

<b>Online Deposit Account for Personal Customers</b>		<b>ICBC (Thai) Public Company Limited</b> Updated: 28 September 2020
<b>Product name</b>	Online Deposit Account for Personal Customers	
<b>Product type</b>	Savings account with no passbook	
<b>Minimum and maximum initial deposit amount (Baht)</b>	<ul style="list-style-type: none"> <li>No minimum initial deposit amount (but must be more than 0 baht)</li> <li>Maintenance balance is not required.</li> </ul>	
<b>Interest rate (% p.a.)</b>	<b>1.15%*</b> (*Interest rate can be changed. Please refer to the effective announcement at <a href="http://www.icbcthai.com">www.icbcthai.com</a> )	
<b>Interest calculation</b>	Interest calculated daily (number of day used for calculation: 365 days)	
<b>Interest payment frequency</b>	Paid to the account twice a year in June and December.	
<b>Main conditions</b>	<ul style="list-style-type: none"> <li>For individual customer only.</li> <li>“For”, “By”, body of persons and all joint accounts (“And”, “Or”) are not allowed.</li> <li>1 account per 1 customer.</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 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 savings accounts registered at the counter to use on e-Banking channels can be used for deposit or withdrawal purposes.</li> </ul> <p><b>Conditions for Deposit/ Withdrawal</b></p> <ul style="list-style-type: none"> <li>To make a deposit, simply transfer funds from your savings account to Online Deposit Account.</li> <li>To withdraw, transfer funds out of Online 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> <li>No limit for transferring between Online Deposit Account and other savings accounts.</li> <li>Customer is not able to make a deposit or withdraw directly from Online Deposit Account.</li> </ul>	

	<p><b>Conditions for Transfer</b></p> <ul style="list-style-type: none"> <li>Funds cannot be transferred out of Online Deposit Account to any other accounts except than ICBC savings accounts in customer name only.</li> </ul> <p><b>Conditions for Account Closing</b></p> <ul style="list-style-type: none"> <li>Customer shall close the account via ICBC Personal Internet Banking or Mobile Banking service only. The account cannot be closed at the Bank's branch counter.</li> <li>Once account is closed, it cannot be opened again until the next calendar year. The account number of the new account opened will be different than the one closed.</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>Account cannot be used to pay utility bills, product and service, or apply for direct credit service.</li> <li>Account is not applicable for debit card or any other bank card.</li> <li>Cannot apply for Auto Sweeping or ICBC Balance Change Alert.</li> <li>A tax exemption shall be in accordance with the regulations of the Revenue Department.</li> </ul>
<b>Penalty rate</b>	None
<b>Account maintenance fee</b>	None
<b>Account renewal upon maturity</b>	Non-maturity deposits.
<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 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 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.