

Type of Deposit	Type of Customer				Non-residents	
	Individuals	Juristic Person	Special Juristic Person	Funds	Individuals	Juristic Person
	Associations Foundation, Temple		Provident Fund Insurance	Cooperatives Life Insurance		
<b>1. Current Accounts</b>						
1.1 Current Accounts	-	-	-	-	-	-
1.2 KK Current Plus						
Amount not over THB 500,000	1.50%	0.75%	0.75%	-	-	-
Amount THB 500,001 - THB 1,000,000	2.00%	0.75%	0.75%	-	-	-
Amount THB 1,000,001 - THB 10,000,000	2.00%	0.75%	0.75%	-	-	-
Amount THB 10,000,001 and over	1.50%	0.85%	0.85%	-	-	-
<b>2. Savings Accounts</b>						
2.1 Savings	1.00%	0.75%	0.75%	0.75%	-	-
2.2 KK Investor Savings, KK Investor Savings Plus	2.00%	-	-	-	-	-
2.3 KK Savings Plus, 2.4 KK Savings Plus 2						
Amount not over THB 500,000	1.50%	0.75%	0.75%	-	-	-
Amount THB 500,001 - THB 1,000,000	2.00%	0.75%	0.75%	-	-	-
Amount THB 1,000,001 - THB 10,000,000	2.00%	0.75%	0.75%	-	-	-
Amount THB 10,000,001 and over	1.50%	0.85%	0.85%	-	-	-
2.5 KK Max Savings						
The Deposit Amount less than or equal to THB 5,000,000	1.25%	-	-	-	-	-
The Deposit Amount more than THB 5,000,000	0.75%	-	-	-	-	-
2.6 KK Smart Savings						
The Deposit Amount less than or equal to THB 10,000,000	3.00%	3.00%	-	-	-	-
The Deposit Amount exceed than THB 10,000,000	2.50%	0.85%	-	-	-	-
( See Bank Criteria)						
<b>3. Fixed Deposit Accounts (Certificate of Deposit (CD))</b>						
7 days						
Amount from THB 5,000,000 and over	2.50%	2.50%	2.50%	2.50%	-	-
15 days						
Amount from THB 5,000,000 and over	2.50%	2.50%	2.50%	2.50%	-	-
1 month						
Amount from THB 5,000,000 and over	2.50%	2.50%	2.50%	2.50%	-	-
2 months						
Amount from THB 5,000,000 and over	2.50%	2.50%	2.50%	2.50%	-	-
<b>4. Fixed Deposit Accounts (Certificate of Deposit / Passbook)</b>						
Fixed 3 months						
Amount THB 100,000 - THB 10,000,000	3.00%	3.00%	2.75%	2.75%	-	-
THB 10,000,001 - THB 50,000,000	3.00%	3.00%	2.75%	2.75%	-	-
THB 50,000,001 - THB 100,000,000	3.00%	3.00%	2.75%	2.75%	-	-
THB 100,000,001 - THB 400,000,000	3.00%	3.00%	2.75%	2.75%	-	-
THB 400,000,001 and over	2.75%	2.50%	2.50%	2.50%	-	-

Fixed 6 months					-	-
Amount THB 100,000 - THB 10,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 10,000,001 - THB 50,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 50,000,001 - THB 100,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 100,000,001 - THB 400,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 400,000,001 and over	3.00%	2.75%	2.75%	2.75%	-	-
Fixed 9 months					-	-
Amount THB 100,000 - THB 10,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 10,000,001 - THB 50,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 50,000,001 - THB 100,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 100,000,001 - THB 400,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 400,000,001 and over	3.00%	2.75%	2.75%	2.75%	-	-
Fixed 12 months					-	-
Amount THB 100,000 - THB 10,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 10,000,001 - THB 50,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 50,000,001 - THB 100,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 100,000,001 - THB 400,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 400,000,001 and over	3.00%	2.75%	2.75%	2.75%	-	-
Fixed 18 months					-	-
Amount THB 100,000 - THB 10,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 10,000,001 - THB 50,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 50,000,001 - THB 100,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 100,000,001 - THB 400,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 400,000,001 and over	3.00%	2.75%	2.75%	2.75%	-	-
Fixed 24 months					-	-
Amount THB 100,000 - THB 10,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 10,000,001 - THB 50,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 50,000,001 - THB 100,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 100,000,001 - THB 400,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 400,000,001 and over	3.00%	2.75%	2.75%	2.75%	-	-
Fixed 36 months					-	-
Amount THB 100,000 - THB 10,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 10,000,001 - THB 50,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 50,000,001 - THB 100,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 100,000,001 - THB 400,000,000	3.25%	3.25%	3.00%	3.00%	-	-
THB 400,000,001 and over	3.00%	2.75%	2.75%	2.75%	-	-
Fixed 48 months					-	-
Amount THB 100,000 - THB 10,000,000	3.40%	3.40%	3.15%	3.15%	-	-
THB 10,000,001 - THB 50,000,000	3.40%	3.40%	3.15%	3.15%	-	-
THB 50,000,001 - THB 100,000,000	3.40%	3.40%	3.15%	3.15%	-	-
THB 100,000,001 - THB 400,000,000	3.40%	3.40%	3.15%	3.15%	-	-
THB 400,000,001 and over	3.15%	2.90%	2.90%	2.90%	-	-

