

Baht-Dollar Fixed Deposit Account		ICBC (Thai) Public Company Limited Updated: 21 January 2019
<b>Product name</b>	Baht-Dollar Fixed Deposit Account	
<b>Product type</b>	<ul style="list-style-type: none"> <li>Multi-currency (Thai Baht and US Dollar) Fixed Deposit Account with passbook</li> <li>Customer will receive 1 passbook with 1 account number covering both Thai Baht and US Dollar.</li> </ul>	
<b>Deposit Term</b>	6 months and 12 months as selected	
<b>Minimum and maximum initial deposit amount (Baht)</b>	<ul style="list-style-type: none"> <li>Minimum initial deposit of Baht 1 million (divided into Baht 500,000 and USD equivalent to Baht 500,000) by using exchange rate available on the deposit date.</li> <li>Maximum deposit amount is Baht 20 million per account, both currencies combined.</li> </ul>	
<b>Interest rate (% p.a.)</b>	<p><b>1.85% - 2.30%*</b> based on deposit term</p> <ul style="list-style-type: none"> <li>6 months: 1.85% p.a.</li> <li>12 months: 2.30% p.a.</li> </ul> <p>(*Interest rates can be changed. Please refer to the effective announcement at <a href="http://www.icbcthai.com">www.icbcthai.com</a>)</p>	
<b>Interest payment frequency</b>	Interest is paid on maturity date and is calculated and paid based on the deposit amount of each currency.	
<b>Account Type</b>	<p><b>Thai Individual or Thai Resident:</b> Domestic Special Foreign Currency Deposit (DSFCD) – without future obligations</p> <p><b>Foreigner or Non-resident:</b> Foreign Currency Deposit Account (FCD)</p>	
<b>Main conditions</b>	<ul style="list-style-type: none"> <li>For individual customers only. One account per one customer.</li> <li>On the date of account opening, the applicant shall complete the 15th year of age.</li> <li>“For”, “By” account, group of person account and all joint accounts (“And”, “Or”) are not applicable to this product.</li> </ul>	
<b>Conditions for deposit/ withdrawal/ transfer, other benefits and conditions</b>	<p><b>Conditions for Deposit</b></p> <ul style="list-style-type: none"> <li>The Customer must make a deposit to the account in Thai Baht and US Dollar currency equally at the same time (USD amount is equivalent to amount in Thai Baht). For example, deposit Baht 2 million will be divided into 1,000,000 Baht and \$US 31,250 (exchange rate at \$1 = THB 32).</li> <li>Each subsequent deposit of Baht 1 million (divided into Baht 500,000 and USD equivalent to Baht 500,000) are required.</li> </ul> <p><b>Conditions for Withdrawal/ Account Close</b></p> <ul style="list-style-type: none"> <li>For withdrawal, the whole amount of both currencies shall be withdrawn at the same time. Partial withdrawals or withdrawal in each currency is not allowed.</li> <li>Account shall be closed at the branch where it was opened only.</li> </ul> <p><b>Other Conditions</b></p> <ul style="list-style-type: none"> <li>In case of deposit with cheques, only cashier's cheques are accepted.</li> <li>The conditions for deposits/ withdrawals and the relevant documents shall be in compliance with the rules and regulations of the Bank of Thailand.</li> <li>Interest rates, foreign exchange rate, conditions, related fees, commissions in lieu of exchange, and remittance charges are subject to the Bank's announcement. Please refer to announcements, regulations and fee rates prescribed on the</li> </ul>	

	<p>Bank's website or at branches for more details.</p> <ul style="list-style-type: none"> <li>• In case the depositor is a Thai resident and the deposit is sourced from funds in Thailand, the maximum outstanding balance of all foreign currencies and all deposit accounts held by each depositor at the end of each day shall be in compliance with the rules and regulations of the Bank of Thailand.</li> <li>• A maturity date of the deposit means the date falling 6 or 12 months from each date of depositing which shall be calculated from date-to-date and month-to-month. In case the maturity date falls on a bank holiday, the maturity date will be the following business day.</li> <li>• A tax exemption privilege shall be in accordance with the regulations of the Revenue Department.</li> </ul>														
<b>Interest rate for non-compliant deposit</b>	<p>If funds are withdrawn before the maturity date, the Bank shall pay interest rate according to the actual deposit period, and the applicable interest rates shall be as follows:</p> <ul style="list-style-type: none"> <li>• For Thai Baht, the Bank shall pay interest rate of 0.50 percent per annum.</li> <li>• For US Dollar, the Bank shall pay interest rate of USD regular savings interest rate per the Bank's announcement as of the depositing date.</li> </ul>														
<b>Account maintenance fee</b>	None.														
<b>Account renewal upon maturity</b>	Account will not be automatically renewed. At the maturity date, if the Customer has not otherwise notified the Bank, it shall be considered that the Bank will pay interest at the rate of 0.50 percent per annum (applied to both currencies) calculated on the actual numbers of day elapse as from the maturity date, less withholding tax.														
<b>Participating branch for account opening</b>	<p>Customer can open an account at the following branches only.</p> <table border="0"> <tr> <td>1. Head office</td> <td>8. Lat Phrao</td> </tr> <tr> <td>2. Bangkhuntien</td> <td>9. Sathon</td> </tr> <tr> <td>3. Samutsakhon</td> <td>10. Ratchadapisek</td> </tr> <tr> <td>4. Vibhavadi</td> <td>11. Sriracha</td> </tr> <tr> <td>5. Petchkasem</td> <td>12. Rayong</td> </tr> <tr> <td>6. Srinakharin</td> <td>13. Amata City</td> </tr> <tr> <td>7. Yaowaraj</td> <td>14. Pattaya</td> </tr> </table> <p>Customer can make subsequent deposit at any branch nationwide.</p>	1. Head office	8. Lat Phrao	2. Bangkhuntien	9. Sathon	3. Samutsakhon	10. Ratchadapisek	4. Vibhavadi	11. Sriracha	5. Petchkasem	12. Rayong	6. Srinakharin	13. Amata City	7. Yaowaraj	14. Pattaya
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<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>• <b>Risk for foreign currency deposit account is associated with fluctuation of exchange rate. Customer may gain loss from the exchange rate.</b></li> <li>• The deposit and accrued interest in the foreign currency deposit accounts <b>are not</b> applicable under the Deposit Protection Agency Act.</li> </ul>														

Information herein shall be valid until the Bank further notices to the customer about amendment of the interest rate, service fees or conditions of products at branches or on website of the Bank.