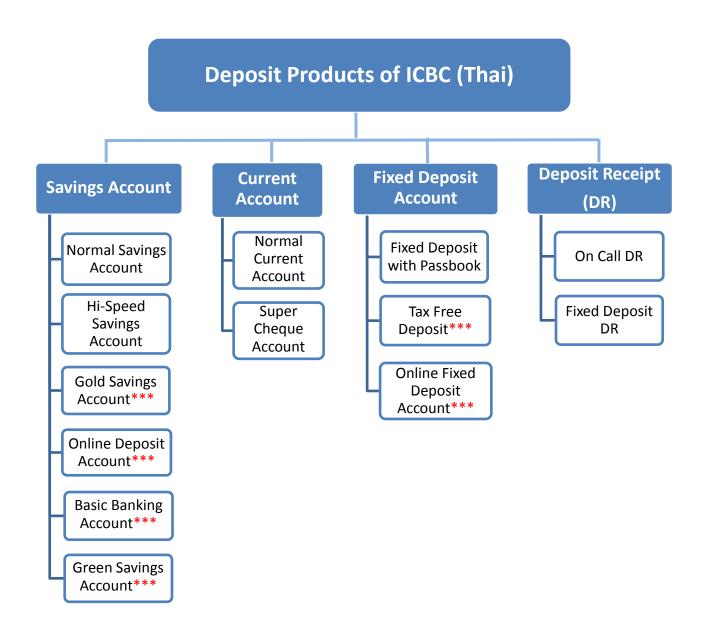


Deposit Product Catalog

For Personal Customers

ICBC (Thai) Public Company Limited



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

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A. Savings Account

1. Normal Savings Account

Items	Product name	Normal Savings Account	
1	Benefits	 Withdraw any time with no limits on the number of transactions. Deposit cash and/or cheque into your account through E-zy 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 10 October 2022(*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)	
3	Interest payment frequency Initial deposit	 Daily basis interest calculation Paid twice a year, in June and December 	
5	amount Account maintenance fee	1,000 Baht 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	 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 or the identity documents, which were provided to the Bank have expired. The Bank reserves the right to suspend any transactions with a prior notice 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	-	

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2. Hi-Speed Savings Account

Items	Product name	Hi-Speed Savings Account		
1	Benefits	 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-zy 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% - 0.450% * As of 10 October 2022 (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)		
3	Interest Rate Detail (% p.a.)	Amount Less than 10,000,000 Baht 0.450% From 10,000,000 Baht upward 0.350%		
4	Interest payment frequency	 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	1 account per 1 customer.		
8	Warning	 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 or the identity documents, which were provided to the Bank have expired. The Bank reserves the right to suspend any transactions with a prior notice 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		
10	Other	www.icbcthai.com.		

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3. Gold Savings Account

Items	Product name	Gold Savings Account			
1	Benefits	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-zy Card at any counter of			
		BBL and KBANK free of charge. (Minimum deposit is 10,000 Baht per transaction)			
2	Interest rate	0.350% - 1.000% * As of 10 October 2022			
	(% p.a.)	(*Interest rate can be changed. Please refer to the effective announcement at			
		www.icbcthai.com)			
3	Interest Rate	Step-up interest rate that increases according to the amount of deposit.			
	Detail (% p.a.)	Amount not over 10,000,000 Baht 1.000%			
		Amount over 10,000,000 Baht 0.350%			
4	Interest payment	Daily basis interest calculation			
	frequency	Paid twice a year, in June and December			
5	Initial deposit	10,000 Baht			
amount					
6	Account	50 Baht/ month (For account that is inactive more than 12 consecutive months and average			
	maintenance fee	monthly outstanding balance of less than 5,000 Baht)			
 Condition For individual customers only 1 account per 1 customer. 		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	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 deports.		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 or the			
		identity documents, which were provided to the Bank have expired. The Bank reserves			
		the right to suspend any transactions with a prior notice 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			

