



Product Sales Sheet

Information as of November 15, 2024

Item	Details
Product name	Basic Banking Account
Product type	Savings deposit (call) with physical passbook or electronic passbook (e-passbook)
Deposit Period	N/A
Minimum and maximum amount for account opening	Minimum amount for account opening: N/A Maximum amount for account opening: Unlimited
Annual interest rate	0.25% p.a.
Interest rate details	Interest rates as of November 15, 2024 are subject to change. The most recent information is available on www.scb.co.th 0.25% p.a. for any deposit amount
Example of interest calculation	Method and number of days for interest calculation: SCB calculates annual interest rates as per its interest rate announcements, by the account balance amount on a daily basis. The number of days for interest calculation is 365 days (regardless of 365 or 366 days in a particular calendar year). The interest calculation formula is as follows: Interest amount = Principal amount x (interest rate/100) x (Actual deposit period (days)/365) Example: For a deposit amount of 50,000 baht for 1 day, interest is calculated as follows (interest rates as of November 15, 2024): Interest amount = $(50,000 \times 0.25 / 100 \times 1 / 365) = 0.34$ baht
Interest payment period	Twice a year: Every 25th June and 25th December. For individual customers, withholding tax at a rate of 15% is applicable to total savings interest receivables at all banks over 20,000 baht per year, or interest not meeting the requirements of savings interest tax waiver as specified by the Revenue Department. For juristic person customers, withholding tax is applicable by type of juristic person.
Main terms and conditions	<ul style="list-style-type: none"> Depositors must be Thai individuals aged at least 18 years old holding a state welfare card, or those aged at least 65 years old. The account is for one individual per account only. The account cannot be opened as a joint account or in the name of a group of people.

Item	Details
	<ul style="list-style-type: none"> For e-passbooks, customers shall provide their e-mail address for account opening to receive e-mail notifications and e-statements. In this regard, customers shall receive a document confirming account opening instead of a physical passbook.
Terms and conditions for deposits/withdrawals/fund transfers, benefits, and other terms and conditions	<ul style="list-style-type: none"> Unlimited deposits/withdrawals/fund transfers 24/7 via any SCB channels including SCB branches and SCB Easy App. Minimum account balance requirement: N/A Conditions on withholding tax and savings interest tax waiver are as specified by the Revenue Department. For Debit LET'S SCB card applications made at an SCB branch, depositors will get a waiver of the Debit LET'S SCB card joining fee and annual fee throughout the Basic Banking Account's active period.
Interest rate in case of non-compliance with deposit terms and conditions	N/A
Account maintenance fee	Depositors will get a waiver of account maintenance fee throughout the Basic Banking Account's active period.
Account renewal upon deposit maturity	Savings deposit (call) without a specified deposit maturity
Channels to contact SCB	The SCB Call Center 02 777 7777, SCB branches nationwide, and www.scb.co.th
Complaint channels	SCB branches, the SCB Call Center 02 777 7777, the SCB Easy App (You Tell Us tab), or the BOT's Financial Consumer Protection Center (FCC) hotline 1213 or e-mail: fcc@bot.or.th
Cautions	<ul style="list-style-type: none"> In the event that there has been no transaction in the account for 24 months since the last transaction date, the Basic Banking Account will be changed to a savings account. In the event that the Basic Banking Account is changed to a savings account, <ul style="list-style-type: none"> SCB shall charge an account maintenance fee and annual fee for the debit card following the rates and requirements as specified by the Bank. Account maintenance fee is 50 baht/month for accounts with no movement for 12 consecutive months and having account balances lower or equal to 2,000 baht For Debit LET'S SCB card applications made via the SCB Easy Application, the use of the Debit LET'S SCB card is subject to joining fee and annual fee.

Item	Details
	<ul style="list-style-type: none"> ● In the event that an account is closed within 30 days of the account opening date, it shall be subject to a fee of 50 baht/account. ● Other fees, such as inter-clearing zone deposit/withdrawal/transfer fees and inter-bank transaction fees, shall be charged similarly to regular savings accounts. For more information, visit www.scb.co.th and go to Interest rates and fees. ● Accounts with a balance of zero and inactive for over 12 consecutive months will be closed by the Bank. ● For accounts opened via the iOnboard system (on iPad) at an SCB branch, you will receive a message via an SMS or e-mail sent to the contact information as you have provided to SCB. The message will include links to the service terms and conditions, product sales sheet, privacy notice, and instructions on adding friend for LINE @SCBCONNECT.
Notifications of changes in services and other important notifications	In case of any changes in fees related to deposit accounts that are disadvantageous to customers, SCB shall notify customers no less than 30 days in advance.