ICBC 中国工商银行(泰国)股份有限公司
ธนาคารไอซีบีซี ไทย จำกัด (มหาชน)

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

Interest Rates for Foreign Currency Deposit Account (Percentage per Annum)

Effective from November 13, 2017

Currency	Type of Account	Type of Customer			
		Resident		Non-resident	
		Individual	Juristic Entity	Individual	Juristic Entity
CNY	1. Current	-	-	-	-
	2. Savings	0.40	0.40	0.40	0.40
	3. Fixed*				
	1 Month	2.00	2.00	2.00	2.00
	3 Months	2.50	2.50	2.50	2.50
	6 Months	3.00	3.00	3.00	3.00
	9 Months	3.00	3.00	3.00	3.00
	12 Months	3.00	3.00	3.00	3.00
USD	1. Current	-	-	-	-
	2. Savings	0.025	0.025	0.025	0.025
	3. Fixed*				
	1 Month	0.50	0.50	0.50	0.50
	3 Months	0.80	0.80	0.80	0.80
	6 Months	1.00	1.00	1.00	1.00
	9 Months	1.20	1.20	1.20	1.20
	12 Months	1.30	1.30	1.30	1.30
EUR	1. Current	-	-	-	-
	2. Savings	0.00	0.00	0.00	0.00
	3. Fixed*				
	1 Month	0.00	0.00	0.00	0.00
	3 Months	0.00	0.00	0.00	0.00
	6 Months	0.00	0.00	0.00	0.00
	9 Months	0.00	0.00	0.00	0.00
	12 Months	0.00	0.00	0.00	0.00
GBP	1. Current	-	-	-	-
	2. Savings	0.10	0.10	0.10	0.10
	3. Fixed*				
	1 Month	0.20	0.20	0.20	0.20
	3 Months	0.25	0.25	0.25	0.25
	6 Months	0.35	0.35	0.35	0.35
	9 Months	0.50	0.50	0.50	0.50
	12 Months	0.60	0.60	0.60	0.60

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JPY	1. Current	-	-	-	-
	2. Savings	0.00	0.00	0.00	0.00
	3. Fixed*				
	1 Month	0.00	0.00	0.00	0.00
	3 Months	0.00	0.00	0.00	0.00
	6 Months	0.00	0.00	0.00	0.00
	9 Months	0.00	0.00	0.00	0.00
	12 Months	0.00	0.00	0.00	0.00
SGD	1. Current	-	-	-	-
	2. Savings	0.00	0.00	0.00	0.00
	3. Fixed*				
	1 Month	0.00	0.00	0.00	0.00
	3 Months	0.00	0.00	0.00	0.00
	6 Months	0.15	0.15	0.15	0.15
	9 Months	0.15	0.15	0.15	0.15
	12 Months	0.20	0.20	0.20	0.20
HKD	1. Current	-	-	-	-
	2. Savings	0.00	0.00	0.00	0.00
	3. Fixed*				
	1 Month	0.00	0.00	0.00	0.00
	3 Months	0.00	0.00	0.00	0.00
	6 Months	0.00	0.00	0.00	0.00
	9 Months	0.00	0.00	0.00	0.00
	12 Months	0.00	0.00	0.00	0.00
NZD	1. Current	-	-	-	-
	2. Savings	0.50	0.50	0.50	0.50
	3. Fixed*				
	1 Month	1.25	1.25	1.25	1.25
	3 Months	1.25	1.25	1.25	1.25
	6 Months	1.50	1.50	1.50	1.50
	9 Months	1.50	1.50	1.50	1.50
	12 Months	1.50	1.50	1.50	1.50

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Currency	Type of Account	Type of Customer			
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		Individual	Juristic Entity	Individual	Juristic Entity
AUD	1. Current	-	-	-	-
	2. Savings	2.00	2.00	2.00	2.00
	3. Fixed*				
	1 Month	2.50	2.50	2.50	2.50
	3 Months	2.65	2.65	2.65	2.65
	6 Months	2.85	2.85	2.85	2.85
	9 Months	2.85	2.85	2.85	2.85
	12 Months	2.85	2.85	2.85	2.85

Remark : " - " means no such service available

* The Bank reserves the right to pay an interest at the rate to be agreed with each Customer.

