal Internet Banking only. Customer must apply for this service in order to open an Online Deposit account.

9.5 Customer must link Online Deposit Account with other ICBC (Thai) accounts to transfer funds in to make a deposit, or out to make a withdrawal.

9.6 Only accounts registered at the counter for ICBC Internet Banking can be used as Linked Account.

9.7 No minimum initial deposit amount. Maintenance balance is not required.

9.8 No account maintenance fee.

9.9 Interest will be calculated daily and interest will be paid in June and December of each year.

9.10 A Tax deduction privilege shall be in accordance with the regulations of the Revenue Department.

10. The Bank reserves the right to determine the interest rate for all types of deposit placed as the collateral to the performance of the obligations and liabilities of any person different from the interest rate stipulated in the Bank's announcement.

11. In addition to the relevant interest rates announced by the Bank, the employees of the Bank and its group of companies will receive an additional interest at the rate of 0.25 percent per annum for the fixed deposits in the form of deposit receipts and passbook. Such additional interest will be available to the account under the name of the employees only but not to any account that the employee is a co-account holder or group-account holder.

12. For the purpose of determining the interest rate, the Bank, at its sole discretion, may combine the balance of all deposits, bills of exchange and other products, except for the current account and savings account with passbook, of the same Customer or the same group of Customer. The same group of Customer shall include the relatives of major Customers, any supervisors of the same group of Customer, any group companies, any executives and supervisors of organizations or the joint holder's account having the related account name.

13. On the depositing date, the Bank, at its sole discretion, may determine the interest rate at the rate agreed by the Bank no longer than 4 business days prior to such depositing date.

14. The Bank reserves the right to determine the interest rate higher than the interest rate announced by the Bank for any type of Customer by up to 0.50 percent per annum.

15. Unless otherwise required by the law, the interest on the deposits to be paid to the Customer shall be subject to withholding tax at the applicable rate.

16. The method of interest calculation is:

$$\text{Accrued Interest} = \text{Principal} \times \frac{\text{Interest rate}}{100} \times \frac{\text{Actual number of depositing days}}{365}$$

17. The Bank reserves the right to adjust the interest rate and/or amend or supplement any announced terms applicable to any account and bill of exchange to be in line with and suitable for economic condition or the relevant situation at any period of time. The Bank also reserves the right to accept or refuse to accept any deposit.

18. Any fee, charge and expense relating to the deposit service shall be subject to the Bank's announcement regarding the rate of fees and penalties to be charged for any deposit service, credit facility service and other services of the Bank.

19. The announced interest rate shall come into force on the effective date of such announcement until otherwise amended by the Bank.

20. The deposits and accrued interest of any account shall be under the protection of the laws regarding the Deposit Protection Agency as per the amount and terms stipulated therein. However, the deposits and accrued interest in the non-residence Baht account, an account opened for the specific transactions under the Exchange Control Act, shall not be under the protection of the laws regarding the Deposit Protection Agency.

21. The Customer can contact the Bank's officers for any additional information.

22. The Bank reserves the right to determine the special interest rate for individual customers who apply for eligible services and comply with the terms and conditions prescribed by the Bank.

The Authorized Signatory.............................

(Mr. Apichart Kasemkulsiri)

Senior Executive Vice President

As of July 2, 2015