 中国工商银行 (Industrial and Commercial Bank of China (Thailand) Public Company Limited) Industrial and Commercial Bank of China (Thai) Public Company Limited Interest Rates for Foreign Currency Deposit Account (Percentage per Annum) Effective from 7 April 2015					
Currency	Type of Account	Type of Customer			
		Resident		Non-resident	
		Individual	Juristic Entity	Individual	Juristic Entity
USD	1. Current	-	-	-	-
	2. Savings	0.025	0.025	0.025	0.025
	3. Fixed*				
	1 Month	0.20	0.20	0.20	0.20
	3 Months	0.40	0.40	0.40	0.40
	6 Months	0.60	0.60	0.60	0.60
	9 Months	0.75	0.75	0.75	0.75
	12 Months	1.00	1.00	1.00	1.00
EUR	1. Current	-	-	-	-
	2. Savings	0.01	0.01	0.01	0.01
	3. Fixed*				
	1 Month	0.10	0.10	0.10	0.10
	3 Months	0.20	0.20	0.20	0.20
	6 Months	0.35	0.35	0.35	0.35
	9 Months	0.45	0.45	0.45	0.45
	12 Months	0.50	0.50	0.50	0.50
GBP	1. Current	-	-	-	-
	2. Savings	0.10	0.10	0.10	0.10
	3. Fixed*				
	1 Month	0.20	0.20	0.20	0.20
	3 Months	0.25	0.25	0.25	0.25
	6 Months	0.35	0.35	0.35	0.35
	9 Months	0.50	0.50	0.50	0.50
	12 Months	0.60	0.60	0.60	0.60

Effective from 7 April 2015


Currency	Type of Account	Type of Customer			
		Resident		Non-resident	
		Individual	Juristic Entity	Individual	Juristic Entity
JPY	1. Current	-	-	-	-
	2. Savings	0.00	0.00	0.00	0.00
	3. Fixed*				
	1 Month	0.00	0.00	0.00	0.00
	3 Months	0.00	0.00	0.00	0.00
	6 Months	0.00	0.00	0.00	0.00
	9 Months	0.00	0.00	0.00	0.00
	12 Months	0.00	0.00	0.00	0.00
SGD	1. Current	-	-	-	-
	2. Savings	0.00	0.00	0.00	0.00
	3. Fixed*				
	1 Month	0.00	0.00	0.00	0.00
	3 Months	0.00	0.00	0.00	0.00
	6 Months	0.15	0.15	0.15	0.15
	9 Months	0.15	0.15	0.15	0.15
	12 Months	0.20	0.20	0.20	0.20
HKD	1. Current	-	-	-	-
	2. Savings	0.00	0.00	0.00	0.00
	3. Fixed*				
	1 Month	0.00	0.00	0.00	0.00
	3 Months	0.00	0.00	0.00	0.00
	6 Months	0.00	0.00	0.00	0.00
	9 Months	0.00	0.00	0.00	0.00
	12 Months	0.00	0.00	0.00	0.00




Currency	Type of Account	Type of Customer			
		Resident		Non-resident	
		Individual	Juristic Entity	Individual	Juristic Entity
NZD	1. Current	-	-	-	-
	2. Savings	0.50	0.50	0.50	0.50
	3. Fixed*				
	1 Month	1.25	1.25	1.25	1.25
	3 Months	1.25	1.25	1.25	1.25
	6 Months	1.50	1.50	1.50	1.50
	9 Months	1.50	1.50	1.50	1.50
	12 Months	1.50	1.50	1.50	1.50
AUD	1. Current	-	-	-	-
	2. Savings	2.00	2.00	2.00	2.00
	3. Fixed*				
	1 Month	2.50	2.50	2.50	2.50
	3 Months	2.65	2.65	2.65	2.65
	6 Months	2.85	2.85	2.85	2.85
	9 Months	2.85	2.85	2.85	2.85
	12 Months	2.85	2.85	2.85	2.85
CNY	1. Current	-	-	-	-
	2. Savings	0.50	0.50	0.50	0.50
	3. Fixed*				
	1 Month	2.00	2.00	2.00	2.00
	3 Months	2.25	2.25	2.25	2.25
	6 Months	2.75	2.75	2.75	2.75
	9 Months	3.00	3.00	3.00	3.00
	12 Months	3.00-3.50	3.00-3.50	3.00-3.50	3.00-3.50

Remark : " - " means no such service available

* The Bank reserves the right to pay an interest at the rate to be agreed with each Customer.


 The Authorized Signatory
 (Mr. Zhigang Li)
 Chief Executive Officer
 As of 7 April 2015

Conditions Applicable to Interest Payment

1. Resident means any individual and juristic entities which do not fall under the definition of Non-resident.
2. Non-resident means (1) any establishment, institution, mutual fund, financial institution or juristic entity located outside Thailand; (2) any international organization located outside Thailand; (3) any oversea branch office or representative office of any juristic entity whose residence is in Thailand; and (4) any foreign individual with no alien identification card or certificate of Thai residence. Non-resident shall not includes (a) any Thai Embassy, Royal Thai Consulate or Thai governmental agency located outside Thailand; (b) any foreign embassy, foreign consulate, specialized agencies of the United Nations; and (c) any branch office or representative office in Thailand of any non-resident juristic entity. This definition may be amended or changed, from time to time, pursuant to the Bank of Thailand' s notification.
3. For savings deposit account, interest will be paid by the Bank twice a year in June and December of each year.
4. For fixed deposit account, interest will be paid by the Bank at the end of its deposit period. If the fixed deposit is withdrawn by the Customer prior to its maturity date, interest will be calculated by the Bank for actual deposit period at the lowest interest rate for savings deposit account applicable to the relevant deposited currency stipulated in the Bank' s announcement as of the deposit date.
5. The method of interest calculation and the base of number of days to be used for calculation are:
$$\text{Accrued Interest} = \frac{\text{Principal} \times \text{Interest rate} \times \text{Actual deposit period}}{100 \quad 360 \text{ or } 365 \text{ (as the case may be)}}$$
 - For USD, EUR, CNY currency deposit, the Bank will use a 360-day year as a base for interest calculation.
 - For JPY, GBP, HKD, SGD, NZD, and AUD currency deposit, the Bank will use a 365-day year as a base for interest calculation.
6. For the Customer falling under the conditions and criteria determined by the Bank and having special agreement with the Bank, the Bank, at its sole discretion, may pay an additional interest to such Customer.
7. The Bank reserves the right to adjust or amend, at any time, the determined terms and conditions and/or interest rate as the Bank deems appropriate or in accordance with the economic condition.
8. This announcement of interest rate shall be effective from the date of announcement until adjusted or amended by the Bank from time to time.
9. If any deposit under these conditions is or will become unlawful or contrary to any rule or regulation of the Bank of Thailand or the authorized governmental agency, the Bank reserves the right to immediately refuse to accept such deposit, whether in whole or in part, or withdraw any sum or do any act and thing as the Bank deems appropriate and the Customer authorizes the Bank to do so without any objection.
10. The Bank provides foreign currency deposit account services at the head office and all branches of the Bank.
11. The deposits and accrued interest in the foreign currency deposit account are not under the protection pursuant to the Deposit Protection Agency Act. 

The Authorized Signatory 

(Mr. Zhigang Li)

Chief Executive Officer

As of 7 April 2015