

Bank of China (Thai) Public Company Limited

Table 1: Deposit Interest Rates

Effective from: 4 October 2024

Unit : Percentage per annum (p.a.)

Type of Deposit	Type of Customers					
	Individuals	Juristic persons	Institutions	Non-Residents		
				Individuals	Juristic persons	Institutions
1. Current	-	-	-	-	-	-
2. Savings						
2.1 Savings	0.250%	0.250%	0.250%	-	-	-
2.2 For Wealth Management and/or Payroll customers who have savings account with the Bank, the bank will pay interest in progressive rate as follows: (with effective from 18 March 2024)						
Amount (from 0 - 1,000,000 baht)*	0.250% <small>(Savings Interest Rate)</small>	-	-	-	-	-
Amount (above 1,000,000 baht)**	1.250% <small>(Savings Interest Rate plus 1.000 percent p.a. and equivalent to 1.250 percent p.a.)</small>	-	-	-	-	-
3.Fixed Deposit with Passbook/Deposit Receipts						
1 Month						
Amount (0 - 9,999,999 Baht)	0.300%	0.700%	0.100%	-	-	-
Amount (10,000,000-999,999,999 Baht)	0.300%	0.700%	0.100%	-	-	-
Amount (from 1,000,000,000 Baht)	0.300%	0.700%	0.100%	-	-	-
3 Months						
Amount (0 - 9,999,999 Baht)	0.625%	0.900%	0.100%	-	-	-
Amount (10,000,000-999,999,999 Baht)	0.625%	0.900%	0.100%	-	-	-
Amount (from 1,000,000,000 Baht)	0.625%	0.900%	0.100%	-	-	-
6 months						
Amount (0 - 9,999,999 Baht)	1.250%	1.000%	0.175%	1.250%	1.000%	0.175%
Amount (10,000,000-999,999,999 Baht)	1.250%	1.000%	0.175%	1.250%	1.000%	0.175%
Amount (from 1,000,000,000 Baht)	1.250%	1.000%	0.175%	1.250%	1.000%	0.175%
12 Months						
Amount (0 - 9,999,999 Baht)	1.600%	1.150%	0.250%	1.600%	1.150%	0.250%
Amount (10,000,000-999,999,999 Baht)	1.600%	1.150%	0.250%	1.600%	1.150%	0.250%
Amount (from 1,000,000,000 Baht)	1.600%	1.150%	0.250%	1.600%	1.150%	0.250%
24 Months						
Amount (0 - 9,999,999 Baht)	1.750%	1.100%	0.250%	1.750%	1.100%	0.250%
Amount (10,000,000-999,999,999 Baht)	1.750%	1.100%	0.250%	1.750%	1.100%	0.250%
Amount (from 1,000,000,000 Baht)	1.750%	1.100%	0.250%	1.750%	1.100%	0.250%

Remark: "-" means not provided

(Mr. Wu Lin)
Senior Executive Vice President

Announced on: 2 October 2024

Bank of China (Thai) Public Company Limited
Definition of customer type and conditions for Interest Payment

1. Definition of type of customer

- 1.1 Individual mean Thai-nationality person or foreigners according to the bank's criteria
- 1.2 Juristic person means corporation, company, limited partnership, public company incorporated in Thailand, foreign juristic person incorporated under specific laws.
- 1.3 Institution means financial institution or juristic person that operates like financial institution for example; bank, securities company based in Thailand and/or outside Thailand
- 1.4 Wealth Management customer mean individual customer that have deposit with the bank not less than THB 2,000,000 or equivalent to CNY 400,000 or USD 60,000 has been applied and/or being Wealth Management customer with the bank
- 1.5 Payroll customer mean individual customer who use the bank's saving account to receive salary from employer's the bank's corporate account via the bank's payroll system.

