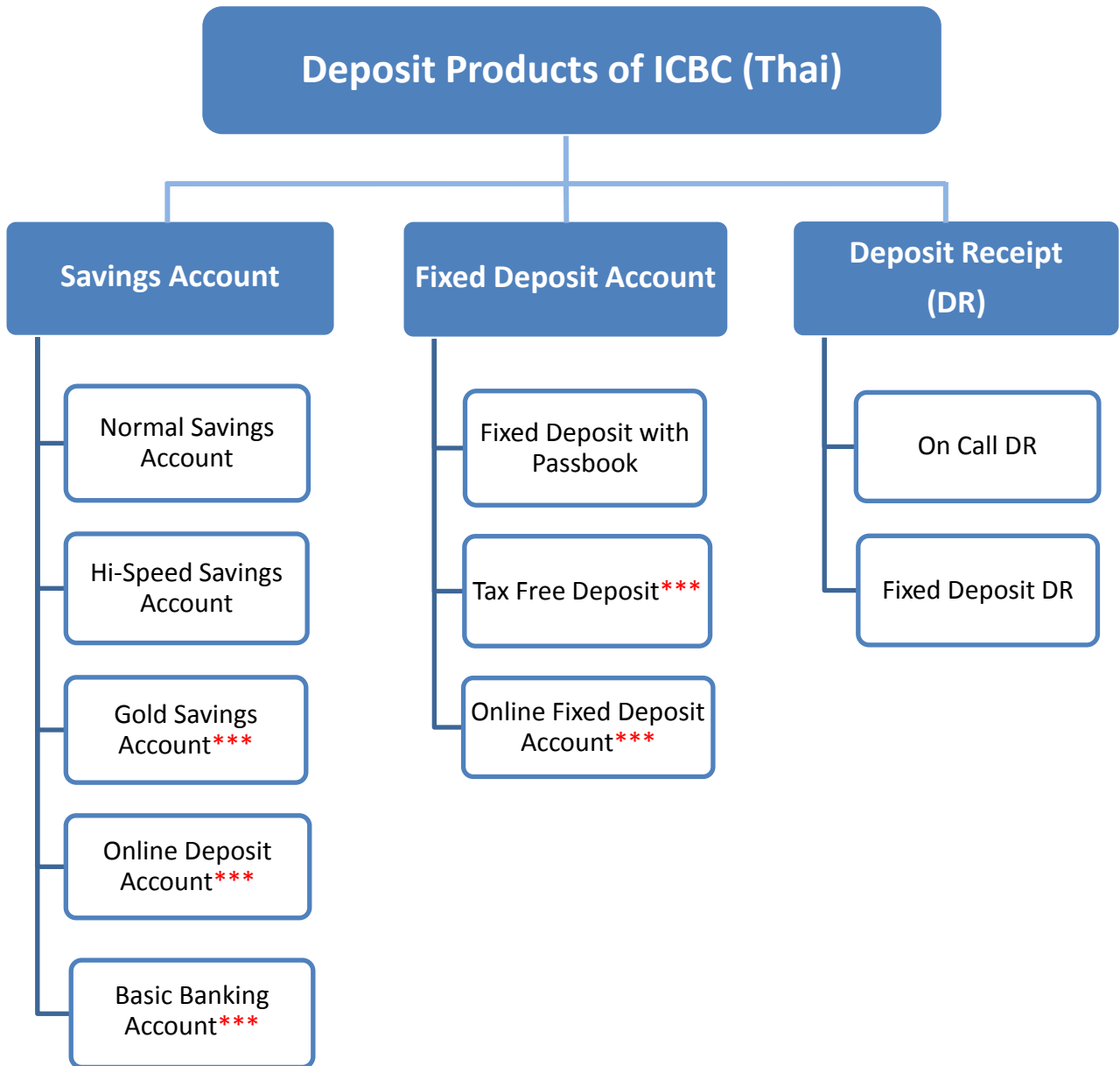


Deposit Product Catalog

For Personal Customers

ICBC (Thai) Public Company Limited

25 November 2020



*****A Complex account must submit Sales Sheet to customers**

A. Savings Account

1. Normal Savings Account

Items	Product name	Normal Savings Account
1	Benefits	<ul style="list-style-type: none"> Withdraw any time with no limits on the number of transactions. Deposit cash and/or cheque into your account through E-zzy Card at any counter of BBL and KBANK free of charge. (Minimum deposit is 10,000 Baht per transaction)
2	Interest rate (% p.a.)	0.350%* As of 28 September 2020 (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)
3	Interest payment frequency	<ul style="list-style-type: none"> Daily basis interest calculation Paid twice a year, in June and December
4	Initial deposit amount	1,000 Baht
5	Account maintenance fee	50 Baht/ month (For account that is inactive more than 12 consecutive months and average monthly outstanding balance of less than 1,000 Baht)
6	Conditions	-
7	Warning	<ul style="list-style-type: none"> Deposit in/withdrawal from account at other branches in other regions, the Bank will charged 10 Baht/every 10,000 Baht (Minimum 10 Baht, Maximum 1,000 Baht) plus transaction fee 20 Baht. The total amount of Interest income incurred from all savings deposit account with all banks exceed 20,000 Baht will be charged income tax 15% Issuance of new passbook (for lost) : 100 Baht each In case there is no account movement for more than 12 consecutive months, the Bank reserves the right to temporarily suspend any transactions until the account owner contacts the Bank
8	Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide or visit www.icbcthai.com .
9	Other	-

2. Hi-Speed Savings Account

Items	Product name	Hi-Speed Savings Account
1	Benefits	<ul style="list-style-type: none"> Withdraw any time with no limits on the number of transactions. Higher interest rates than a normal savings deposit account. Deposit cash and/or cheque into your account through E-zzy Card at any counter of BBL and KBANK free of charge. (Minimum deposit is 10,000 Baht per transaction)
2	Interest rate (% p.a.)	<p>0.450%* As of 28 September 2020 (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)</p>
3	Interest payment frequency	<ul style="list-style-type: none"> Daily basis interest calculation Paid twice a year, in June and December
4	Initial deposit amount	10,000 Baht
5	Account maintenance fee	50 Baht/ month (For account that is inactive more than 12 consecutive months and average monthly outstanding balance of less than 5,000 Baht)
6	Condition	1 account per 1 customer.
