Sales Sheet – Basic Banking Account

Product Name	Basic Banking Account
Product type	Savings
Minimum and maximum deposit amount for account opening	Not specified
Deposit rate (p.a.)	0.30% p.a. (The interest rate may be subject to change based on KBank announcement. The latest data can be found at www.kasikornbank.com)
Example of interest calculation	On a daily basis (Deposit amount ***x*** interest rate ***x*** number of days deposit is made) / 365
Interest payment frequency	Every June and December based on KBank's regulations
Main conditions	- The Depositor must be a natural person of Thai nationality. - The Depositor must be not less than 65 years old as of the deposit date, or must be Government Welfare member. - The Depositor is allowed to hold only one basic banking account (If the Depositor used to have a basic banking account which has already been closed, they are allowed to open a new basic banking account). - Opening of a joint account is not allowed. Note: KBank reserves the right to change the status of a basic banking account to a savings account, without prior notice given to the Depositor, for the following cases: 1. Balance in the basic banking account exceeds 50,000 Baht/month. 2. Total credit amount or total debit amount exceeds 50,000 Baht/month. 3. The basic banking account is inactive for 24 consecutive months. 4. The Depositor's qualifications do not correspond to the conditions of eligibility for opening a basic banking account. If a basic banking account has been converted to a savings account, the Depositor agrees to fully comply with the terms and conditions for a savings account. If the Depositor uses a K-Basic Debit Card with a basic banking account, the Depositor agrees to pay a fee for the use of K-Basic Debit Card per the rates shown in the announcement on fees for the use of K-Basic Debit Card. The Depositor agrees to authorize KBank to debit the deposit account linked to K-Basic Debit Card upon each 1-year period of being a K-Basic Debit Cardholder. - Once a basic banking account is converted to a savings account, it shall not be reinstated to the previous status, and the Depositor shall no longer be entitled to benefits under a basic banking account. If the Depositor wishes to use a basic banking account, they must apply for a new account opening and agree to comply with the terms and conditions for a basic banking account as of the account opening.

Other conditions subject to announcement on deposit interest rates, effective June 13, 2023

Product Name	Basic Banking Account
	– Waiver of application and annual fee for one K-Basic Debit Card – No fee is charged for issuance of a new K-Basic Debit Card in case of card expiration. – Waiver of account maintenance fee
Account maintenance fee	No
Contact channels	1. KBank branch 2. K-Contact Center 02-888-8888, press 02 3. www.kasikornbank.com
Important note	Transactions across different zones may be subject to an additional fee, except for K PLUS which charges no fee.
Tax	Interest paid exceeding 20,000 Baht per year shall be subject to withholding tax of 15 percent per the criteria determined by the Revenue Department.
Others	From August 11, 2021 onward, deposit is protected within the limit of 1 million Baht/ depositor/ financial institution.

Other conditions subject to announcement on deposit interest rates, effective June 13, 2023