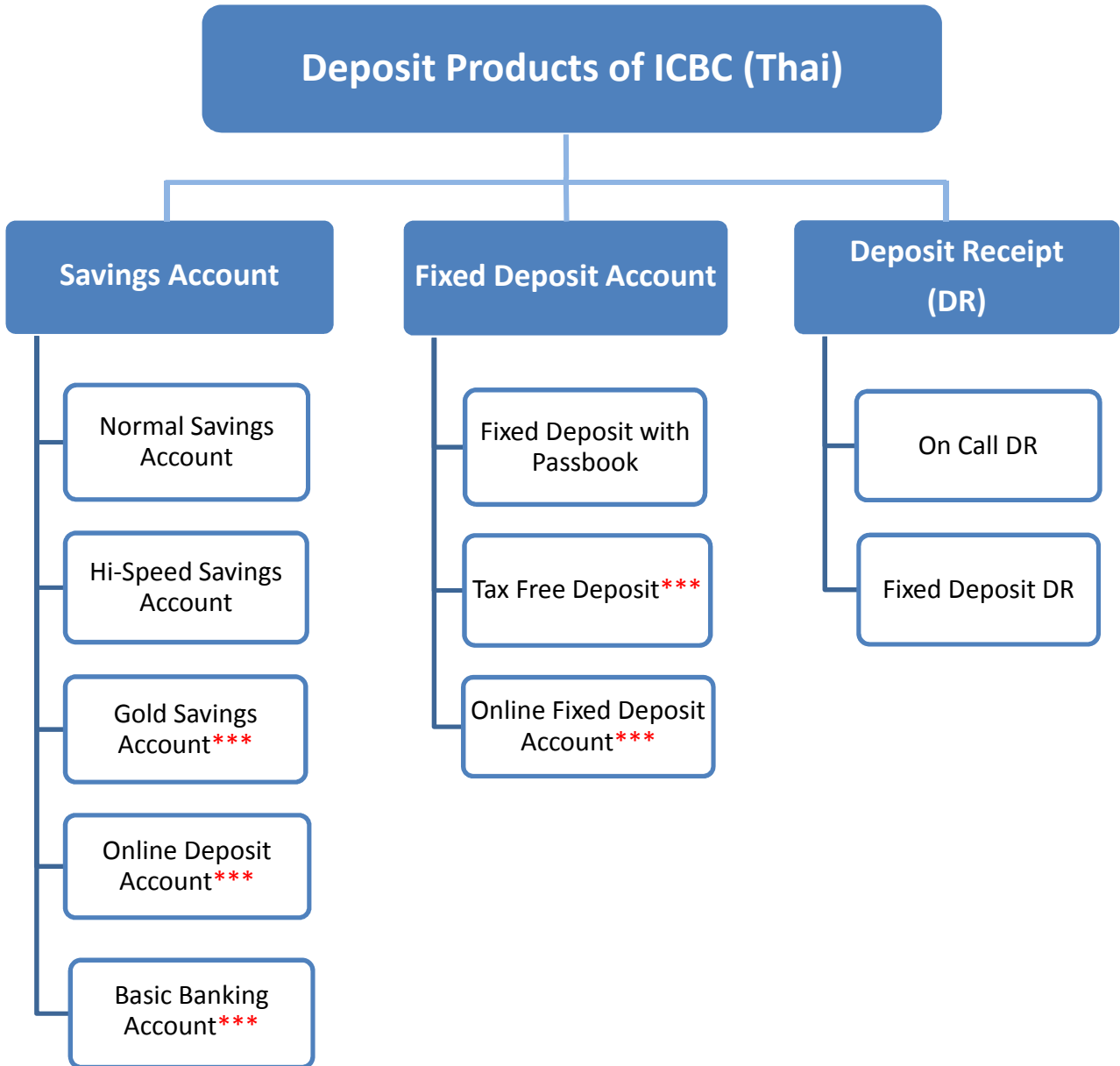


Deposit Product Catalog

For Personal Customers

ICBC (Thai) Public Company Limited

18 July 2019



*****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.) | 0.625%* As of 8 July 2019 (*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 | 100 Baht/ month (If the monthly average balance is 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 |
| 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>1.000%* As of 8 July 2019 (*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 | 100 Baht/ month (If the monthly average balance is 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 |
| 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.) | 0.875% - 1.500%* As of 8 July 2019 (*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 1.500% Amount over 10,000,000 Baht 0.875% |
| 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 | 100 Baht/ month (If the monthly average balance is 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 |
| 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.) | 1.550%* As of 8 July 2019 (*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.) | 0.625%* As of 8 July 2019 (*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.) | 1.400% - 1.800%* based on deposit term (As of 8 July 2019) (*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>1.400% - 1.450%</td> </tr> <tr> <td>2. 6 Months</td> <td>1.500% - 1.550%</td> </tr> <tr> <td>3. 12 Months</td> <td>1.600% - 1.650%</td> </tr> <tr> <td>4. 18 Months</td> <td>1.650% - 1.700%</td> </tr> <tr> <td>5. 24 Months</td> <td>1.700% - 1.750%</td> </tr> <tr> <td>6. 36-48 Months</td> <td>1.750% - 1.800%</td> </tr> </table> | 1. 3 Months | 1.400% - 1.450% | 2. 6 Months | 1.500% - 1.550% | 3. 12 Months | 1.600% - 1.650% | 4. 18 Months | 1.650% - 1.700% | 5. 24 Months | 1.700% - 1.750% | 6. 36-48 Months | 1.750% - 1.800% |
| 1. 3 Months | 1.400% - 1.450% | | | | | | | | | | | | | |
| 2. 6 Months | 1.500% - 1.550% | | | | | | | | | | | | | |
| 3. 12 Months | 1.600% - 1.650% | | | | | | | | | | | | | |
| 4. 18 Months | 1.650% - 1.700% | | | | | | | | | | | | | |
| 5. 24 Months | 1.700% - 1.750% | | | | | | | | | | | | | |
| 6. 36-48 Months | 1.750% - 1.800% | | | | | | | | | | | | | |
| 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 0.50% 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.) | 2.550% - 2.700%* based on deposit term (As of 8 July 2019) (*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: 2.55% 36 Months: 2.70% | | | | | | | | | | | |
