

Foreign Currency Deposit Account for Savings Account (Individuals)

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Product Name	Foreign Currency Deposit Account for Savings Account : FCD
Account Type	A foreign currency deposit account (with passbook) that allows unlimited deposit amounts.
Available Currencies	16 Currencies: USD EUR GBP JPY HKD SGD AUD NZD CHF DKK NOK SEK CAD CNY MYR IDR
Minimum Initial Deposit	USD 1,000 EUR 770 GBP 690 JPY 98,000 HKD 7,800 SGD 1,500 AUD 1,500 NZD 1,800 CHF 1,200 DKK 5,700 NOK 6,700 SEK 8,400 CAD 1,300 CNY 7,000 MYR 5,000 IDR 15,000,000
Average Minimum Balance Requirement per Month	Not less than: USD 250 EUR 200 GBP 180 JPY 25,000 HKD 2,000 SGD 380 AUD 360 NZD 450 CHF 300 DKK 1,500 NOK 1,700 SEK 2,100 CAD 300 CNY 1,800 MYR 1,000 IDR 5,000,000 per month per account
Account Maintenance Fee	USD 10 EUR 8 GBP 7 JPY 900 HKD 80 SGD 15 AUD 15 NZD 20 CHF 10 DKK 60 NOK 70 SEK 90 CAD 10 CNY 70 MYR 40 IDR 150,000 per month per account If the minimum average balance per account per month is lower than the Bank's requirement, the Bank will deduct the maintenance fee from the account. The minimum average balance per month can be calculated by accumulating the account balance at the end of day every day in the month ÷ the number of days each month. Note: for new account opening, the number of days each month will be based on the account opening date, rather than the date on which the first deposit is made. Example (Account opened on the first day of the month) The customer opened the account on October 1, 2025 with a balance of USD 1,000 from October 1–18, 2025. On 19 October 2025, the customer withdrew USD 750, resulting in a balance of USD 250 from October 19–31, 2025. Calculation: $\begin{aligned} \text{USD } 1,000 \times 18 \text{ days} &= \text{USD } 18,000 \\ \text{USD } 250 \times 13 \text{ days} &= \text{USD } 3,250 \\ \text{Average monthly balance} &= (18,000 + 3,250) \div 31 = \text{USD } 685.48 \end{aligned}$ In this case, the maintenance fee is not charged because the average balance exceeds the minimum required balance of USD 250. Example (Account opened during the month) The customer opened the account on October 10, 2025 with a balance of USD 1,000 from October 10–18, 2025. On October 19, 2025, the customer withdrew USD 900, resulting in a balance of USD 100 from October 19–31, 2025. Calculation: $\begin{aligned} \text{USD } 1,000 \times 9 \text{ days} &= \text{USD } 9,000 \\ \text{USD } 100 \times 13 \text{ days} &= \text{USD } 1,300 \\ \text{Average monthly balance} &= (9,000 + 1,300) \div 22 = \text{USD } 468.18 \end{aligned}$ In this case, the maintenance fee is not charged as the balance exceeds the minimum required balance of USD 250.

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	<u>How the Bank calculates the account balance for FCD e-Savings accounts</u> On October 10, 2025, a customer opened an FCD e-Savings account but did not yet make any deposit into the account. On October 17, 2025, the customer made their first deposit of USD 200. No further transactions were recorded throughout the month, resulting in an account balance of USD 200 for the period from October 10-31, 2025. The Bank calculates the minimum average balance per month per account as follows: $\begin{array}{rcl} \text{USD } 0.00 \times 7 \text{ days} & = & \text{USD } 0.00 \\ \text{USD } 200.00 \times 15 \text{ days} & = & \text{USD } 3,000.00 \\ \text{USD } 3,000.00 / 22 \text{ days} & = & \text{USD } 136.36 \end{array}$ In this case, the Bank charges an account maintenance fee of USD 10.00 because the average monthly balance of USD 136.36 is lower than the Bank's required minimum average monthly balance of USD 250.00 per account. (The Bank calculates the account balance starting from the account opening date, not from the date of the first deposit.)
