

Online Fixed Deposit Account		ICBC (Thai) Public Company Limited Updated: 1 November 2018															
<b>Product name</b>	Online Fixed Deposit																
<b>Product type</b>	Fixed account with no passbook																
<b>Deposit Term</b>	3-48 months																
<b>Minimum and maximum initial deposit amount (Baht)</b>	No minimum initial deposit amount (but must be more than zero baht)																
<b>Interest rate (% p.a.)</b>	1.450% - 1.800%* based on deposit term (*Interest rate which can be changed. Please refer to the effective announcement at <a href="http://www.icbcthai.com">www.icbcthai.com</a> )																
<b>Interest Rate Detail</b>	Interest is paid on maturity date. <table border="1" data-bbox="662 797 1310 1072"> <thead> <tr> <th>Deposit Period</th> <th>Interest Rate (% p.a.)*</th> </tr> </thead> <tbody> <tr> <td>3 Months</td> <td>1.45</td> </tr> <tr> <td>6 Months</td> <td>1.55</td> </tr> <tr> <td>12 Months</td> <td>1.65</td> </tr> <tr> <td>18 Months</td> <td>1.70</td> </tr> <tr> <td>24 Months</td> <td>1.75</td> </tr> <tr> <td>36-48 Months</td> <td>1.80</td> </tr> </tbody> </table>			Deposit Period	Interest Rate (% p.a.)*	3 Months	1.45	6 Months	1.55	12 Months	1.65	18 Months	1.70	24 Months	1.75	36-48 Months	1.80
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<b>Main conditions</b>	<ul style="list-style-type: none"> <li>For individual customers only.</li> <li>“For”, “By”, body of persons account and all joint accounts (“And”, “Or”) are not allowed.</li> </ul>																
<b>Conditions for deposit/ withdrawal/ transfer, other benefits and conditions</b>	<p><b>Conditions for Account Opening.</b></p> <ul style="list-style-type: none"> <li>Online Fixed Deposit Account can be opened via ICBC Personal Internet Banking or Personal Mobile Banking service (e-Banking Channel) only.</li> <li>Customer should have another bank account to use for deposit or withdrawal purposes by transferring funds between the two accounts via Internet Banking or Mobile Banking service.</li> <li>Only accounts registered at the counter to use on e-Banking channels can be used for deposit or withdrawal purposes.</li> <li>Customers can choose, upon the maturity date, whether to have the Bank transfer the funds back to the savings account or to renew the account according to the term of deposit chosen by the customers which the interest rate will be as per the applicable rate announced by the Bank on the date of renewal.</li> <li>Customers can make more deposits with no limit on the amount, and can choose deposit term more than one type.</li> </ul> <p><b>Conditions for Deposit/ Withdrawal</b></p> <ul style="list-style-type: none"> <li>To make deposit, transfer funds from your savings account to Online Fixed Deposit Account.</li> <li>To withdraw, transfer funds out of Online Fixed Deposit Account to your savings account and withdraw from the savings account by using debit card at any ATM, transferring to other accounts via Internet Banking or Mobile Banking service.</li> </ul>																

	<p><b>Conditions for Account Closing</b></p> <ul style="list-style-type: none"> <li>Account cannot be closed by the Customer on e-Banking channels. The Customer shall contact the Bank to close the account.</li> <li>Partial withdrawals are not allowed.</li> </ul> <p><b>Other Conditions</b></p> <ul style="list-style-type: none"> <li>Customer cannot perform any transaction of Online Deposit Account over the counter.</li> <li>A tax exemption shall be in accordance with the regulations of the Revenue Department.</li> </ul>
<b>Steps to Open an Account</b>	<p><b>Open an account on ICBC Internet Banking</b></p> <ol style="list-style-type: none"> <li>Log into your account via ICBC Personal Internet Banking and choose 'Fixed Deposit' menu. If you have not applied for the ICBC Personal Internet Banking, please contact any of our ICBC (Thai) branches.</li> <li>Go to 'Open Fixed Deposit' and select deposit tenor by clicking 'Deposit'.</li> <li>Select a savings account from which funds will be used to open your fixed deposit account.</li> <li>Click 'ok' to open the account.</li> </ol> <p>After the account is opened, you can make a deposit in the next steps by choosing a savings account to transfer funds. Then fill in the deposit amount and click 'submit' to make the deposit.</p>
<b>Interest rate for non-compliant deposit</b>	The Bank will pay interest at the rate of 0.50% p.a. to the actual deposit period if the deposit is withdrawn prior to its maturity date.
<b>Account maintenance fee</b>	None.
<b>Account renewal upon maturity</b>	Choose from the deposit term from the table above of topic "Interest Rate Detail". The interest rate is per the Bank's announcement at the time of the account renewal. Or transfer the whole deposit amount back to the savings account.
<b>Contact us</b>	Call ICBC (Thai) Center at 02-629-5588 or visit any of our branches nationwide or visit <a href="http://www.icbcthai.com">www.icbcthai.com</a> .
<b>Warning</b>	<ul style="list-style-type: none"> <li>To open an Online Fixed Deposit Account which can be opened via Personal Internet Banking or Mobile Banking service only, customer has to apply and be able to log on to use such service.</li> <li>Customer can register a savings account to be used on e-Banking channels at any branch counter nationwide. Non-registered accounts cannot be used for deposit or withdrawal purposes.</li> </ul>

**Warning:** The coverage of insured deposit by the Deposit Protection Agency prescribed by the law is up to THB 10 million valid until 10 August 2019, up to THB 5 million until 10 August 2020, and up to THB 1 million from 11 August 2020 onwards.

The information contained in this Sales Sheet is valid until the Bank inform customers about the change of interest rates, fees, or conditions at the Bank's branches and on the Bank's website.