

Bank of China (Thai) Public Company Limited Table 4 Foreign Currency Deposit Interest Rates Effective from 4 October 2024					
Unit : Annual Percentage Rate					
FCY	Type of Deposits	Type of Customers			
		Resident		Non-Resident	
		Individuals	Juristic persons	Individuals	Juristic persons
USD	1. Current	No service	No service	No service	No service
	2. Saving				
	2.1 Saving	0.050	0.050	0.050	0.050
	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 5 July 2024)				
	Amount (from USD 0 - 30,000)	0.050 (Savings Interest Rate)		0.050 (Savings Interest Rate)	
	Amount (above USD 30,000)	1.050 (Savings Interest Rate plus 1.000 percent p.a. and equivalent to 1.050 percent p.a.)		1.050 (Savings Interest Rate plus 1.000 percent p.a. and equivalent to 1.050 percent p.a.)	
	3. Fixed				
	1 month*	0.400	0.400	0.400	0.400
	3 months*	0.800	0.800	0.800	0.800
	6 months*	1.100	1.100	1.100	1.100
	12 months*	1.300	1.300	1.300	1.300
*Plus Extra rate 0.1%: USD deposited to USD time deposit account by conversion of funds can enjoy extra 0.1% from the quotes by BOCT.					
EUR	1. Current	No service	No service	No service	No service
	2. Saving	No interest rate	No interest rate	No interest rate	No interest rate
	3. Fixed				
	1 month	No service	No service	No service	No service
	3 months	No service	No service	No service	No service
	6 months	No service	No service	No service	No service
CNY	12 months	No service	No service	No service	No service
	1. Current	No service	No service	No service	No service
	2. Saving				
	2.1 Saving	0.400	0.350	0.400	0.350
	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 4 October 2024)				
	Amount (from CNY 0 - 200,000)	0.400 (Savings Interest Rate)		0.400 (Savings Interest Rate)	
	Amount (above CNY 200,000)	1.000 (Savings Interest Rate plus 0.600 percent p.a. and equivalent to 1.000 percent p.a.)		1.000 (Savings Interest Rate plus 0.600 percent p.a. and equivalent to 1.000 percent p.a.)	
	3. Fixed				
	1 month	1.100	1.100	1.100	1.100
	3 months	1.300	1.300	1.300	1.300
SGD	6 months	1.500	1.500	1.500	1.500
	12 months	1.700	1.700	1.700	1.700
	1. Current	No service	No service	No service	No service
	2. Saving	0.00010	No service	0.00010	No service
	3. Fixed				
GBP	1 month	0.010	No service	0.010	No service
	3 months	0.010	No service	0.010	No service
	6 months	0.010	No service	0.010	No service
	12 months	0.010	No service	0.010	No service
	1. Current	No service	No service	No service	No service
HKD	2. Saving	No interest rate	No interest rate	No interest rate	No interest rate
	3. Fixed				
	1 month	No service	No service	No service	No service
	3 months	No service	No service	No service	No service
	6 months	No service	No service	No service	No service
	12 months	No service	No service	No service	No service

(Mr. Wu Lin)
 Senior Executive Vice President
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Bank of China (Thai) Public Company Limited
Definition of customer type and conditions for interest payment

1. Definition of customer type

- 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 interest payment

- 2.1 Interest Payment Calculation Method
The formula of interest calculation
$$= \text{Principle} \times \text{Interest Rate}(\%) \times \text{number of deposit days}$$

360 or 365 (as the case may be based on the selected currency)

According to the international standard and practice, number of days in 1 year of each currency is shown below;
- USD, EUR, CNY to be counted 360 days
- SGD, GBP, HKD to be counted 365 days

- 2.2 The bank may consider increase the interest payable to customers as deemed appropriate on case by case basis.
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

- 2.3 For saving 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
- 2.4 For Wealth Management and/or Payroll customers who have savings account with the Bank, the bank will pay interest as follows:
2.4.1 Currency: USD
For deposit amount up to USD 30,000, the interest payment shall be made in accordance to the savings deposit Interest rate as announced by the bank.
For deposit amount over USD 30,000, the interest payment shall be made in accordance with the savings deposit Interest rate as announced plus 1.000 percent per annum (The savings deposit Interest rate plus 1.00 percent per annum will be paid to the deposit amount that exceed USD 30,000 only)
2.4.2 Currency: USD
For deposit amount up to CNY 200,000, the interest payment shall be made in accordance to the savings deposit Interest rate as announced by the bank
For deposit amount over CNY 200,000, the interest payment shall be made in accordance with the savings deposit Interest rate as announced plus 0.600 percent per annum (The savings deposit Interest rate plus 0.600 percent per annum will be paid to the deposit amount that exceed CNY 200,000 only)

Conditions for Fixed Deposit

- 2.5 The bank will pay interest once at the end of the deposit period.
- 2.6 Premature withdrawal of a fixed deposit before the due date, the interest payment are as follows;
2.5.1 Fixed deposit term of 1 month and 3 months for individual and juristic person, **No interest payment**
2.5.2 Fixed deposit term of 6 months, and 12 months for individual and juristic person deposited less than 3 months, **No interest payment**
2.5.3 Fixed deposit term of 6 months, and 12 months for individual and 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).
- 2.7 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, and 12 months for individual and 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.
- 2.8 For the principal amount of fixed deposits that has been partially withdrawn before the due date, **No interest payment**.
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.

Other important condition

Principle and interest of Foreign Currency deposit account is not protected by Deposit Protection Agency