


Product	 Foreign Currency e-Savings Account (FCD e-Savings)
Product information	Foreign Currency e-Savings Account for Thai individuals can be opened via Bangkok Bank Mobile Banking every day from 7:00 a.m. to 10:00 p.m.
Account type	Savings account with e-Passbook (no passbook)
Currencies available	USD EUR GBP JPY AUD
Minimum initial deposit amount	No initial deposit is required.
Interest Payment	<ul style="list-style-type: none"> • Paid into the account twice a year in June and December • Paid according to the interest rate on Foreign Currency Deposits as announced by the Bank
Interest withholding tax	15% (If the interest paid is more than 20,000 bath per year)
Minimum Balance Average per month per account	USD 250 EUR 200 GBP 180 JPY 25,000 AUD 360
Account maintenance fee	USD 10 EUR 8 GBP 7 JPY 900 AUD 15 An account maintenance fee will be charged to the account when the average monthly balance falls below the minimum balance requirement as determined by the Bank.
Deposit	<p>Transactions can be made via Bangkok Bank Mobile Banking</p> <ul style="list-style-type: none"> ▪ Funds can be transferred from your Thai Baht Account, converted to foreign currency and deposited into your Foreign Currency e-Savings Account. <ul style="list-style-type: none"> ▪ The transfer limit amount must not exceed 3 million baht/transaction (No limit on the number of transactions). ▪ The Bank uses the “Selling TT Rate” at the time of the transaction. ▪ The service is available from 8.30 a.m. to 5.00 p.m. on bank business days. <p>Transaction can be made at branches that provide a Foreign Currency Deposit Account service</p> <ul style="list-style-type: none"> ▪ Deposits can be made with foreign banknotes* and foreign instruments. <ul style="list-style-type: none"> ▪ Available from 8.30 a.m. to 4.00 p.m. on bank business days. <p>* A deposit of foreign banknotes cannot exceed USD 15,000 per day, or its equivalent. <u>unless</u></p> <ul style="list-style-type: none"> ▪ The person has a “Customs Declaration Form” that allows a deposit up to the amount declared. ▪ A person with proof of foreign banknotes purchased from a local bank can deposit up to the amount shown in the document. ▪ Thai civil servants working abroad can deposit an unlimited amount. <p>In addition, this account can be used to receive international funds transfer from abroad.</p>
Withdrawal	<p>Transactions can be made via Bangkok Bank Mobile Banking</p> <ul style="list-style-type: none"> ▪ Funds can be transferred from your Foreign Currency e-Savings Account, converted to Thai Baht and deposited into your Thai Baht Account. <ul style="list-style-type: none"> ▪ A withdrawal cannot exceed 3 million baht/transaction (No limit on the number of transactions) ▪ The Bank uses the “Buying TT Rate” at the time of the transaction. ▪ Funds can be transferred from your Foreign Currency e-Savings Account to an overseas account in the same currency as the account. <ul style="list-style-type: none"> ▪ Fund transfers cannot exceed 2 million baht/day. (The total amount allowed for all transactions per day via Bangkok Bank Mobile Banking) ▪ The Bank charges a fee at the rate specified by the Bank. <ul style="list-style-type: none"> ▪ Withdrawal fee varies according to the currency (minimum fee is equivalent to 500 baht). <ul style="list-style-type: none"> ▪ 0.25% of the amount withdrawn for USD ▪ 0.50% of the amount withdrawn for EUR, GBP, JPY ▪ 0.75% of the amount withdrawn for AUD ▪ Overseas remittance fee will be charged according to the selected option. Recipients are responsible for overseas bank fees (SHA) or senders are responsible for overseas bank fees (OUR). ▪ The service is available from 8.30 a.m. to 5.00 p.m. on bank business days. <p>Transaction can be made via Bualuang iBanking</p> <ul style="list-style-type: none"> ▪ Funds can be transferred from your Foreign Currency e-Savings Account, converted to Thai Baht and deposited into your Thai Baht Account. <ul style="list-style-type: none"> ▪ Transfers can be up to 1.2 million baht/day. ▪ The Bank uses the “Buying TT Rate” at the time of the transaction. ▪ The service is available from 9:00 a.m. to 6:00 p.m. on bank business days.

Additional information	<ul style="list-style-type: none"> Foreign Currency e-Savings Accounts is not eligible for protection under the Deposit Protection Agency Act B.E. 2551. The bank reserves the right to amend the terms and conditions as well as to charge or change fees provided prior notice is given via bank announcement at its branches or website. The applicant should study and understand the details and conditions before making a decision.
Contact	<ul style="list-style-type: none"> Bangkok Bank branches with Foreign Currency Deposit Account services and the Global Payment Services Department have services are available during banking hours 8.30 a.m. to 4.00 p.m. on bank business days. Bualuang Phone, call 1333 or 0 2645 5555 www.bangkokbank.com