

Foreign Currency Fixed Deposit Account

(Please carefully review this Sales Sheet and ensure full understanding of the terms and conditions before deciding to purchase or use the product or service)

Product Name	Foreign Currency Fixed Deposit Account : FCD Fixed Extra
Account Type	A Foreign Currency Fixed Deposit Account with a special deposit term will receive a Certificate of Foreign Currency Fixed Deposit. One certificate is issued for each deposit placement. No passbook is provided.
Deposit Term	4 months and 7 months
Available Currencies	USD
Minimum Initial Deposit	USD 10,000 for each deposit
Additional Deposits and Minimum Average Monthly Balance Requirement per Deposit	Not less than: USD 10,000 for each deposit.
Account Maintenance Fee	No account maintenance fee is charged.
Interest Rates per Annum	In accordance with the Foreign Currency Deposit interest rate announcement
Interest Payments	Interest will be paid upon maturity of the 4-month and 7-month terms of the deposit at the Special Foreign Currency Fixed Deposit interest rate announced by the Bank and applicable on the deposit date.
Interest Rate in the event of Early Withdrawal or Breach of Deposit Conditions	In the event of non-compliance with the deposit conditions or withdrawal prior to maturity: • Deposit period of less than 3 months: No interest will be paid. • Deposit period of 3 months or more but withdrawn before maturity: Interest will be paid based on the actual deposit period at a rate not exceeding the foreign currency savings deposit interest rate applicable on the deposit date. The interest paid shall be subject to withholding tax deduction in accordance with applicable regulations.
Key Conditions	• Service is provided for: ▪ Non-Residents: Individuals and juristic persons incorporated outside Thailand ▪ Residents: Individuals and juristic persons incorporated in Thailand, or domestic affiliated companies. (A domestic affiliated company refers to a company where either one company or both companies are Thai entities with direct or indirect shareholding of not less than 10% of the total share capital of the other company, or where a Thai individual holds not less than 10% of the total share capital in each company. For deposit or withdrawal transactions made for affiliated-company purposes, documentary evidence of the affiliated relationship must be provided. Such obligations must not be related to payments for gold purchases.) • Only single-name accounts are available. Joint accounts (and/or accounts) are not permitted. • Not available to government organizations, foundations, embassies, or financial institutions. • Individual applicants must be at least 15 years of age. • Withdrawals must be made for the full amount of each deposit placement. Partial withdrawals from an individual deposit placement are not permitted.
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 Rate. Non-Resident: Must present documents certifying income sourced in Thailand in Thai Baht; deposits are limited to the certified amount.

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	- 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		
Withdrawal	- International funds transfer - Conversion into Thai Baht at the Bank's TT Buying Rate - Foreign banknote withdrawal (advance notice required)		
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		
Account Renewal Upon Maturity of the Deposit Term	Upon maturity of the deposit term, if the customer neither withdraws the funds nor provides other instructions, the Bank will automatically renew the principal together with the interest earned, after deduction of withholding tax, as a 3-month fixed deposit. The renewed deposit will be subject to the interest rate and terms and conditions announced by the Bank and in effect at that time.		
Service Fees for Deposit/ Withdrawal	International fund Transfers		
	Deposit:	0.25% of the transferred amount (minimum: 200 baht, maximum: 500 baht)	
	Withdrawal:	Individual Customers / SMEs	0.125% of the withdrawal amount (minimum: 300 baht, maximum: 2,000 baht), plus the outward remittance fee.
		Other Customer Segments	0.125% of the withdrawal amount (minimum: 500 baht), plus the outward remittance fee.
	Foreign Notes		
	Deposit:	1% of the deposit or withdrawal amount for USD (minimum: 500 baht)	
	Withdrawal:		
	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 Delivery within Thailand: No fee		

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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) - If the Certificate of Foreign Currency Fixed Deposit is lost, the depositor must provide a police report and pay a fee of 100 baht per certificate for the issuance of a replacement certificate. - Withholding tax will be deducted from the interest received at the following rates: - Individual: 15% - Thai juristic person (Thai company/legal entity): 1% - Foreign juristic person (foreign company/legal entity): 15% - 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 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