



## Sale Sheet – Basic Banking Account

Product Name	(Basic Banking Account)
Product type	Savings
Minimum deposit amount for account opening	Zero Baht
Deposit interest rates (p.a.)	0.50%
Interest rate details (Only interest rates of more than one tier)	N/A
Example of interest calculation (only products with multiple interest calculation)	On a daily basis (the same way as standard savings account) Deposit amount x interest rate / 100 x number of days deposit is made / 365
Interest payment frequency	Every June and December
Main conditions	<ul style="list-style-type: none"> <li>- Depositor must be a natural person of Thai nationality.</li> <li>- Depositor must be not less than 65 years old. If they are less than 65 years old, a government welfare card is required.</li> <li>- One depositor is allowed to hold one valid account only (a basic banking account which was opened previously must first be closed).</li> <li>- Opening of a joint account is not allowed.</li> </ul> <p>Note: If the account is found to have one of the following conditions, benefits of the basic banking account will be cancelled, and the account will be changed into a savings account.</p> <ul style="list-style-type: none"> <li>- If the average end-of-day balance in the account in each month exceeds THB50,000; or</li> <li>- If either inflow or outflow in each month exceeds THB50,000; or</li> <li>- If there has been no deposit/withdrawal transaction (inactive account) for more than 24 consecutive months.</li> </ul>
Conditions for deposit/withdrawal/transfer, benefits and other conditions	<ul style="list-style-type: none"> <li>- No application or annual fee is charged if applying for one debit card.</li> <li>- No new card issuance fee is charged if the debit card is expired.</li> <li>- No account maintenance fee is charged.</li> </ul>
Account maintenance fee	Zero Baht/month. Account maintenance fee will be charged if there has been no deposit/withdrawal transaction (inactive account) for more than 24 consecutive months.
Contact channels	<ol style="list-style-type: none"> <li>1. KBank branch</li> <li>2. K-Contact Center 02-8888888, press 02</li> <li>3. www.kasikornbank.com</li> </ol>
Important note	Additional fees may be charged on transactions conducted across different clearing zones and with different service providers.
Tax	Interest income in excess of 20,000 Baht a year is subject to a 15-percent withholding tax as required by the Revenue Department.