

Product Sales Sheet

Information as of May 9, 2019

Item	Details
Product name	24-Month Bonus Deposit Account
Product type	Term deposit with physical passbook or electronic passbook (e-passbook)
Deposit Period	24 months
Minimum and maximum amount for account opening	Minimum amount for account opening: 500 baht Maximum amount for account opening: <ul style="list-style-type: none"> ● 25,000 baht for account with tax-free privilege ● 900,000 baht for account without tax-free privilege
Annual interest rate	<ul style="list-style-type: none"> ● 24-Month Bonus Deposit Account with physical passbook: 2.50% p.a. ● 24-Month Bonus Deposit Account with e-passbook: 2.60% p.a.
Interest rate details	Interest rates as of February 16, 2019 are subject to change. The most recent information is available on www.scb.co.th <ul style="list-style-type: none"> ● 24-Month Bonus Deposit Account with physical passbook: 12-month fixed deposit interest rate + 0.85% p.a. ● 24-Month Bonus Deposit Account with e-passbook: 12-month fixed deposit interest rate + 0.95% p.a.
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: $\text{Interest amount} = \text{Principal amount} \times (\text{interest rate}/100) \times (\text{Actual deposit period (days)}/365)$ Example: For a deposit amount of 25,000 baht for 1 day, interest is calculated as follows (interest rates as of February 16, 2019): 24-Month Bonus Deposit Account with physical passbook: $\text{Interest} = 25,000 \times (2.50/100) \times (1/365) = 1.71 \text{ baht}$ 24-Month Bonus Deposit Account with e-passbook: $\text{Interest} = 25,000 \times (2.60/100) \times (1/365) = 1.78 \text{ baht}$
Interest payment period	When the 24-month term is due, i.e. one month after the last deposit date.

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Main terms and conditions	<ul style="list-style-type: none"> ● The account is for individual customers. Joint accounts are allowed. ● An initial deposit amount upon account opening must be 500 baht or multiples thereof. ● Deposits must be made in the same amount every month, consecutively until the term is due. ● 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/funds transfers, benefits, and other terms and conditions	<p>Deposits/withdrawals</p> <ul style="list-style-type: none"> ● Deposits must be made in the same amount every month, consecutively until the term is due. ● In the event no deposit has been made for over four consecutive months, the account will discontinue. The depositor shall make a withdrawal and close the account. Otherwise, interest will be paid at the lowest rate for savings deposit paid to customers in the same category as of the account closing date, and calculated by the deposit period. Such interest is subject to withholding tax, which will be further filed with the Revenue Department. ● Withdrawal is allowed only once for account closing. <p>Tax-free privilege</p> <ul style="list-style-type: none"> ● The depositor shall state the purpose and their ID number. ● The account name shall be in the name of the taxpayer receiving benefits from such interest. ● Deposits must be made until the 24-month term is complete. The principal amount upon maturity shall not exceed 600,000 baht. ● Each depositor can apply for the tax-free privilege for only one account. ● Throughout the deposit term, the account will not be entitled to the tax-free privilege when no deposit has been made, whether consecutive or not, for more than two months.

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Interest rate in case of non-compliance with deposit terms and conditions	<ul style="list-style-type: none"> ● For a deposit period of less than 3 months, no interest shall be paid. ● For a deposit period of more than 3 months but less than the term specified, interest shall be paid at the lowest rate for savings deposits paid to customers in the same category as of the account closing date, and calculated by the deposit period. Such interest is subject to withholding tax, and not compound interest.
Account maintenance fee	N/A
Account renewal upon deposit maturity	<p>No automatic account renewal.</p> <p>Once the maturity is due, interest will be calculated at the lowest rate for savings deposits paid to customers in the same category as of the account closing date, and calculated by the deposit period. Such interest is subject to withholding tax, and not compound interest.</p>
Channels to contact SCB	The SCB Call Center 027777777, 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"> ● No automatic account renewal; upon maturity the account must be closed. Otherwise, interest will be paid at the lowest rate for savings deposit paid to customers in the same category as of the account closing date, and calculated by the deposit period. Such interest is subject to withholding tax, which will be further filed with the Revenue Department. ● Fund transfers to this account from other inter-clearing zone accounts may be subject to an inter-clearing zone transaction fee. For more information, visit www.scb.co.th and go to Interest rates and fees.
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 account holders no less than 30 days in advance.