Announcement Dated on January 27, 2012

## **1. Criteria of Fixed Deposit (Certificate of Deposit And Pass Book)**

1. Minimum deposit is THB 500,000 for Certificate of Deposit and THB 100,000 for Pass Book.
2. Any withdrawal before maturity date, must be withdrawn the whole amount of each deposit under the following conditions;
  - Deposit period less than 3 months: No interest payment.
  - Deposit period more than 3 months : the bank will pay interest rate at normal Saving account rate.
3. If a withdrawal is made before the maturity date but after the Bank's payment of interest to the account holder, the Bank reserves the right to claim such paid interest back by balancing it from the fixed account. The interest will be re-calculated according to the actual deposit period and the minimum interest rate for the savings account that was in place on the day the deposit was made. Any withholding tax deducted from such payments that is submitted by the Bank to the Revenue Department, must be claimed back from the Revenue Department by the account holder as necessary.
4. Fixed Deposit for periods of 6-48 months starting from THB 500,000 will be eligible for monthly or quarterly interest and passbook for periods of 24-48 months starting from THB 100,000 will be eligible for yearly interest.
5. Customers must have KK savings or current account to receive interest/principal.
6. The Bank may consider increasing the interest payable to the depositors on a case by case basis as appropriate by considering the relationship as a whole, the business value that the depositors have or will have with the Bank or its group companies, the interest rate conditions in the financial market and the need to raise deposits in each period.
7. After the maturity date of a fixed deposit account, if any withdrawal is not made, it shall be deemed that the account holder wishes to continue his deposit in the same type of account and period of deposit. The extended deposit shall cover the principal only and the interest shall be subject to the rate announced by the Bank on the date of deposit extension. If the account holder is not notified otherwise, it shall be deemed that the Bank agrees to accept such a deposit extension. This condition deems the normal practice for every maturity date.
8. If the maturity date falls on a day that the Bank is closed and a withdrawal is made on the date following day, interest shall accrue for the day the Bank was closed.
9. The Bank reserves the right to revise its deposit period on fixed account; the deposit service period may be longer or shorter than that set out in the Bank's Announcement. Interest to be paid for such term deposits lodged with the Bank with terms different from the Announcement will be at a rate applicable to the immediately shorter term given in the Announcement.
10. The Bank reserves the right to change interest rates and other conditions as appropriate.

## **2. Criteria of Savings Account**

### **2.1 Savings Account**

1. Minimum deposit is THB 1,000.
2. Deposit interest is calculated daily based on the amount in the account. Interest accrued will be payable on the last day in June and December.
3. For any fees incurred, the Bank reserves the right to call for the remaining/outstanding fees from the account holder.
4. The Bank reserves the right to change interest rates and other conditions as appropriate.

### **2.2 KK Investor Savings Account**

1. Minimum deposit is THB 10,000.
2. The account holder must be a customer of Kiatnakin Securities Co., Ltd.
3. Deposit interest is calculated daily based on the amount in the account. Interest accrued will be payable on the last day in June and December.
4. For any fees incurred, the Bank reserves the right to call for the remaining/outstanding fees from the account holder.
5. The Bank reserves the right to deduct withholding tax from the deposit interest according to the criteria announced by the Revenue Department, except if it is exempted.
6. The Bank reserves the right to change interest rates and other conditions as appropriate.

### **2.3 KK Savings Plus Account**

1. Minimum deposit is THB 1,000.
2. Deposit interest is calculated daily based on the amount in the account. Interest accrued will be payable on the last day in June and December.
3. For any fees incurred, the Bank reserves the right to call for the remaining/outstanding fees from the account holder.
4. The Bank reserves the right to deduct withholding tax from the deposit interest according to the criteria announced by the Revenue Department, except if it is exempted.
5. The Bank reserves the right to change interest rates and other conditions as appropriate.

