

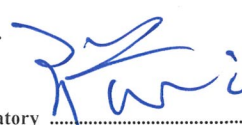


|  中国工商银行(泰国)股份有限公司 ธนาคารไทยจีน จำกัด (มหาชน) | | | | | |
|--|---|------------------|-----------------|--------------|-----------------|
| Industrial and Commercial Bank of China (Thai) Public Company Limited | | | | | |
| Interest Rates for Foreign Currency Deposit Account (Percentage per Annum) | | | | | |
| Effective from January 13, 2025 | | | | | |
| Currency | Type of Account | Type of Customer | | | |
| | | Resident | | Non-resident | |
| | | Individual | Juristic Entity | Individual | Juristic Entity |
| CNY | 1. Current | - | - | - | - |
| | 2. Savings | 0.45 | 0.45 | 0.45 | 0.45 |
| | 3. Savings Account with Tiered-Rate | | | | |
| | Amount from 0 - 10,000,000 CNY | - | 0.45 | - | 0.45 |
| | Amount over 10,000,000 CNY - 20,000,000 CNY | - | 0.45 | - | 0.45 |
| | Amount over 20,000,000 CNY - 50,000,000 CNY | - | 0.45 | - | 0.45 |
| | Amount over 50,000,000 CNY - 100,000,000 CNY | - | 0.45 | - | 0.45 |
| | Amount over 100,000,000 CNY - 500,000,000 CNY | - | 0.45 | - | 0.45 |
| | Amount over 500,000,000 CNY | - | 0.45 | - | 0.45 |
| | 4. Fixed* | | | | |
| | 1 Month | 1.30 | 1.30 | 1.30 | 1.30 |
| | 3 Months | 1.50 | 1.50 | 1.50 | 1.50 |
| | 6 Months | 1.70 | 1.70 | 1.70 | 1.70 |
| | 9 Months | 1.90 | 1.90 | 1.90 | 1.90 |
| | 12 Months | 2.10 | 2.10 | 2.10 | 2.10 |
| 5. Special 6-Month Fixed Deposit Account | 2.00 | - | 2.00 | - | |
| This campaign is limited for the first 100 customers (including USD) who attend Thai-Chinese Enterprises Association 2025 Spring Festival Gala (Effective Form 13 January 2025 - 28 February 2025) *For more details, please see clause no. 8 of the conditions | | | | | |
| USD | 1. Current | - | - | - | - |
| | 2. Savings | 0.30 | 0.30 | 0.30 | 0.30 |
| | 3. Savings Account with Tiered-Rate | | | | |
| | Amount from 0 - 2,000,000 USD | - | 0.30 | - | 0.30 |
| | Amount over 2,000,000 USD - 5,000,000 USD | - | 0.30 | - | 0.30 |
| | Amount over 5,000,000 USD - 10,000,000 USD | - | 0.30 | - | 0.30 |
| | Amount over 10,000,000 USD - 50,000,000 USD | - | 0.30 | - | 0.30 |
| | Amount over 50,000,000 USD - 100,000,000 USD | - | 0.30 | - | 0.30 |
| | Amount over 100,000,000 USD | - | 0.30 | - | 0.30 |
| | 4. Fixed* | | | | |
| | 1 Month | 3.30 | 3.30 | 3.30 | 3.30 |
| | 3 Months | 3.80 | 3.80 | 3.80 | 3.80 |
| | 6 Months | 4.00 | 4.00 | 4.00 | 4.00 |
| | 9 Months | 4.00 | 4.00 | 4.00 | 4.00 |
| | 12 Months | 4.00 | 4.00 | 4.00 | 4.00 |
| 5. Special 6-Month Fixed Deposit Account | 4.70 | - | 4.70 | - | |
| This campaign is limited for the first 100 customers (including CNY) who attend Thai-Chinese Enterprises Association 2025 Spring Festival Gala (Effective Form 13 January 2025 - 28 February 2025) *For more details, please see clause no. 8 of the conditions | | | | | |

| IBCB 中国工商银行(泰国)股份有限公司 Industrial and Commercial Bank of China (Thai) Public Company Limited Interest Rates for Foreign Currency Deposit Account (Percentage per Annum) Effective from January 13, 2025 | | | | | |
|---|-----------------|------------------|-----------------|--------------|-----------------|
| Currency | Type of Account | Type of Customer | | | |
| | | Resident | | Non-resident | |
| | | Individual | Juristic Entity | Individual | Juristic Entity |
| EUR | 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 |
| 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 |
| 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 |

| ICBC  中国工商银行 (泰国) 股份有限公司 ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน) Industrial and Commercial Bank of China (Thai) Public Company Limited Interest Rates for Foreign Currency Deposit Account (Percentage per Annum) Effective from January 13, 2025 | | | | | |
|---|-----------------|------------------|-----------------|--------------|-----------------|
| Currency | Type of Account | Type of Customer | | | |
| | | Resident | | Non-resident | |
| | | Individual | Juristic Entity | Individual | Juristic Entity |
| 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 |
| NZD | 1. Current | - | - | - | - |
| | 2. Savings | 0.25 | 0.25 | 0.25 | 0.25 |
| | 3. Fixed* | | | | |
| | 1 Month | 0.40 | 0.40 | 0.40 | 0.40 |
| | 3 Months | 0.50 | 0.50 | 0.50 | 0.50 |
| | 6 Months | 0.60 | 0.60 | 0.60 | 0.60 |
| | 9 Months | 0.70 | 0.70 | 0.70 | 0.70 |
| | 12 Months | 0.80 | 0.80 | 0.80 | 0.80 |
| AUD | 1. Current | - | - | - | - |
| | 2. Savings | 0.25 | 0.25 | 0.25 | 0.25 |
| | 3. Fixed* | | | | |
| | 1 Month | 0.75 | 0.75 | 0.75 | 0.75 |
| | 3 Months | 0.85 | 0.85 | 0.85 | 0.85 |
| | 6 Months | 0.95 | 0.95 | 0.95 | 0.95 |
| | 9 Months | 1.00 | 1.00 | 1.00 | 1.00 |
| | 12 Months | 1.05 | 1.05 | 1.05 | 1.05 |
| AED | 1. Current | - | - | - | - |
| | 2. Savings | 0.10 | 0.10 | 0.10 | 0.10 |
| | 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 |
| 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. Yijiang Zhang) Senior Executive Vice President As of January 10, 2025 | | | | | |