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4. Online Deposit Account

Items	Product name	Online Deposit Account for Personal Customers		
1	Benefits	Withdraw any time with no limits on the number of transactions.		
		Higher interest rates than all savings deposit account.		
2	Interest rate (%	1.100% ∗ As of 10 October 2022		
	p.a.)	(*Interest rate can be changed. Please refer to the effective announcement at		
		www.icbcthai.com)		
3	Interest payment	Daily basis interest calculation		
	frequency	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 None		None		
	maintenance fee			
6	Condition	1 account per 1 customer.		
		"For", "By", body of persons and all joint accounts ("And", "Or") are not allowed.		
Online Depos		Online Deposit Account can be opened via ICBC Personal Internet Banking or		
Personal Mobile Banking service (e-Banking		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%		
		In the event that the identity documents provided to the Bank have expired. The		
Bank reserves the right to suspend any transac		Bank reserves the right to suspend any transactions with a prior notice 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	Submit Sales Sheet to customers		

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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	0.350% [⋆] As of 10 October 2022	
	(% p.a.)	(*Interest rate can be changed. Please refer to the effective announcement at	
		www.icbcthai.com)	
3	Interest payment	Daily basis interest calculation	
	frequency	Paid twice a year, in June and December	
	Initial deposit		
4	amount	No minimum initial deposit amount	
_	Account	None (throughout the period of Basic Banking Account status)	
5	maintenance fee	The fact that the period of East East East East East East East East	
6	Condition	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	Deposit in/withdrawal from account at other branches in other regions, the Bank will	
-	9	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.	
		In the event that the identity documents provided to the Bank have expired. The Bank	
		reserves the right to suspend any transactions with a prior notice until the account	
		owner contacts the Bank.	
8 Contact us Call ICBC (Thai) Center at 02-629-5588 or visit any branches r		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	

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6. Green Savings Account

Items	Product name	Green Savings Account			
1	Benefits	Withdraw any time with no limits on the number of transactions.			
		Higher interest rates than a normal savings deposit account.			
		A service fee exemption when requesting an account statement.			
2	Interest rate	0.450% * As of 10 October 2022			
	(% p.a.)	(*Interest rate can be changed. Please refer to the effective announcement at			
		www.icbcthai.com)			
3	Interest Rate	0.450% for every deposit amount			
	Detail (% p.a.)	0.450 % for every deposit amount			
4	Interest payment	Daily basis interest calculation			
	frequency	Paid twice a year, in June and December			
5	Initial deposit	No minimum initial deposit amount required			
3	amount				
6	Account	50 Baht/ month (For account that is inactive more than 12 consecutive months and average			
	maintenance fee	monthly outstanding balance of less than 1,000 Baht)			
7	Condition	Green Savings Account is a Savings Account without passbook.			
		For individual customer only.			
		2 accounts per 1 customer.			
		"For", "By", body of persons and all joint accounts ("And", "Or") are not allowed.			
		Customers must apply for Personnel Internet Banking service through the Bank's			
website or Mobile Banking Application to view account		website or Mobile Banking Application to view account movements.			
		Customers must apply for a Debit Card service			
8	Warning	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 income.		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%			
		In case there is no account movement for more than 12 consecutive months or the			
		identity documents, which were provided to the Bank have expired. The Bank reserves			
		the right to suspend any transactions with a prior notice 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			

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B. Current Account

1. Normal Current Account

Items	Product name	Normal Current Account		
1	Benefits	 Convenient payments by using cheques No limit for cheque cashing at home branch and up to THB 200,000 at non-home branches Monthly statement to keep you informed on all transactions Deposit cash and/or cheque into your account through E-zy Card at any counter of BBL and KBANK free of charge. (Minimum deposit is 10,000 Baht per transaction) 		
2	Interest rate	0.00%* As of 10 October 2022		
	(% p.a.)	(*Interest rate can be changed. Please refer to the effective announcement at		
		www.icbcthai.com)		
3	Interest payment frequency	-		
4	Initial deposit amount	10,000 Baht		
5	Account	100 Baht/ month (For account that is inactive more than 12 consecutive months and		
	maintenance fee	average monthly outstanding balance of less than 1,000 Baht)		
6	Conditions			
7	Warning	 Deposit in Current 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. Withdrawal from Current account by cheque in case of withdrawal cash or depositing into the account (Not waiting for clearing) Other branches in the same region (Maximum 200,000 Baht/Cheque), the Bank will charged 10 Baht/every 10,000 Baht (Minimum 20 Baht) Other branches in other regions (Maximum 200,000 Baht/Cheque), the Bank will charged 20 Baht/every 10,000 Baht (Minimum 20 Baht) plus transaction fee 20 Baht. Withdrawal from Current account by cheque in case of depositing into the account at other branches in the other regions (Waiting for same-day clearing), the Bank will charged 0.10% of amount stated on cheque (Minimum 10 Baht) In case there is no account movement for more than 12 consecutive months or the identity documents, which were provided to the Bank have expired. The Bank reserves the right to suspend any transactions with a prior notice 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	-		