7	Warning	<ul style="list-style-type: none"> Deposit in/withdrawal from account at other branches in other regions, the Bank will charged 10 Baht/every 10,000 Baht (Minimum 10 Baht, Maximum 1,000 Baht) plus transaction fee 20 Baht. The total amount of Interest income incurred from all savings deposit account with all banks exceed 20,000 Baht will be charged income tax 15% Issuance of new passbook (for lost) : 100 Baht each In case there is no account movement for more than 12 consecutive months, the Bank reserves the right to temporarily suspend any transactions until the account owner contacts the Bank
8	Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide or visit www.icbcthai.com .
9	Other	-

3. Gold Savings Account

Items	Product name	Gold Savings Account
1	Benefits	<ul style="list-style-type: none"> Withdraw any time with no limits on the number of transactions. Higher interest rates than a Normal savings and a Hi-Speed savings deposit accounts. Deposit cash and/or cheque into your account through E-zzy Card at any counter of BBL and KBANK free of charge. (Minimum deposit is 10,000 Baht per transaction)
2	Interest rate (% p.a.)	0.450% - 1.100%* As of 28 September 2020 (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)
3	Interest Rate Detail (% p.a.)	Step-up interest rate that increases according to the amount of deposit. Amount not over 10,000,000 Baht 1.100% Amount over 10,000,000 Baht 0.450%
4	Interest payment frequency	<ul style="list-style-type: none"> Daily basis interest calculation Paid twice a year, in June and December
5	Initial deposit amount	10,000 Baht
6	Account maintenance fee	50 Baht/ month (For account that is inactive more than 12 consecutive months and average monthly outstanding balance of less than 5,000 Baht)
7	Condition	<ul style="list-style-type: none"> For individual customers only 1 account per 1 customer. "For", "By", body of persons and all joint accounts ("And", "Or") are not allowed.
8	Warning	<ul style="list-style-type: none"> Deposit in/withdrawal from account at other branches in other regions, the Bank will charged 10 Baht/every 10,000 Baht (Minimum 10 Baht, Maximum 1,000 Baht) plus transaction fee 20 Baht. The total amount of Interest income incurred from all savings deposit account with all banks exceed 20,000 Baht will be charged income tax 15% Issuance of new passbook (for lost) : 100 Baht each In case there is no account movement for more than 12 consecutive months, the Bank reserves the right to temporarily suspend any transactions until the account owner contacts the Bank
9	Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide or visit www.icbcthai.com .
10	Other	Submit Sales Sheet to customers