The Authorized Signatory .....

(Mr. Shiqiang Lin)

Chief Executive Officer

As of November 13, 2017

Conditions Applicable to Interest Payment

1. Resident means any individual and juristic entities which do not fall under the definition of Non-resident.
2. Non-resident means (1) any establishment, institution, mutual fund, financial institution or juristic entity located outside Thailand; (2) any international organization located outside Thailand; (3) any oversea branch office or representative office of any juristic entity whose residence is in Thailand; and (4) any foreign individual with no alien identification card or certificate of Thai residence. Non-resident shall not includes (a) any Thai Embassy, Royal Thai Consulate or Thai governmental agency located outside Thailand; (b) any foreign embassy, foreign consulate, specialized agencies of the United Nations; and (c) any branch office or representative office in Thailand of any non-resident juristic entity. This definition may be amended or changed, from time to time, pursuant to the Bank of Thailand's notification.
3. For savings deposit account, interest will be paid by the Bank twice a year in June and December of each year.
4. For fixed deposit account, interest will be paid by the Bank at the end of its deposit period. If the fixed deposit is withdrawn by the Customer prior to its maturity date, interest will be calculated by the Bank for actual deposit period at the lowest interest rate for savings deposit account applicable to the relevant deposited currency stipulated in the Bank's announcement as of the deposit date.
5. On the maturity date, if the Customer has not otherwise notified the Bank, it shall be considered that the deposit is automatically renewed as a fixed deposit with the same term by applying interest rate and conditions as per the Bank's announcement at that time.
6. Conditions for USD Fixed Deposit Account Promotion
   - 6.1 Deposit period of 40 days or 5 months (selected by the Customer) with interest paid at the maturity date.
   - 6.2 Promotion period 22 August – 31 December 2016.
   - 6.3 If the fixed deposit is withdrawn before the maturity date, interest will be calculated for actual deposit period at the rate for USD savings deposit account stipulated in the Bank's announcement at the time of deposit.
   - 6.4 On the maturity date, if the Customer has not otherwise notified the Bank, it shall be considered that the deposit is automatically renewed as followed;
     - For 40-day fixed deposit, it will be renewed in the term of 1-month fixed deposit
     - For 5-month fixed deposit, it will be renewed in the term of 3-month fixed deposit

     by applying interest rate and conditions of USD fixed deposit account as per the Bank's accouchement at that time.
7. The method of interest calculation and the base of number of days to be used for calculation are:

$$\text{Accrued Interest} = \text{Principal} \times \frac{\text{Interest rate}}{100} \times \frac{\text{Actual deposit period}}{360 \text{ or } 365 \text{ (as the case may be)}}$$

- For USD, EUR, CNY currency deposit, the Bank will use a 360-day year as a base for interest calculation.
- For JPY, GBP, HKD, SGD, NZD, and AUD currency deposit, the Bank will use a 365-day year as a base for interest calculation.

8. For the Customer falling under the conditions and criteria determined by the Bank and having special agreement with the Bank, the Bank, at its sole discretion, may pay an additional interest to such Customer.
9. The Bank reserves the right to adjust or amend, at any time, the determined terms and conditions and/or interest rate as the Bank deems appropriate or in accordance with the economic condition.
10. This announcement of interest rate shall be effective from the date of announcement until adjusted or amended by the Bank from time to time.
11. If any deposit under these conditions is or will become unlawful or contrary to any rule or regulation of the Bank of Thailand or the authorized governmental agency, the Bank reserves the right to immediately refuse to accept such deposit, whether in whole or in part, or withdraw any sum or do any act and thing as the Bank deems appropriate and the Customer authorizes the Bank to do so without any objection.
12. The Bank provides foreign currency deposit account services at the head office and all branches of the Bank.
13. The deposits and accrued interest in the foreign currency deposit account are not under the protection pursuant to the Deposit Protection Agency Act.

The Authorized Signatory.....

(Mr. Shiqiang Lin)

Chief Executive Officer

As of November 13, 2017