ICBC 中国工商银行（泰国）股份有限公司
ธนาคารไอซีบีซี (ไทย) จำกัด (มหาชน)

Sales Sheet

Gold Savings Account (Please read the terms and conditions and the details provided in this document before open an account or use the service)	**ICBC (Thai) Public Company Limited** Updated: 1 July 2026

Product name	Gold Savings Account
Product type	Savings account
Initial deposit amount	Minimum initial deposit amount 10,000 Baht
Interest rate (% p.a.)	**0.350%- 0.700%*** based on deposit amount (*Interest rate 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 0.700% Amount over 10,000,000 Baht 0.350% (Average 0.700% - 0.350%)
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 *0.700% * 60/365 = 11,506.85 Baht 5,000,000 *0.350% * 60/365 = 2,876.71 Baht Total interest paid for 60 days = 14,383.56 Baht
Interest payment frequency	Interest paid twice a year, in June and December.
Main conditions	• 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	**Conditions for Deposit/ Withdrawal** • 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 • Cash deposits and withdrawals at branches in other regions will incur a fee of 0.05% of the transaction amount. **Other Conditions** • A tax exemption shall be in accordance with the regulations of the Revenue Department.
Account maintenance fee	20 Baht/ month (For account that is inactive more than 12 consecutive months and average monthly outstanding balance of less than 2,000 Baht)
Contact us	Call ICBC (Thai) Center at 02-629-5588 or visit any of our branches nationwide or visit www.icbcthai.com.
Warning	• Additional fees may be charged for cross-region cash transactions and interbank transactions. • 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.

Warning: The coverage of insured deposit by the Deposit Protection Agency prescribed by the law is up to THB 1 million.

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.