4. Online Deposit Account

Items	Product name	Online Deposit Account for Personal Customers
1	Benefits	<ul style="list-style-type: none"> Withdraw any time with no limits on the number of transactions. Higher interest rates than all savings deposit account.
2	Interest rate (% p.a.)	1.150%* As of 28 September 2020 (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)
3	Interest payment frequency	<ul style="list-style-type: none"> Daily basis interest calculation Paid twice a year, in June and December
4	Initial deposit amount	No minimum initial deposit amount (but must be more than zero baht)
5	Account maintenance fee	None
6	Condition	<ul style="list-style-type: none"> 1 account per 1 customer. “For”, “By”, body of persons and all joint accounts (“And”, “Or”) are not allowed. Online Deposit Account can be opened via ICBC Personal Internet Banking or Personal Mobile Banking service (e-Banking Channel) only.
7	Warning	The total amount of Interest income incurred from all savings deposit account with all banks exceed 20,000 Baht will be charged income tax 15%
8	Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide or visit www.icbcthai.com .
9	Other	Submit Sales Sheet to customers

5. Basic Banking Account

Items	Product name	Basic Banking Account
1	Benefits	Withdraw any time with no limits on the number of transactions.
2	Interest rate (% p.a.)	0.350%* As of 28 September 2020 (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)
3	Interest payment frequency	<ul style="list-style-type: none"> Daily basis interest calculation Paid twice a year, in June and December
4	Initial deposit amount	No minimum initial deposit amount
5	Account maintenance fee	None (throughout the period of Basic Banking Account status)
6	Condition	<ul style="list-style-type: none"> Eligible to pen this account are persons holding valid National Welfare Cards or Thai nationals aged 65 and above. 1 account per 1 customer. “For”, “By”, body of persons and all joint accounts (“And”, “Or”) are not allowed.
7	Warning	<ul style="list-style-type: none"> Deposit in/withdrawal from account at other branches in other regions, the Bank will charged 10 Baht/every 10,000 Baht (Minimum 10 Baht, Maximum 1,000 Baht) plus transaction fee 20 Baht. The total amount of Interest income incurred from all savings deposit account with all banks exceed 20,000 Baht will be charged income tax 15% The Cardholder shall pay for the fees related to the use of the ICBC Debit Card, at the rate and pursuant to the terms and conditions announced by the Bank. The Bank reserves the right to convert Basic Banking Account to Normal Savings Account.
8	Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide or visit www.icbcthai.com .
9	Other	Submit Sales Sheet to customers

