


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 October 24, 2024						
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		
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		
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

ICBC 中国工商银行(泰国)股份有限公司 ธนาคารออมสิน ไทย จำกัด(มหาชน) Industrial and Commercial Bank of China (Thai) Public Company Limited Interest Rates for Foreign Currency Deposit Account (Percentage per Annum) Effective from October 24, 2024					
Currency	Type of Account	Type of Customer			
		Resident		Non-resident	
		Individual	Juristic Entity	Individual	Juristic Entity
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
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

Industrial and Commercial Bank of China (Thai) Public Company Limited
 Interest Rates for Foreign Currency Deposit Account (Percentage per Annum)
 Effective from October 24, 2024

Currency	Type of Account	Type of Customer			
		Resident		Non-resident	
		Individual	Juristic Entity	Individual	Juristic Entity
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 October 22, 2024

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. The method of interest calculation and the base of number of days to be used for calculation are:
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.

9. 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.

10. 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.
11. This announcement of interest rate shall be effective from the date of announcement until adjusted or amended by the Bank from time to time.
12. 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.
13. The Bank provides foreign currency deposit account services at the head office and all branches of the Bank.
14. 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 October 22, 2024