



Sale Sheet

# Fixed Deposit Account 12 Months

Product Name : Fixed Deposit Accounts 12 Months

Product Type : Fixed Deposit Accounts

Item	Details
Minimum deposit amount	1,000 Baht
Annual Interest Rate	<b>1.60% (per annum)</b> (The above interest rates are based on the latest deposit interest rate announcement. Learn more information at <a href="http://www.thaicreditbank.com">http://www.thaicreditbank.com</a> )
Detail of Interest Rate	$\text{Interest amount} = \text{Principal amount} \times \frac{\text{interest rate}}{100} \times \frac{\text{Actual deposit period (days)}}{365}$
Interest payment period	<ul style="list-style-type: none"> <li>Interest paid upon maturity Interest paid, the bank will withholding tax (from the first baht)</li> <li>If the maturity falls on business day off, the Bank will postpone the interest payment to the next business day</li> </ul>
Conditions	<ul style="list-style-type: none"> <li>For individual with a Savings Deposit Account and a Fixed Deposit Account with the bank (except Tanjai Fixed Deposit Account) already tied to alpha by Thai Credit.</li> <li>Can be adding Fixed Deposit Item and Changing the Maturity Plan Services through the alpha by Thai Credit channel (from : 07.00 AM to 09.00 PM)</li> <li>Minimum deposit amount per item is 1,000 baht, with a maximum deposit amount per person not exceeding 30,000,000 baht (including all types of Fixed Deposit Accounts, except for Tanjai Fixed Deposit Accounts and Special Fixed Deposit Accounts for customers who purchase life insurance through the bank's branches, for all deposit terms)</li> </ul>
Account renewal	<ul style="list-style-type: none"> <li>Once the deposit term expires and the depositor does not notify any intention to change the deposit type, the bank will continue the deposit for the same term (12 months) and apply the interest rate for an 12-month fixed deposit (at the rate for deposits made through the Alpha by Thai Credit channel) as per the prevailing announcement. <b>In case of pre-term withdrawal or the deposit is less than 3 months, the bank will not pay interest. The depositor will receive the interest rate for non-compliance with deposit terms as specified by the bank</b></li> </ul>
Interest rate in case of pre-term withdrawal	<ul style="list-style-type: none"> <li>For a deposit period of less than 3 months, no interest shall be paid.</li> <li>For deposits of 3 months or more, interest will be paid according to the actual deposit period at the savings deposit interest rate on the date of each deposit item (after withholding tax)</li> </ul>



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Item	Details		
Transactions	Details	Channel	
		alpha by Thai Credit	Bank's branches*
	Deposit	✓	✓
	<p><b>alpha by Thai Credit :</b> Use the Savings Deposit Account registered on alpha by Thai Credit as the account for transferring funds to make deposit transactions (from 07:00 AM to 09:00 PM)</p> <p><b>Bank's branches :</b> Transactions can be done at bank's branches during business days and hours</p>		
	Changing the Maturity Plan Services	✓	✓
	<p><b>alpha by Thai Credit :</b> Matured deposit and the interest earned (if any) after withholding tax, can be used to changing the maturity plan services within 3 months from the maturity date. However, the amount cannot be increased or decreased in this transaction (from 07:00 AM to 09:00 PM)</p> <p><b>Bank's branches :</b> Changing the maturity plan services can be carried out until an announcement is made regarding the suspension of deposit services</p> <p>Interest rates in cases of non-compliance with deposit terms and conditions will be according to the bank's announcement</p>		
	Withdrawal*	-	✓
	<p><b>alpha by Thai Credit :</b> Please contact the branch to withdraw the money. Withdrawal via alpha by Thai Credit is not permitted.</p> <p><b>Bank's branches :</b> Withdrawal can be done at branch.</p>		
	Account Closing*	-	✓
	<p><b>alpha by Thai Credit :</b> Please contact branch for account closure. Closing account via alpha by Thai Credit is not permitted.</p> <p><b>Bank's branches :</b> Accounts can only be closed at the branch where the account was opened, and account closure must be done in person</p>		



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Item	Details
Account maintenance fee	<ul style="list-style-type: none"> <li>No account maintenance fee</li> <li>If an account has been inactive for more than 3 years (using the criterion of 365 days per year), the bank will send a notice of inactivity to inform the depositor and prompt them to contact the bank</li> </ul>
Cautions	<ul style="list-style-type: none"> <li>Accounts can only be closed at the branch where the account was opened, and account closure must be done in person</li> <li>Cross-border transactions are subject to fees as specified by the bank's announcement.</li> </ul>
Deposit protection	<ul style="list-style-type: none"> <li>This deposit product is protected by the Deposit Protection Agency in the amount prescribed by law</li> </ul>
Contact channels or complaints for the bank	<ul style="list-style-type: none"> <li>Call Center 02-697-5454 or bank's branches or <a href="http://www.thaicreditbank.com">www.thaicreditbank.com</a></li> </ul>
Notifications of changes in services and other important notifications	<ul style="list-style-type: none"> <li>The bank will post the announcement at bank's branches and publish it on the website <a href="http://www.thaicreditbank.com">www.thaicreditbank.com</a>.</li> <li>The bank reserves the right to modify the condition and/or deposit limits and/or deposit interest rates for all types of deposits as deemed appropriate or to align with the prevailing economic conditions.</li> <li>Other conditions are as per the bank's deposit interest rate announcement.</li> </ul>