B. Fixed Deposit Account

1. Fixed Deposit Account with Passbook

Items	Product name	Fixed Deposit Account with Passbook												
1	Benefits	Deposits according to the period of time with interest rates higher than Savings Account												
2	Interest rate (% p.a.)	0.800% - 1.100%* based on deposit term (As of 28 September 2020) (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)												
3	Interest Rate Detail (% p.a.)	<table border="0"> <tr> <td>1. 3 Months</td> <td>0.800%</td> </tr> <tr> <td>2. 6 Months</td> <td>0.900%</td> </tr> <tr> <td>3. 12 Months</td> <td>1.000%</td> </tr> <tr> <td>4. 18 Months</td> <td>1.000%</td> </tr> <tr> <td>5. 24 Months</td> <td>1.050%</td> </tr> <tr> <td>6. 36-48 Months</td> <td>1.100%</td> </tr> </table>	1. 3 Months	0.800%	2. 6 Months	0.900%	3. 12 Months	1.000%	4. 18 Months	1.000%	5. 24 Months	1.050%	6. 36-48 Months	1.100%
1. 3 Months	0.800%													
2. 6 Months	0.900%													
3. 12 Months	1.000%													
4. 18 Months	1.000%													
5. 24 Months	1.050%													
6. 36-48 Months	1.100%													
4	Deposit Term	3, 6, 12, 18, 24 and 36-48 Months												
5	Initial deposit amount	<ul style="list-style-type: none"> 50,000 Baht Subsequent deposit shall not be less than 10,000 Baht. To receive periodic interest payment, the amount of each deposit shall not be less than 500,000 Baht with a minimum deposit period of 6 months. 												
6	Interest rate for non-compliant deposit	The Bank will pay interest at the rate of 0.20% p.a. to the actual deposit period if the deposit is withdrawn prior to its maturity date.												
7	Account renewal upon maturity	On the maturity date, if the Customer has not otherwise notified the Bank, the deposit will be 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	Account maintenance fee	None												
9	Condition	-												
10	Warning	<ul style="list-style-type: none"> Partial withdrawals are not allowed Withdrawals at any branches apart from the branch where the account was opened are not allowed Interest income will be deducted 15% interest tax. 												
11	Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide or visit www.icbcthai.com .												
12	Other	-												

2. Tax Free Account

Items	Product name	Tax Free Fixed Deposit											
1	Benefits	Simply make equal monthly deposits for 24 or 36 consecutive months to receive the tax exemption privilege											
2	Interest rate (% p.a.)	1.900% - 2.050%* based on deposit term (As of 28 September 2020) (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)											
3	Interest Rate Detail (% p.a.)	<ul style="list-style-type: none"> 24 Months: 1.900% 36 Months: 2.050% 											
4	Deposit Term	24 and 36 Months											
5	Initial deposit amount	<p>Minimum initial deposit is 1,000 Baht and the maximum is 25,000 Baht.</p> <table border="1"> <thead> <tr> <th rowspan="2">Deposit Period (No. of Months)</th> <th colspan="2">Deposit Amount (each month)</th> </tr> <tr> <th>Minimum (Baht)</th> <th>Maximum (Baht)</th> </tr> </thead> <tbody> <tr> <td>24 months</td> <td>1,000</td> <td>25,000</td> </tr> <tr> <td>36 months</td> <td>1,000</td> <td>16,500</td> </tr> </tbody> </table> <p>(deposit amount shall be in multiple of 500 Baht only)</p>	Deposit Period (No. of Months)	Deposit Amount (each month)		Minimum (Baht)	Maximum (Baht)	24 months	1,000	25,000	36 months	1,000	16,500
Deposit Period (No. of Months)	Deposit Amount (each month)												
	Minimum (Baht)	Maximum (Baht)											
24 months	1,000	25,000											
36 months	1,000	16,500											
6	Interest rate for non-compliant deposit	<ul style="list-style-type: none"> 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. 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	Interest rate for withdrawal before maturity	<ul style="list-style-type: none"> Deposit period less than 3 months from the date of account opening, there will be no interest paid. Deposit period from three months onwards, regular savings interest rates will be applied according to the actual deposit period, less the withholding tax. 											
8	Account renewal upon maturity	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%.											
9	Account maintenance fee	None											
10	Condition	-											
11	Warning	<ul style="list-style-type: none"> Monthly deposits are required until the deposit term is completed. Partial withdrawals are not allowed The total amount of Interest income incurred from savings account used for auto transfer service and all savings account with all banks exceed 20,000 Baht will be charged income tax 15% 											
12	Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide or visit www.icbcthai.com .											
13	Other	Submit Sales Sheet to customers											

