

Fixed Deposit Account Spring Festival Deposit Program		ICBC (Thai) Public Company Limited Updated: 4 March 2019
Product name	Spring Festival Deposit Program	
Program Privileges	<p>Customers will receive Tesco Lotus voucher when opening or depositing new funds with the conditions as follows.</p> <ul style="list-style-type: none"> 6-month period get Baht 600 voucher for every 1 MB deposit. 12-month period get Baht 1,300 voucher for every 1 MB deposit. 	
Eligible Customers	<p>This program is reserved for new customer who doesn't have any account with the Bank or existing customer who opens new account with New Funds or deposits New Funds with the Bank only. (New Funds means the funds that have never been deposited with the Bank.)</p>	
Product type	Fixed Deposit Account with Passbook or Deposit Receipt (DR)	
Deposit Term	6 months or 12 months	
Minimum and maximum initial deposit amount (Baht)	<ul style="list-style-type: none"> Minimum initial deposit of Baht 1 million. Maximum deposit amount is Baht 5 million per customer. A deposit amount less than Baht 1 million for each deposit will not be calculated for the maximum deposit amount. 	
Interest rate (% p.a.)	<p>1.55% - 1.65%* based on deposit term.</p> <ul style="list-style-type: none"> 6 months: 1.55% 12 months: 1.65% <p>(*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)</p>	
Estimated APR (% p.a.)	<p>For 6-month account deposit of Baht 1,000,000, the effective interest rate is 1.67% combining voucher valued Baht 600. For 12-month account deposit of Baht 1,000,000, the effective interest rate is 1.78% combining voucher valued Baht 1,300.</p>	
Interest rate payment frequency	Interest rate will be paid on maturity date.	
Main conditions	<ul style="list-style-type: none"> For individual customers only. "For", "By", body of persons account and all joint accounts ("And", "Or") are not allowed. On the date of account opening, the applicant shall complete the 15th years of age. 	
Conditions for deposit/ withdrawal/ transfer, other benefits and conditions	<p>Conditions for Deposit</p> <ul style="list-style-type: none"> Each subsequent deposit of Baht 1 million is required. <p>Conditions for Withdrawal</p> <ul style="list-style-type: none"> Partial withdrawals are not allowed. Account shall be closed at the branch where it was opened only. 	
Interest rate for non-compliant deposit	<p>If funds are withdrawn before the maturity date, the Bank shall pay interest at the rate according to the actual deposit period as follows:</p> <ul style="list-style-type: none"> If deposit period less than 3 months, the Bank shall pay interest at the 	

	<p>rate of 0.50% (p.a.). The Customer will receive principal and interest calculated after deduction of the total value of voucher received by the Customer.</p> <ul style="list-style-type: none"> • If deposit period from 3 months onwards, the Bank shall pay interest at the rate of 0.50% (p.a.) without deducting the value of voucher received by the Customer. <p>The Bank reserves the right not to accept a refund of voucher that the Customer has received.</p>
Account maintenance fee	None.
Account renewal upon maturity	At 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 per the Bank's announcement at the time will be applied.
Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any of our branches nationwide or visit www.icbcthai.com .
Warning	For early withdrawal within 3 months from the deposit date, the Bank reserves the right to deduct the total value of voucher received by the Customer from the principle and interest which the Customer has the right to receive.
Remark	<p>4 March - 31 May 2019 *</p> <p>*The Bank reserves the right to close the program before the stated date once the deposit amount has reached the Bank's target. The Bank will inform the closing date in advance.</p>

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.