



## Sales sheet alpha savings account



Product Name : alpha savings  
Product Type : Savings Account ( No Passbook)

| Conditions                         | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                        |  |               |                              |                                        |  |       |       |                       |                            |                          |                                    |                         |   |                                    |                         |                         |  |  |                                  |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|--|---------------|------------------------------|----------------------------------------|--|-------|-------|-----------------------|----------------------------|--------------------------|------------------------------------|-------------------------|---|------------------------------------|-------------------------|-------------------------|--|--|----------------------------------|
| Account opening amount (Baht)      | 0 Baht                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                        |  |               |                              |                                        |  |       |       |                       |                            |                          |                                    |                         |   |                                    |                         |                         |  |  |                                  |
| Annual Interest Rate (% per annum) | 0.40% – 1.80% per annum<br>(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            | <b>Deposit amount ;</b> <ul style="list-style-type: none"><li>Not more than 500,000 Baht : 1.80% per annum (the whole amount)</li><li>Excess of more than 500,000 Baht : 0.40% per annum (only the excess amount)</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                        |  |               |                              |                                        |  |       |       |                       |                            |                          |                                    |                         |   |                                    |                         |                         |  |  |                                  |
| Interest Calculation               | <p>The interest is calculated based on the balance at the end of the day until the 25<sup>th</sup> day of June and December.</p> <table><tr><th>Interest Rate</th><th>Interest Rate (Whole Amount)</th><th>Interest Rate (only the excess amount)</th></tr><tr><td></td><td>1.80%</td><td>0.40%</td></tr><tr><td>Deposit Amount (Baht)</td><td>Not more than 500,000 Baht</td><td>Excess from 500,000 Baht</td></tr><tr><td>100,000 Baht at the end of the day</td><td>100,000 x 1.80% x n/365</td><td>-</td></tr><tr><td>800,000 Baht at the end of the day</td><td>500,000 x 1.80% x n/365</td><td>300,000 x 0.40% x n/365</td></tr><tr><td colspan="2"></td><td>n = Actual Deposit Period (Days)</td></tr></table>                                                                                                                                                                                                                                                                               |                                        |  | Interest Rate | Interest Rate (Whole Amount) | Interest Rate (only the excess amount) |  | 1.80% | 0.40% | Deposit Amount (Baht) | Not more than 500,000 Baht | Excess from 500,000 Baht | 100,000 Baht at the end of the day | 100,000 x 1.80% x n/365 | - | 800,000 Baht at the end of the day | 500,000 x 1.80% x n/365 | 300,000 x 0.40% x n/365 |  |  | n = Actual Deposit Period (Days) |
| Interest Rate                      | Interest Rate (Whole Amount)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Interest Rate (only the excess amount) |  |               |                              |                                        |  |       |       |                       |                            |                          |                                    |                         |   |                                    |                         |                         |  |  |                                  |
|                                    | 1.80%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 0.40%                                  |  |               |                              |                                        |  |       |       |                       |                            |                          |                                    |                         |   |                                    |                         |                         |  |  |                                  |
| Deposit Amount (Baht)              | Not more than 500,000 Baht                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Excess from 500,000 Baht               |  |               |                              |                                        |  |       |       |                       |                            |                          |                                    |                         |   |                                    |                         |                         |  |  |                                  |
| 100,000 Baht at the end of the day | 100,000 x 1.80% x n/365                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | -                                      |  |               |                              |                                        |  |       |       |                       |                            |                          |                                    |                         |   |                                    |                         |                         |  |  |                                  |
| 800,000 Baht at the end of the day | 500,000 x 1.80% x n/365                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 300,000 x 0.40% x n/365                |  |               |                              |                                        |  |       |       |                       |                            |                          |                                    |                         |   |                                    |                         |                         |  |  |                                  |
|                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | n = Actual Deposit Period (Days)       |  |               |                              |                                        |  |       |       |                       |                            |                          |                                    |                         |   |                                    |                         |                         |  |  |                                  |
| Term of Interest Payment           | The Bank shall pay deposit interest twice a year on the 25 <sup>th</sup> day of June and December of every year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                        |  |               |                              |                                        |  |       |       |                       |                            |                          |                                    |                         |   |                                    |                         |                         |  |  |                                  |
| Term and conditions                | <ul style="list-style-type: none"><li>For individual with Thai Nationality with age 20 years old and up to on the date of account opening.</li><li>The account can be open via alpha by Thai Credit application only.</li><li>Limit one account per customer from all channels.</li><li>Joint account, account “and,” “or,” “for,” “by” are not permitted.</li><li>Account opening via alpha by Thai Credit channel can be opened every day from 07.00 a.m. to 21.00 p.m.</li><li>The customer must complete the process of account opening within 15 days from the date that the information is provided to the bank on alpha application.</li><li>For customer who wishes to open the alpha savings account is required to do e-KYC at Thai Credit Bank Branch or any other channels as additionally determined by the Bank in the future.</li><li>The customer must provide a mobile phone number and e-mail address for the use of notification alert and e-Statement and e-Passbook.</li></ul> |                                        |  |               |                              |                                        |  |       |       |                       |                            |                          |                                    |                         |   |                                    |                         |                         |  |  |                                  |