| 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.) | 1.450% - 1.800%* based on deposit term (As of 8 July 2019) (*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>1.45</td> </tr> <tr> <td>6 Months</td> <td>1.55</td> </tr> <tr> <td>12 Months</td> <td>1.65</td> </tr> <tr> <td>18 Months</td> <td>1.70</td> </tr> <tr> <td>24 Months</td> <td>1.75</td> </tr> <tr> <td>36-48 Months</td> <td>1.80</td> </tr> </tbody> </table> | Deposit Period | Interest Rate (% p.a.)* | 3 Months | 1.45 | 6 Months | 1.55 | 12 Months | 1.65 | 18 Months | 1.70 | 24 Months | 1.75 | 36-48 Months | 1.80 |
| Deposit Period | Interest Rate (% p.a.)* | | | | | | | | | | | | | | | |
| 3 Months | 1.45 | | | | | | | | | | | | | | | |
| 6 Months | 1.55 | | | | | | | | | | | | | | | |
| 12 Months | 1.65 | | | | | | | | | | | | | | | |
| 18 Months | 1.70 | | | | | | | | | | | | | | | |
| 24 Months | 1.75 | | | | | | | | | | | | | | | |
| 36-48 Months | 1.80 | | | | | | | | | | | | | | | |
| 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 0.50% 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.) | 1.000%* As of 8 July 2019 (*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.) | 1.050% - 1.800%* based on deposit term (As of 8 July 2019) (*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. 1 Months</td> <td>1.000% - 1.050%</td> </tr> <tr> <td>2. 3 Months</td> <td>1.400% - 1.450%</td> </tr> <tr> <td>3. 6 Months</td> <td>1.500% - 1.550%</td> </tr> <tr> <td>4. 12 Months</td> <td>1.600% - 1.650%</td> </tr> <tr> <td>5. 18 Months</td> <td>1.650% - 1.700%</td> </tr> <tr> <td>6. 24 Months</td> <td>1.700% - 1.750%</td> </tr> <tr> <td>7. 36-48 Months</td> <td>1.750% - 1.800%</td> </tr> </table> | 1. 1 Months | 1.000% - 1.050% | 2. 3 Months | 1.400% - 1.450% | 3. 6 Months | 1.500% - 1.550% | 4. 12 Months | 1.600% - 1.650% | 5. 18 Months | 1.650% - 1.700% | 6. 24 Months | 1.700% - 1.750% | 7. 36-48 Months | 1.750% - 1.800% |
| 1. 1 Months | 1.000% - 1.050% | | | | | | | | | | | | | | | |
| 2. 3 Months | 1.400% - 1.450% | | | | | | | | | | | | | | | |
| 3. 6 Months | 1.500% - 1.550% | | | | | | | | | | | | | | | |
| 4. 12 Months | 1.600% - 1.650% | | | | | | | | | | | | | | | |
| 5. 18 Months | 1.650% - 1.700% | | | | | | | | | | | | | | | |
| 6. 24 Months | 1.700% - 1.750% | | | | | | | | | | | | | | | |
| 7. 36-48 Months | 1.750% - 1.800% | | | | | | | | | | | | | | | |
| 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 0.50% 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 0.50% 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 | - | | | | | | | | | | | | | | |