2. Conditions for paying interest

- 2.1 The interest payment calculation method for Interest of Deposit = $\frac{\text{Principle} \times \text{Interest Rate}(\% \text{ per year}) \times \text{number of deposit days}}{365}$
- 2.2 The bank uses 365 days for interest calculation.
- 2.3 Average annual interest rate calculation method on progressive rate for savings account of Wealth Management and/or Payroll customers
$$= \frac{(\text{amount of deposit not more than 1 million baht} \times \text{Interest Rate}(\% \text{ per year})) + (\text{amount of deposit above 1 million baht} \times \text{Interest Rate}(\% \text{ per year}))}{\text{Deposit balance on day ended}}$$

The bank may consider increase the interest payable to customers as deemed appropriate on case by case basis.
- 2.4 The bank may considering the business relationship or the value that such customer has or will have with the bank, or the bank's business strategic plan according to the market competition or the need to raise bank deposits at the time but not exceed 5.000 percent per annum from the deposit interest rate that the bank pays to depositor according to the type of customer/customer group that the bank determines, deposit type and the deposit period.

Conditions for Savings Deposit

- 2.5 For savings deposit account, the bank calculates interest on semi-annual basis and pay interest to the customer on 15th June and 15th December of every year
- 2.6 For Wealth Management and/or Payroll customers who have savings account with the Bank, the bank will pay interest as follows:
For deposit amount up to 1 million baht, the interest payment shall be made in accordance to the savings deposit Interest rate as announced by the bank
For deposit amount over 1 million baht, the interest payment shall be made in accordance with the savings deposit Interest rate as announced plus 1.00 percent per annum (The savings deposit Interest rate plus 1.00 percent per annum will be paid to the deposit amount that exceed 1 million baht only)

Conditions for Fixed Deposit

- 2.7 The bank will pay interest once at the end of the deposit period.
- 2.8 Premature withdrawal of a fixed deposit before the due date, the interest payment are as follows;
 - 2.8.1 Fixed deposit term of 1 month and 3 months for individual and juristic person, **No interest payment**
 - 2.8.2 Fixed deposit term of 6 months, 12 months and 24 months for individual and Fixed deposit term of 6 months, 12 months, 24 months and 36 months for juristic person deposited less than 3 months, **No interest payment**
 - 2.8.3 Fixed deposit term of 6 months, 12 months and 24 months for individual deposited not less than 3 months, interest payment shall be made equal to the savings deposit interest rate on the deposit date or deposit renewal date and deduct withholding tax (if any).
 - 2.8.4 Fixed deposit term of 6 months, 12 months, 24 months and 36 months for juristic person deposited not less than 3 months, interest payment shall be made equal to the savings deposit interest rate on the deposit date or deposit renewal date and deduct withholding tax (if any).
- 2.9 For partial withdraw on principle of fixed deposit before the due date, the remaining principal amount in fixed deposit accounts for 1 month, 3 months, 6 months, 12 months, and 24 months for individual, and fixed deposits of 1 month, 3 months, 6 months, 12 months, 24 months and 36 months for juristic person deposited until the due date, the bank pay interest equal to the fixed deposit interest rate specified on the deposit date or the date of renewal of the deposit. For the principal amount of fixed deposits that has been partially withdrawn before the due date, **No interest payment**
- 2.10 For renewal of fixed deposits, upon the maturity of the fixed deposit period, If the depositor does not withdraw money or provide no further instruction, it shall be considered that the depositor wishes/agrees to renew fixed deposit term with the same period of the latest deposit term, the interest rates and deposit conditions shall be as announced by the bank on the starting date of the new fixed deposit.
- 2.11 Fixed Deposit interest rates for non-resident individual in this Deposit Interest Rate Table are applicable for existing customer of the bank who already have this type of deposit account with the bank. The bank reserves the right to consider opening a new account for this deposit type to existing customer or new customer who already have or do not yet have this type of deposit account with the bank.

Other important condition

All type of domestic baht deposit accounts receives the protection on principle and interest from Deposit Protection Agency not exceeding the amount specified by law as follows;

Covered period
From 11th August 2021 onward

Covered amount
Not exceeding 1 million baht

Except for deposits in baht accounts of non-residents (Non-Resident Baht Account) which is an account according to the Exchange Control Act, deposits with embedded derivatives, and deposits between financial institutions will not receive protection of principal and interest from Deposit Protection Agency.