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| Conditions                                                                           | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|--------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Term and conditions<br>(Continue)                                                    | <ul style="list-style-type: none"> <li>Once Alpha Savings Account has been successfully activated, the Applicant/User will be automatically registered for E-Statement service by which the Applicant/User agrees to use the E-mail address that is already linked to alpha by Thai Credit for receiving E-Statements service and shall be sent via e-mail on the first (1st) day of every month as specified by the Bank.</li> <li>After the account opening is successful and the account has no transaction movement (deposit – withdrawal) within 90 days from the date of account opening, the Bank reserves the right to automatically close the account within 7 days after the Bank has sent an e-mail notification to the depositor.</li> <li>The account can be used as a binding account for interest received from fixed deposit account(s).</li> <li>The account cannot be used as for a loan collateral and no ATM Card is provided for this account.</li> </ul>                                                                       |
| Deposit / Withdrawal /<br>Transfer / Privilege<br>Conditions and Other<br>Conditions | <ul style="list-style-type: none"> <li><b>Deposit</b> <ul style="list-style-type: none"> <li>Fund transfer in from other account(s) to alpha savings account.</li> <li>Deposit transactions at the Bank's branch, CDM or other service points determined by the Bank.</li> </ul> </li> <li><b>Withdrawal or Fund Transfer</b> <ul style="list-style-type: none"> <li>Fund transfer out from alpha savings account to other account(s).</li> <li>Cardless cash withdrawal via ATM of Siam Commercial Bank Public Company Limited or the Bank's agent service points and/or other channels additionally determined by the Bank in the future.</li> </ul> </li> <li><b>Transaction Limit</b> <ul style="list-style-type: none"> <li>Limit amount for each transaction will be announced on the Bank's Fee and Other Charge Rates Announcement.</li> </ul> </li> <li><b>The Bank's Agent</b> <ul style="list-style-type: none"> <li>Counter Service at 7-Eleven : Cash deposit – withdrawal</li> <li>Thailand Post : Cash deposit</li> </ul> </li> </ul> |
| Account Maintenance<br>Fee                                                           | <ul style="list-style-type: none"> <li>In the case of no transaction movement more than 1 year (365 days), the account status is changed into Dormant Account. However, the Bank will send notification letter to the address given to the Bank to inform depositor to contact the Bank to activate the account.</li> <li>For dormant account with deposit balance less than 500 baht, account maintenance fee will applied, 50 baht per month. If account is debited until balance become zero amount, the Bank reserve the right to close the account. Automatically.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |



Sales sheet

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| Conditions                                               | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Warning                                                  | <ul style="list-style-type: none"><li>• <u>No charge</u> in the case of closing an account within 1 month from the account opening date.</li><li>• Closing account must be done via alpha application only.</li><li>• Additional charges may occur for inter-region transaction or transaction to other banks, as referred to the Bank's Fee and Other Service Charge Announcement.</li><li>• Interest paid is subjected to deduct withholding tax in accordance with the applicable law and regulations of the Revenue Department.</li></ul> |
| Deposit Protection                                       | <ul style="list-style-type: none"><li>• The Deposit Protection Agency protects this deposit product per individual depositor according to the amount defined by law.</li></ul>                                                                                                                                                                                                                                                                                                                                                                |
| Service Provider Contact or Complaint Channels           | <ul style="list-style-type: none"><li>• Call Center Tel. 02-697-5454 or the Bank's branch or <a href="http://www.thaicreditbank.com">www.thaicreditbank.com</a></li></ul>                                                                                                                                                                                                                                                                                                                                                                     |
| Notification of Change in Significant Service Conditions | <ul style="list-style-type: none"><li>• The Bank shall post a notice in an open place at the Bank's branch and publicize it on the website. <a href="http://www.thaicreditbank.com">www.thaicreditbank.com</a>.</li><li>• Other conditions shall be in line with the Bank's Notifications on Deposit Interest Rate.</li></ul>                                                                                                                                                                                                                 |