

Gold Savings Account		ICBC (Thai) Public Company Limited Updated: 25 November 2020
Product name	Gold Savings Account	
Product type	Savings account	
Initial deposit amount	Minimum initial deposit amount 10,000 Baht	
Interest rate (% p.a.)	0.450%-1.100%* based on deposit amount (*as of 28 September 2020 which can be changed. Please refer to the effective announcement at www.icbcthai.com)	
Interest Rate Detail	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% (Average 1.100% - 0.450%)	
Example of Interest Calculation	Interest calculated daily (number of day used for calculation: 365 days) Example Deposit amount: 15,000,000 Baht, Deposit period: 60 days $10,000,000 * 1.100\% * 60/365 = 18,082.19$ Baht $5,000,000 * 0.450\% * 60/365 = 3,698.63$ Baht Total interest paid for 60 days = 21,780.82 Baht	
Interest payment frequency	Interest paid twice a year, in June and December.	
Main conditions	<ul style="list-style-type: none"> For individual customer only. 1 account per 1 customer. "For", "By", body of persons and all joint accounts ("And", "Or") are not allowed. 	
Conditions for deposit/ withdrawal/ transfer, other benefits and conditions	<p>Conditions for Deposit/ Withdrawal</p> <ul style="list-style-type: none"> Withdraw any time with no limits on the number of transactions. Deposit in/ withdrawal from account at opening branch/ other branches in the same region: No charge Deposit in/ withdrawal from account at other branches in other regions: 10 Baht/every 10,000 Baht (minimum 10 Baht, maximum 1,000 Baht) plus transaction fee 20 Baht <p>Other Conditions</p> <ul style="list-style-type: none"> A tax exemption shall be in accordance with the regulations of the Revenue Department. 	
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)	
Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any of our branches nationwide or visit www.icbcthai.com .	
Warning	<ul style="list-style-type: none"> Additional fees apply for cross-region or cross-bank transactions. 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 	

Warning: The coverage of insured deposit by the Deposit Protection Agency prescribed by the law is up to THB 5 million until 10 August 2021, and up to THB 1 million from 11 August 2021 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.