

Minimum Information Disclosure

Topic	Details disclosed
1. What is this product?	
<p>Foreign Currency Deposit Account (FCD) is a foreign currency deposit service in the currency of the bank. The bank provides depository services to individuals. And every legal entity. For Resident Residents and Non-Residents (Non-Resident) Qualified by the Bank of Thailand</p> <p>SCB have 12 major currencies are USD (USD), Pound Sterling (GBP), Euro (EUR), JPY (AUD), Australian Dollar (AUD), Canadian Dollar (CAD) Hong Kong Dollar (HKD), New Zealand Dollar (NZD), Yuan (CNY) and Singapore Dollar (SGD).</p> <p>There are three types of deposit accounts:</p> <ul style="list-style-type: none">• Current Account In case of Resident customer can make the deposit and withdrawal of foreign currency as banknote and transfer money via Counter / Internet bank only.• Savings Account• Fixed Account• Deposit Period 1 2 3 6 9 and 12 months	
2.What are the key features of this product?	
<p>Foreign currency deposit accounts are classified into three types of deposit accounts:</p> <p>1. Fixed Deposit Account</p> <ul style="list-style-type: none">• Deposit period (1,2,3,6,9 and 12 months)• Interest on deposits Banks pay interest in foreign currency in the same currency as the deposit at maturity.• Counting the deposit period counts the number of deposit days since the first day. Until the day before maturity The interest calculation uses 360 days / year as the basis for calculation. ** Unless calculation of GBP deposit, Hong Kong Dollars (HKD) And New Zealand dollar (NZD). The number of days per year used in the calculation is 365 days.• Early withdrawal The deposit period is less than the minimum interest payment period. The bank does not consider paying interest. If the deposit period is longer than the minimum period, the bank will pay interest. Calculate the interest according to the deposit period with the lowest interest rate of the savings account paid to the same customer, according to the bank announcement at the deposit date and withholding tax.• Fixed deposits match the bank holidays. Customers can withdraw money on the next business day. The bank will pay interest at the rate agreed to receive the deposit until the day before the first day of the next bank. <p>2. Savings Deposit Account</p> <ul style="list-style-type: none">• Bank deposit interest is payable on every 30th June and 31st December every year.• The bank calculates interest every day. The end of day account and pay in foreign currency. The same currency as the deposit currency.	

- Closing period between accounts. The interest will be paid to the depositor until the day before the closing date.
- Interest on deposit withholding tax by type of customer. (If required by law)

3. Current Deposit Account

- Bank does not pay interest to depositors
- Current account (Resident) does not allow check and no overdraft facility (OD)
- Current account for individuals / entities with non-resident Non-Resident can use check only for customers approved by the bank. Overdraft facilities (OD)

3. What is the cost of this product?

- Rate is based on service fee. At the bank. Customers can check it. Interest rates and fees are announced by the bank

4. This product is subject to the following terms and conditions.

- Open a minimum account of each currency.
- The minimum amount of deposit required in each currency account.
- Details of foreign currency deposit account.
- Customers can check their interest rate from the Bank's announcement.

5. What happens if you withdraw money before maturity?

- For fixed deposit accounts If customers withdraw their deposits before maturity. The Bank has the following interest payment terms:
 - 5.1 If the deposit is less than 1 month, the bank will not pay interest.
 - 5.2 If deposited at least 1 month, the bank will pay the interest for the period of deposit. The minimum interest rate of the savings deposit paid to customers in the same type at the deposit date plus the withholding tax.

6. What are your options when this deposit is due?

- Rollover deposit
- Withdrawal or transfer to other customer accounts.

7. What are the key risks of this product?

- Foreign Currency Deposit Account Unsecured principal and interest protection from Deposit Protection Agency

8. What should you do? If your contact details change.

The Bank has the following information service channels:

- At the branch where the account is opened.

- At the branch where the account is opened.
 - Business customers: 02-722-2222
 - Personal Banking Call 02-777-7777

9. How can you find out more about this product or contact a financial institution?

For more information. Can be contacted from

- Branches available
- RM / Sales Account Manager
- SCB Call Center
 - Business customers: 02-722-2222
 - Personal Banking Call 02-777-7777

10. Alternatives to deposit products

- Thai Baht Deposit Account (THB)