3. Online Fixed Deposit Account

Items	Product name	Online Fixed Deposit Account for Personal Customers														
1	Benefits	Higher interest rates than a Fixed Deposit Account with passbook														
2	Interest rate (% p.a.)	0.850% - 1.150%* based on deposit term (As of 28 September 2020) (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)														
3	Interest Rate Detail (% p.a.)	<table border="1"> <thead> <tr> <th>Deposit Period</th> <th>Interest Rate (% p.a.)*</th> </tr> </thead> <tbody> <tr> <td>3 Months</td> <td>0.850</td> </tr> <tr> <td>6 Months</td> <td>0.950</td> </tr> <tr> <td>12 Months</td> <td>1.050</td> </tr> <tr> <td>18 Months</td> <td>1.050</td> </tr> <tr> <td>24 Months</td> <td>1.100</td> </tr> <tr> <td>36-48 Months</td> <td>1.150</td> </tr> </tbody> </table>	Deposit Period	Interest Rate (% p.a.)*	3 Months	0.850	6 Months	0.950	12 Months	1.050	18 Months	1.050	24 Months	1.100	36-48 Months	1.150
Deposit Period	Interest Rate (% p.a.)*															
3 Months	0.850															
6 Months	0.950															
12 Months	1.050															
18 Months	1.050															
24 Months	1.100															
36-48 Months	1.150															
4	Deposit Term	3-48 Months														
5	Initial deposit amount	No minimum initial deposit amount (but must be more than zero baht).														
6	Interest rate for non-compliant deposit	The Bank will pay interest at the rate of 0.20% p.a. to the actual deposit period if the deposit is withdrawn prior to its maturity date.														
7	Account renewal upon maturity	Choose from the deposit term from the table above. 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.														
8	Account maintenance fee	None														
9	Condition	-														
10	Warning	Interest tax 15 %														
11	Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide or visit www.icbcthai.com .														
12	Other	Submit Sales Sheet to customers														

C. Deposit Receipt (DR)

1. On Call

Items	Product name	DR: On Call
1	Benefits	Higher interest rate than regular savings account, even with on call deposit
2	Interest rate (% p.a.)	0.450%* As of 28 September 2020 (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)
3	Deposit Term	No term
4	Initial deposit amount	50,000 Baht
5	Account maintenance fee	None
6	Condition	-
7	Warning	<ul style="list-style-type: none"> • Withdrawals at any branches apart from the branch where the account was opened are not allowed • Interest income will be deducted 15% interest tax.
8	Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide or visit www.icbcthai.com .
9	Other	-

2. Fixed Deposit

Items	Product name	DR: Fixed Deposit														
1	Benefits	Deposits according to the period of time with interest rates higher than Savings Account														
2	Interest rate (% p.a.)	0.450% - 1.100%* based on deposit term (As of 28 September 2020) (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)														
3	Interest rate Detail (% p.a.)	<table> <tr> <td>1. 1 Months</td> <td>0.450%</td> </tr> <tr> <td>2. 3 Months</td> <td>0.800%</td> </tr> <tr> <td>3. 6 Months</td> <td>0.900%</td> </tr> <tr> <td>4. 12 Months</td> <td>1.000%</td> </tr> <tr> <td>5. 18 Months</td> <td>1.000%</td> </tr> <tr> <td>6. 24 Months</td> <td>1.050%</td> </tr> <tr> <td>7. 36-48 Months</td> <td>1.100%</td> </tr> </table>	1. 1 Months	0.450%	2. 3 Months	0.800%	3. 6 Months	0.900%	4. 12 Months	1.000%	5. 18 Months	1.000%	6. 24 Months	1.050%	7. 36-48 Months	1.100%
1. 1 Months	0.450%															
2. 3 Months	0.800%															
3. 6 Months	0.900%															
4. 12 Months	1.000%															
5. 18 Months	1.000%															
6. 24 Months	1.050%															
7. 36-48 Months	1.100%															
4	Deposit Term	1, 3, 6, 12, 18, 24 and 36-48 Months														
5	Initial deposit amount	<ul style="list-style-type: none"> 50,000 Baht To receive periodic interest payment, the amount of each deposit shall not be less than 500,000 Baht with a minimum deposit period of 6 months. 														
6	Interest rate for non-compliant deposit	The Bank will pay interest at the rate of 0.20% p.a. to the actual deposit period if the deposit is withdrawn prior to its maturity date.														
7	Account renewal upon maturity	On 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 0.20% p.a. calculated on the actual numbers of day elapse as from the maturity date.														
8	Account maintenance fee	None														
9	Condition	-														
10	Warning	<ul style="list-style-type: none"> Withdrawals at any branches apart from the branch where the account was opened are not allowed Interest income will be deducted 15% interest tax. 														
11	Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide or visit www.icbcthai.com .														
12	Other	-														