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2. Super Cheque Account

Items	Product name	Super Cheque Account			
1	Benefits	 Higher interest rate than regular savings account Convenient payments by using cheques No limit for cheque cashing at home branch and up to THB 200,000 at non-home branches Monthly statement to keep you informed on all transactions Deposit cash and/or cheque into your account through E-zy 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% - 0.450%* As of 10 October 2022 (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)			
3	Interest Rate Detail (% p.a.)	Amount Less than 10,000,000 Baht 0.450% From 10,000,000 Baht upward 0.350%			
4	Interest payment frequency	 Daily basis interest calculation Paid twice a year, in June and December 			
5	Initial deposit amount	50,000 Baht			
6	Account maintenance fee	100 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	Overdraft is not applicable with this account			
8	Warning	 Overdraft is not applicable with this account Deposit in Current 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. Withdrawal from Current account by cheque in case of withdrawal cash or depositing into the account (Not waiting for clearing) Other branches in the same region (Maximum 200,000 Baht/Cheque), the Bank will charged 10 Baht/every 10,000 Baht (Minimum 20 Baht) Other branches in other regions (Maximum 200,000 Baht/Cheque), the Bank will charged 20 Baht/every 10,000 Baht (Minimum 20 Baht) plus transaction fee 20 Baht. Withdrawal from Current account by cheque in case of depositing into the account at other branches in the other regions (Waiting for same-day clearing), the Bank will charged 0.10% of amount stated on cheque (Minimum 10 Baht) In case there is no account movement for more than 12 consecutive months or the identity documents, which were provided to the Bank have expired. The Bank reserves the right to suspend any transactions with a prior notice 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	-			

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C. 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.)	0.900% - 1.300%* based on deposit term (As of 10 October 2022)			
		(*Interest rate can be changed. Please refer to the effective announcement at			
		www.icbcthai.com)			
3	Interest Rate Detail	1. 3 Months 0.900%			
	(% p.a.)	2. 6 Months 1.000%			
		3. 12 Months 1.100%			
		4. 18 Months 1.200%			
		5. 24 Months 1.250%			
		6. 36-48 Months 1.300%			
4	Deposit Term	3, 6 , 12, 18 , 24 and 36-48 Months			
5	Initial deposit	• 50,000 Baht			
	amount	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-	The Bank will pay interest at the rate of 0.20% p.a. to the actual deposit period if the			
	compliant deposit	deposit is withdrawn prior to its maturity date.			
7	Account renewal	On the maturity date, if the Customer has not otherwise notified the Bank, the deposit			
	upon maturity	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	None			
	maintenance fee				
9	Condition	-			
10	Warning	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.			
		In the event that the identity documents provided to the Bank have expired. The			
		Bank reserves the right to suspend any transactions with a prior notice until the			
		account owner contacts the Bank.			
11	Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide or visit			
		www.icbcthai.com.			
12	Other	-			

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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.)	1.750% - 1.900%* based on deposit term (As of 10 October 2022) (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)			
3	Interest Rate Detail (% p.a.)	 24 Months: 1.750% 36 Months: 1.900% 			
4	Deposit Term	24 and 36 Months			
5	Initial deposit amount	Minimum initial deposit is 1,000 Baht and the maximum is 25,000 Baht. Deposit Period (No. of Months) Deposit Amount (each month)			
6	Interest rate for non-compliant deposit	 (deposit amount shall be in multiple of 500 Baht only) 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 			
7	Interest rate for withdrawal before maturity Account renewal	 period less withholding tax 15 percent will be applied. 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. On the maturity date, the Bank shall transfer the principal and interest to the Savings 			
	upon maturity	account or Current account with the same account name as Tax Free fixed deposit and the Tax Free Fixed Deposit account will be closed			
9	Account maintenance fee	None			
10	Condition	- Manthly danger to a second and the danger to the second and the			
11	Warning	 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% In the event that the identity documents provided to the Bank have expired. The Bank reserves the right to suspend any transactions with a prior notice until the account owner contacts the Bank. 			
12	Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide or visit www.icbcthai.com.			