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. On the maturity date, if the Customer has not otherwise notified the Bank, it shall be considered that the deposit is automatically renewed as a fixed deposit with the same term by applying interest rate and conditions as per the Bank's announcement at that time.
6. Conditions for FCD Multi-Currency Account (Account opening starting October 27, 2023)
 - 6.1 FCD Multi-Currency Account is a Savings Account.
 - 6.2 For Juristic Entity (Resident and Non-resident)
 - 6.3 Customers can choose to open an account in any currency with a single account.
 - 6.4 No minimum initial deposit amount.
 - 6.5 Customers shall receive interest rates based on the currency they choose to open their account.
 - 6.6 No account maintenance fee.
7. Conditions for Savings Account with Tiered-Rate (Account opening starting March 29, 2024)
 - 7.1 For Juristic Entity (Resident and Non-resident)
 - 7.2 For CNY and USD currency only.
 - 7.3 No minimum initial deposit amount.
 - 7.4 No account maintenance fee.
8. Conditions for Special 6-month Fixed FCD Account (Effective from 13 January 2025 – 28 February 2025)
 - 8.1 This campaign is limited for the first 100 customers who attend the Thai-Chinese Enterprises Association 2025 Spring Festival Gala on January 11, 2025. Customers can choose to open Special 6-month Fixed FCD Account in only 1 currency.
 - 8.2 For individual customers only (Resident and Non-resident)

- 8.3 For CNY and USD currency only.
- 8.4 To open account “For”, “By” account, group of person account and all joint accounts (“And”, “Or”) is not allowed.
- 8.5 Customers must open a Savings Multi-Currency Deposit Account on the same day as opening a Special 6-month Fixed FCD Account.
- 8.6 Customers must apply Personal Internet Banking (PIB) services with the Bank.
- 8.7 No minimum initial deposit amount is required for both CNY and USD currency
- 8.8 The maximum deposit amount per customer is not more than CNY 50,000 for CNY currency and USD 10,000 for USD currency.
- 8.9 The maturity date means the date falling 6 months from each date of depositing which shall be calculated from date-to-date and month-to-month.
- 8.10 The Bank shall pay the interest on maturity date of each depositing.
- 8.11 If the deposit account 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.
- 8.12 On the maturity date, the Bank shall transfer the principal and interest in foreign currency to the Savings Multi-Currency Deposit account with the same account name as Special 6-month Fixed FCD account.
- 8.13 Any transactions related to the Special 6-month Fixed FCD account will not be eligible for the special exchange rate.
- 8.14 The employees of the Bank and ICBC (Thai) Leasing Company Limited are not eligible for this campaign.
9. The method of interest calculation and the base of number of days to be used for calculation are:
- $$\text{Accrued Interest} = \text{Principal} \times \frac{\text{Interest rate}}{100} \times \frac{\text{Actual deposit period}}{360 \text{ or } 365 \text{ (as the case may be)}}$$
- For USD, EUR, CNY, JPY, NZD, AUD, AED currency deposit, the Bank will use a 360-day year as a base for interest calculation.
 - For GBP, HKD, SGD currency deposit, the Bank will use a 365-day year as a base for interest calculation.
10. The Bank may consider paying a special interest rate higher than the interest rates for each type of deposit specified in the table above by considering the Customer’s total amount of assets deposited/placed with the Bank (Amount of deposit and/or debentures issued by the Bank or the Companies within the Financial Business Group of the Bank or ICBC Group), together with other factors as the Bank deems appropriate such as being a strategic Customer of the ICBC Group or a strategic plan determined by the Bank according to business competition conditions or the need to raise bank deposits at that time. However, the maximum special interest rate that the Bank will consider paying to the Customers shall not exceed the interest rate of 2.00 percent per annum above the interest rates specified in the table which shall be approved by the authorized person(s) of the Bank.

The term “Companies within the Financial Business Group of the Bank” in this clause means ICBC (Thai) Leasing Company Limited and/or the companies within the financial business group of the Bank as notified by the Bank from time to time on www.icbcthai.com.

The term “ICBC Group” in this clause means Industrial and Commercial Bank of China Limited, and Industrial and Commercial Bank of China Limited’s subsidiary, associated and/or affiliated companies whether local or multinational companies and whether have been established or will be established in the future.

11. 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.
12. This announcement of interest rate shall be effective from the date of announcement until adjusted or amended by the Bank from time to time.
13. 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.
14. The Bank provides foreign currency deposit account services at the head office and all branches of the Bank.
15. 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. Yijiang Zhang)

Senior Executive Vice President

As of January 10, 2025