### **2.4 KK Investor Savings Plus Account**

1. Passbook is issued as evidence of deposits.
2. The account holder must be a customer of Kiatnakin Securities Co., Ltd.
3. Minimum deposit is THB 10,000
4. Deposit interest is calculated daily based on the amount in the account. Interest accrued will be payable on the last day in June and December.
5. The account holder must have the transaction with Kiatnakin Securities Co., Ltd. at least once a month in order to receive the interest rate at the highest tier as announced. The interest rate will be according to the account balance.
6. If the account holder do not follow the condition as above, the Bank reserves the right to change interest rates to KK Investor savings rate depend on the account balance.

7. The Bank reserves the right to deduct withholding tax from the deposit interest according to the criteria announced by the Revenue Department, except if it is exempted.
8. For any fees incurred, the Bank reserves the right to call for the remaining/outstanding fees from the account holder.
9. The customer shall open account at head office and Asoke branch only.
10. Amount lower than THB. 1,000 not interest paid.  
 Amount at THB 1,000 to THB 5,000,000 interest paid 3.50%  
 Amount at THB 5,000,000 interest paid 2.50%

### **2.5 KK Savings Plus2 Account**

1. Reserve only for customer, with KK eligible Money Expo 2009 coupon can bring the coupon to open the accounts between 7 - 29 May 2009 at specified Branch.
2. For individuals only
3. Minimum deposit for account opening is THB 50,000
4. Passbook is issued as evidence of deposits.
5. Deposit interest is calculated daily based on the amount in the account. Interest accrued will be payable on the last day of business in June and
6. The Bank reserves the right to deduct withholding tax from the deposit interest according to the criteria announced by the Revenue Department, except if it is exempted.
7. The Bank reserves the right to change interest rates and other conditions as appropriate.
8. For any fees incurred, the Bank reserves the right to collect for the remaining/outstanding fees from the account holder.

### **2.6 KK Smart Savings**

1. The minimum amount for account opening is THB 100,000.
2. The Bank reserves the right to offer only account per one .
3. Join accounts, account " and "/" " or "/" " for " / " by " are not permitted.
4. Depositors can withdraw 4 times a month; further withdrawals will cost 500 baht per transaction.
5. If the average outstanding balance for the month is below THB 100,000 , the bank will charge THB 100 for the account maintenance fee.
6. Depositors cannot leave the principle amount less the THB 500 in their accounts; except for the account closure.
7. If an account is closed within 30 days from the opening date, it will cost THB 50 for the account closure fee.
8. Deposit interest is calculated daily based on the amount in the account. Interest accrued will be payable on the last day in June and December.
9. The Bank reserves the right to deduct withholding tax from the deposit interest according to the criteria announced by the Revenue Department, except

## **3. Criteria of Current Account**

### **3.1 Current Account**

1. Minimum deposit is THB 10,000.
2. For any fees incurred, the Bank reserves the right to call for the remaining/outstanding fees from the account holder.
3. The Bank reserves the right to change interest rates and other conditions as appropriate.

### **3.2 KK Current Plus**

1. Minimum deposit is THB 10,000.
2. Deposit interest is calculated daily based on the amount in the account. Interest accrued will be payable on the last day in June and December.
3. Withdrawals may be done by cheque.
4. For any fees incurred, the Bank reserves the right to call for the remaining/outstanding fees from the account holder.
5. The Bank reserves the right to deduct withholding tax from the deposit interest according to the criteria announced by the Revenue Department, except the case of an exemption.
6. The Bank reserves the right to change interest rates and other conditions as appropriate.

#### 4. Other Criteria

1. Juristic Person consists of Limited Companies, Public Limited Companies, Limited Partnership, other Legal Entities and Residential Juristic Persons.
2. Special Juristic Person consists of government entities, state-enterprises and non-financial institution businesses that report more than 10 billion baht of total assets.
3. The formula used to calculate the interest are illustrated as followed (1 year = 365 days)  
Interest Earned = Principal Amount x  $\frac{\text{Interest Rate Per Year}}{100} \times \frac{\text{Period of deposit (days)}}{365}$
4. All Baht deposit types are protected principal and interest by Deposit Protection Agency (DPA) in accordance with the limit prescribed by law except for non-resident baht account .

	Protection Period	Protected Deposit Amount
1st year	11 August 2008 - 10 August 2009	Full coverage
2nd year	11 August 2009 - 10 August 2010	Full coverage
3rd year	11 August 2010 - 10 August 2011	Full coverage
4th year	11 August 2011 - 10 August 2012	Baht 50 million
5th year	From 11 August 2012 onwards	Baht 1 million

Notified on 27 January 2012  
Kiatnakin Bank Public Company Limited



(Mr.Chavalit Chindavanig)