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13	Other	Submit Sales Sheet to customers

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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 (%	0.950% - 1.350%* based on deposit term (As of 10 October 2022)				
	p.a.)	(*Interest rate can be changed. Please refer to the effective announcement at				
		www.icbcthai.com)				
3	Interest Rate					
	Detail (% p.a.)	Deposit Period	Interest Rate (% p.a.)*			
		3 Months	0.950	_		
		6 Months	1.050			
		12 Months 18 Months	1.150 1.250	-		
		24 Months	1.300	_		
		36-48 Months	1.350	_		
		OO 40 MIOHEIS	1.500			
4	Deposit Term	3-48 Months				
5	Initial deposit	No minimum initial deposit amo	unt (but must be more than zero	o baht).		
	amount					
6	Interest rate for	The Bank will pay interest at the rate of 0.20% p.a. to the actual deposit period if the				
	non-compliant	deposit is withdrawn prior to its maturity date.				
	deposit					
7	Account renewal	Choose from the deposit term from the table above. The interest rate is per the Bank's				
	upon maturity	announcement at the time of the account renewal. Or transfer the whole deposit amount				
		back to the savings account.				
8	Account	None				
	maintenance fee		INOTIC			
9	Condition					
9	Condition	-				
10	Warning	 Interest tax 15 % 				
		In the event that the identit	y documents provided to the Ba	ink have expired. The Bank		
		reserves the right to suspe	nd any transactions with a prior	notice until the account		
		owner contacts the Bank.				
11	Contact us Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide of			nationwide or visit		
		www.icbcthai.com.				
12	Other	Submit Sales Sheet to customers				

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D. 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.)	0.550% * As of 10 October 2022 (*Interest rate can be changed. Please refer to the effective announcement at www.icbcthai.com)
3	Interest Rate Detail (% p.a.)	0.550% for every deposit amount
4	Deposit Term	No term
5	Initial deposit amount	50,000 Baht
6	Account maintenance fee	None
7	Condition	-
8	Warning	 Withdrawals at any branches apart from the branch where the account was opened are not allowed Interest income will be deducted 15% interest tax. In the event that the identity documents provided to the Bank have expired. The Bank reserves the right to suspend any transactions with a prior notice 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	-

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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.)	0.650% - 1.300%* based on deposit term (As of 10 October 2022)
		(*Interest rate can be changed. Please refer to the effective announcement at
		www.icbcthai.com)
3	Interest rate Detail	1. 1 Months 0.650%
	(% p.a.)	2. 3 Months 0.900%
		3. 6 Months 1.000%
		4. 12 Months 1.100%
		5. 18 Months 1.200%
		6. 24 Months 1.250%
		7. 36-48 Months 1.300%
4	Deposit Term	1, 3, 6, 12, 18, 24 and 36-48 Months
5	Initial deposit	• 50,000 Baht
	amount	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-	The Bank will pay interest at the rate of 0.20% p.a. to the actual deposit period if the
	compliant deposit	deposit is withdrawn prior to its maturity date.
7	Account renewal	On the maturity date, if the Customer has not otherwise notified the Bank, it shall be
	upon maturity	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	None
	maintenance fee	
9	Condition	_
10	Warning	Withdrawals at any branches apart from the branch where the account was
	_	opened are not allowed
		Interest income will be deducted 15% interest tax. In the event that the identity decompose provided to the Benk have evented. The
		 In the event that the identity documents provided to the Bank have expired. The Bank reserves the right to suspend any transactions with prior notice until the
	Contact us	account owner contacts the Bank.
11	Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any branches nationwide or visit www.icbcthai.com.
		www.icbctifai.com.
12	Other	_

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