



Sales Sheet - K-eSavings Account

Product name	(K-eSavings Account)
Product type	Savings
Minimum and maximum deposit amount for account opening	Not specified
Deposit rate (p.a.)	<p>Step-up interest rate based on deposit amount (on a progressive basis). Details are as follows:</p> <ul style="list-style-type: none"> - Deposit up to 300,000 Baht: 1.50% - Deposit in excess of 300,000 Baht: 0.65% <p>(The interest rate may be subject to change based on KBank announcement. The latest data can be found at www.kasikornbank.com)</p>
Example of interest calculation	<p>Interest is calculated on a daily basis (same as a conventional savings account):</p> <p>Average interest p.a. =</p> $\left[\frac{(\text{Deposit amount up to 300,000 Baht} \times \frac{1.50}{100}) + (\text{Deposit amount in excess of 300,000 Baht} \times \frac{0.65}{100})}{\text{End-of-the-day balance}} \right] \times 100$ <p>Interest earned per day = $\text{Principal} \times \frac{\text{Average interest rate p.a.}}{100} \times \frac{1}{365}$</p> <p><u>Example:</u> Calculation of interest on K-eSavings Account at end of day (one day) for end-of-day balance of 400,000 Baht</p> <p>- Average interest rate p.a. = $\left[\frac{(300,000 \times \frac{1.50}{100}) + (100,000 \times \frac{0.65}{100})}{400,000} \right] \times 100 = 1.2875$</p> <p>- Interest earned per day = $400,000 \times \left[\frac{1.2875}{100} \right] \times \left[\frac{1}{365} \right] = 14.10959 \text{ Baht}$</p>
Interest payment frequency	Every June and December based on KBank's regulations
Main conditions	<ul style="list-style-type: none"> - Depositor must be a natural person of Thai nationality, not less than 12 years old. - Account can be opened during 6:00 a.m. - 8:00 p.m. daily, via K PLUS. - From 26 March 2022 onwards. The number of K-eSavings Accounts that can be opened by the Depositor via K PLUS is up to 5 accounts or in accordance with the criteria established by KBank.



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	<ul style="list-style-type: none"> - Customer opening a K-eSavings Account who has applied for K PLUS can enter information for account opening 24 hours every day, and the customer must be physically present to verify their identity via the NDID system and platform, or at a KBank branch or K CHECK ID location. If the customer verifies their identity after 8:00 p.m., the account will be opened at 6:00 a.m. on the following day. - K-eSavings Account features a savings deposit account without passbook. - Account name must be the same as the account owner's name. Opening of a joint account is not allowed. - Account closing must be done via K PLUS during 6:00 a.m. – 10:00 p.m.
Conditions for deposit/withdrawal/transfer, benefits and other conditions	<p>Deposit</p> <ul style="list-style-type: none"> - Cash must be deposited at a KBank branch or at a service point determined by KBank or Cash Deposit Machine (CDM). - Funds transfer can be made from other accounts to a K-eSavings Account. <p>Withdrawal</p> <ul style="list-style-type: none"> - To make withdrawal from K-eSavings Account, depositors must transfer funds to another deposit account via K PLUS. - Cash withdrawal or funds transfer can be made with the use of ATM/debit card via ATM. - QR withdrawal on K PLUS can be made at a K-ATM, KBank branch or KBank service Point. <p>Funds transfer limit</p> <ul style="list-style-type: none"> - Subject to limit established for the relevant channel by which the depositor has conducted funds transfer. <p>Other conditions</p> <ul style="list-style-type: none"> - Transaction fees vary according to the selected province of the account holder.
Account maintenance fee	Account maintenance fee of 50 Baht/month will be charged if account is inactive for more than one year and the account balance is less than 2,000 Baht.
Contact channels	<ol style="list-style-type: none"> 1. KBank branch 2. K-Contact Center 02-8888888, press 02 3. www.kasikornbank.com
Important note	Additional fees may be charged on transactions conducted across different clearing zones and with different service providers; no fee is charged for K PLUS.



Product name	(K-eSavings Account)
Tax	Interest income in excess of 20,000 Baht a year is subject to a 15-percent withholding tax, in accordance with 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.