Interest Rates per Annum	In accordance with the Foreign Currency Deposit interest rate announcement
Interest Payments	Paid into the account twice a year (June and December) at the Bank's quoted Foreign Currency Deposit rate
Key Conditions	- Service is provided for non-resident and Thai resident. - Individual account holders must be at least 15 years old. - There is no maximum limit on the amount that can be deposited into the account.
Deposit	- Deposits can be made by receiving overseas funds transfers - Deposits must be made in Thai Baht and exchanged for foreign currency at the Bank's TT Selling Rates. Non-Resident: Must present documents certifying income sourced in Thailand in Thai Baht; deposits are limited to the certified amount. - Foreign banknotes: From USD 15,000 or equivalent in other currencies and above, deposits may not exceed the limit specified in any supplementary document - Customs Declaration Form for inbound foreign currency. - Evidence of foreign banknotes purchased from a bank or an Authorized Money Changer in Thailand - Proof of being a Thai government official working abroad, or a person authorized to conduct foreign exchange related business, Thai government agency, state organization, or state-owned enterprise - Funds may be transferred to a Thai Baht account with currency conversion via Bangkok Bank Mobile Banking - Up to 3 million baht may be transferred per transaction, with no limit on the number of daily transactions, during the Bank's business hours (Mon–Fri, 8:30 a.m.–6:00 p.m.) - he Bank uses the TT Selling Exchange Rates
Withdrawal	- International funds transfer - Conversion into Thai Baht at the Bank's TT Buying Rates - Foreign banknote withdrawal (advance notice required)

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	- Withdrawals made via Bangkok Bank Mobile Banking - Withdraw funds from the FCD account by converting the currency into Thai Baht and transfer to a Thai Baht account - Up to 3 million baht may be transferred per transaction, with no limit on the number of daily transactions, during the Bank's business hours (Mon–Fri, 8:30 a.m.–6:00 p.m.) - The Bank uses the TT Buying Exchange Rates. - Overseas fund transfers up to 2,000,000 baht per day during the Bank's business hours Monday–Friday, 8:30 a.m. – 5:00 p.m.)																										
Transfer between Accounts	- Transfers between Resident FCD accounts within Thailand: No limit and no supporting documents required - Transfers between own FCD accounts or to another person's FCD account - Within the same bank: No fee applied - Interbank: Withdrawal and international transfer fees apply - Transfers between Resident and Non-Resident FCD accounts require supporting documents in accordance with Bank of Thailand regulations																										
Service Fees for Deposit/ Withdrawal	<table> <tr> <td colspan="2">International fund Transfers</td></tr> <tr> <td>Deposit:</td><td> - Inward international transfer fee: 0.25% of the transferred amount (minimum fee is 200 baht, maximum fee is 500 baht) </td></tr> <tr> <td>Withdrawal:</td><td> 0.125% of withdrawal amount (minimum fee is 300 baht, maximum fee is 2,000 baht) plus overseas funds transfer fee) </td></tr> <tr> <td colspan="2">Travelers' Cheques</td></tr> <tr> <td>Deposit</td><td> 0.125% of the cheque amount (minimum fee is 300 baht, maximum fee is 2,000 baht) </td></tr> <tr> <td>Withdrawal</td><td>Service not available</td></tr> <tr> <td colspan="2">Drafts/ Cheque</td></tr> <tr> <td>Deposit</td><td> If Bangkok Bank is specified as the paying bank 0.25% of the draft/cheque amount (minimum fee is 200 baht, maximum fee is 500 baht) If an overseas bank is designated as the paying bank (with immediate credit to the account) 0.125% of the draft/ cheque amount (minimum fee is 300 baht, maximum fee is 2,000 baht) If an overseas bank is designated as the paying bank (subject to collection) - Collection fee: USD 15 per item, plus any additional charges imposed by the overseas bank (if any) </td></tr> <tr> <td>Withdrawal</td><td> 0.125% of the draft amount (minimum fee is 300 baht, maximum fee is 2,000 baht) plus draft purchase fee </td></tr> <tr> <td colspan="2">Fee for items returned by the overseas bank: 200 baht per item, plus any charges imposed by the overseas bank (if any)</td></tr> <tr> <td colspan="2">Foreign Notes</td></tr> <tr> <td>Deposit</td><td> 1% of the deposit or withdrawal amount for USD (minimum fee is 500 baht) </td></tr> <tr> <td>Withdrawal</td><td> 2% of the deposit or withdrawal amount for other currencies (minimum fee is 500 baht) </td></tr> </table>	International fund Transfers		Deposit:	Inward international transfer fee: 0.25% of the transferred amount (minimum fee is 200 baht, maximum fee is 500 baht)	Withdrawal:	0.125% of withdrawal amount (minimum fee is 300 baht, maximum fee is 2,000 baht) plus overseas funds transfer fee)	Travelers' Cheques		Deposit	0.125% of the cheque amount (minimum fee is 300 baht, maximum fee is 2,000 baht)	Withdrawal	Service not available	Drafts/ Cheque		Deposit	If Bangkok Bank is specified as the paying bank 0.25% of the draft/cheque amount (minimum fee is 200 baht, maximum fee is 500 baht) If an overseas bank is designated as the paying bank (with immediate credit to the account) 0.125% of the draft/ cheque amount (minimum fee is 300 baht, maximum fee is 2,000 baht) If an overseas bank is designated as the paying bank (subject to collection) - Collection fee: USD 15 per item, plus any additional charges imposed by the overseas bank (if any)	Withdrawal	0.125% of the draft amount (minimum fee is 300 baht, maximum fee is 2,000 baht) plus draft purchase fee	Fee for items returned by the overseas bank: 200 baht per item, plus any charges imposed by the overseas bank (if any)		Foreign Notes		Deposit	1% of the deposit or withdrawal amount for USD (minimum fee is 500 baht)	Withdrawal	2% of the deposit or withdrawal amount for other currencies (minimum fee is 500 baht)
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	Thai Baht Currency	
	Deposit	No fee applied (Non-Resident: proof of the source of Thai Baht is required)
	Withdrawal	No fee applied
Additional Fee	Statement Distribution Fee	
	- Statement distribution service is not available for FCD accounts in MYR and IDR. - Delivery within Thailand: No fee. - Delivery to overseas addresses: Fees are charged based on the delivery method.	
	Monthly Fee:	USD 5 EUR 4 GBP 3 JPY 450 HKD 40 SGD 8 AUD 8 NZD 10 CHF 6 DKK 30 NOK 35 SEK 40 CAD 6 CNY 35 per month per account
	Per Request Fee:	USD 10 EUR 8 GBP 7 JPY 900 HKD 80 SGD 15 AUD 15 NZD 20 CHF 10 DKK 60 NOK 70 SEK 90 CAD 10 CNY 70 per request per account.
Additional Information	- Accounts can be opened only at the Head Office or designated branches offering FCD services during business hours (Mon–Fri, 8:30–16:00) - Opening FCD accounts in MYR or IDR is available only at the Head Office and requires an underlying foreign-currency obligation in the same currency as the account. - Withholding tax is deducted from the interest received at the following rates: - Non-resident: 15% - Resident: 15% on the portion of interest exceeding 20,000 baht per year Depositors may choose whether to include the interest received as part of their annual taxable income. - Foreign currency deposit accounts are not protected under the Deposit Protection Agency Act B.E. 2551 and its amendments - The applicant should study and understand the details and conditions before making a decision - Do not hesitate to ask the Bank officers for more information.	
Contact Channels	- Bangkok Bank branches that provide foreign currency deposit account services or Global Payment Service Department at Head Office - Bualuang Phone, call 1333 or 0 2645 5555 or www.bangkokbank.com	
Notice of Changes to Service Terms and Conditions or Other Important Notifications	For any changes to service terms or fees that affect customers, the Bank will notify customers in advance through its communication channels	