



Sales Sheet – LINE BK Special Rate Account

Product Name	LINE BK Special Rate Account
Product type	Savings
Deposit period (months)	6 or 12 months
Minimum and maximum deposit amount for account opening	Not specified
Deposit rate (p.a.)	<p>6-month deposit term</p> <ul style="list-style-type: none"> - 1.00% for deposit of 0 Baht-500,000 Baht - No interest is paid to the deposit in excess of 500,000 Baht. <p>12-month deposit term</p> <ul style="list-style-type: none"> - 1.50% for deposit of 0 Baht-500,000 Baht - No interest is paid to the deposit in excess of 500,000 Baht. <p>(The interest rate may be subject to change. The latest data can be found at www.kasikornbank.com)</p>
Example of interest calculation	<p>On a daily basis</p> <p>Average interest rate (p.a.) =</p> $\left[\frac{(\text{Deposit up to 500,000 Baht} \times \frac{x\%}{100}) + (\text{Deposit in excess of 500,000 Baht} \times \frac{x\%}{100})}{\text{Balance at the end of day}} \right] \times 100$ <p>Daily interest earned = $\frac{\text{Principal} \times \text{Average interest rate (p.a.)}}{100} \times \frac{1}{365}$</p> <p><u>Example:</u> Calculation of interest on LINE BK Special Rate Account at end of day (1 day) for end-of-day balance of 600,000 Baht (deposit period of 12 months as chosen by the depositor)</p> <ul style="list-style-type: none"> - Average interest rate = $\left[\frac{(500,000 \times \frac{1.50}{100}) + (100,000 \times \frac{0.00}{100})}{600,000} \right] \times 100 = 1.25$ - Daily interest earned = $600,000 \times \frac{1.25}{100} \times \frac{1}{365} = 20.55 \text{ Baht}$
Interest payment frequency	Upon maturity
Main conditions	<ul style="list-style-type: none"> - Depositor must be a natural person of Thai nationality, not less than 12 years old. - Account must be opened via LINE BK on LINE application. - Customer must have a LINE BK Savings Account or other type of savings account (single account) of KBank which is used on K PLUS, linked and used via LINE BK. The linked account will be used for account debit for automatically depositing in the LINE BK Special Rate Account, and also for receiving principal and interest which is subject to tax deduction (if any) upon maturity. - Account name must be the same as the account owner's name. Opening of a joint account is not allowed. - Account can be opened daily, 6:00 a.m.- 8:00 p.m. - The Depositor can open only one LINE BK Special Rate Account.



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	<p>- A LINE BK Special Rate Account features a savings account with the following conditions:</p> <ol style="list-style-type: none"> 1. Customer is required to choose deposit term (6 months or 12 months). 2. Customer is required to set the minimum deposit target at 100 Baht and the maximum deposit target at 500,000 Baht per account. The customer must make a deposit per the set target within the term as chosen in Item 1. 3. Customer must make at least one deposit transaction each month (throughout the deposit term) starting from the month in which KBank is required to debit the linked account for the first time. Once the deposit meets the set target, KBank will not debit the linked account for deposit during the remaining months, and the customer will not be treated as non-compliant with the deposit conditions. <p>- The customer is allowed to <u>miss one deposit installment</u> throughout the deposit term.</p> <p>- Upon maturity, KBank will close the LINE BK Special Rate Account, and the principal and interest amount will be transferred to the linked account.</p> <p>- The LINE BK Special Rate Account must be closed via LINE BK on the LINE application from 6:00 a.m. to 10:00 p.m. only.</p>
<p>Conditions for deposit/withdrawal/transfer, benefits and other conditions</p>	<p>Deposit</p> <p>At least one deposit transaction must be made each month on the date specified by the customer (if there is no calendar date specified, KBank will debit the linked account on the final day of the month.)</p> <p>If there are <u>sufficient</u> funds in the linked account, KBank will debit the linked account once a month on the date specified by the customer.</p> <p>If there are <u>insufficient</u> funds in the linked account, KBank will not debit the linked account for deposit; account debit for partial deposit shall in no event be undertaken.</p> <p>If account debit cannot be made from the linked account in the relevant month, the customer may deposit cash via any KBank channel or make funds transfer from another account. There must be at least one deposit transaction within the final day of each month so that the customer shall not be assumed to have missed a deposit.</p> <p>Deposit transaction will start in the month that the Depositor has requested KBank to debit the linked account for the first time. For instance, the customer opened a LINE BK Special Rate Account on October 15, 2020, and chose a deposit term of six months and account debit date of the 30th of each month. If there are sufficient funds in the linked account on October 30, 2020, the account will be automatically debited on that day, which is regarded as the first debit transaction of October.</p> <p>If the Depositor makes deposit transactions as required within the specified timeframe, and the deposit amount exceeds the saving target (but not exceeding 500,000 Baht), the Depositor shall receive interest at the rate of LINE BK Special Rate Account as of the account opening date (For instance, the customer opened a LINE BK Special Rate Account with a deposit term of six months and a saving target of 60,000 Baht. KBank will debit the linked account once a month in the amount of 10,000 Baht each time. If in the sixth month, the Depositor makes additional deposit of 40,000 Baht which raises</p>



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	<p>the total deposit to 100,000 Baht, a deposit rate of 1.00 percent p.a. will be paid on the amount in excess of 40,000 Baht.</p> <p>Cheque deposit cannot be made.</p> <p>Withdrawal</p> <p>Partial withdrawal is not allowed. Customer must close their account via LINE BK on the LINE application only.</p> <p>Other conditions</p> <p>Customer may change the linked account via LINE BK on the LINE application and may use other services to be made available by KBank or to be further determined by KBank in the future.</p> <p>The maturity date of a LINE BK Special Rate Account shall fall on the same date when the account is opened plus the number of months chosen for the deposit term, plus one more day. (For instance, if a customer opens a LINE BK Special Rate Account with deposit term of six months on October 15, 2020, in this case, the maturity date of this account is April 16, 2021.)</p>
Default interest rate	<p><u>In case of early withdrawal</u></p> <p>Customer will receive an interest rate equal to that of LINE BK Savings Account (except for the amount in excess of 500,000 Baht, which shall not receive interest.)</p> <p><u>In case of missed deposit/failure to make a deposit each month/deposit falling short of the saving target</u></p> <p>If the customer misses <u>one deposit installment</u>, the Depositor still receives a LINE BK special interest rate.</p> <p>If the customer misses two deposit installments, the Depositor will receive interest at the rate of LINE BK Savings Account, except for the amount in excess of 500,000 Baht, which shall receive no interest. KBank shall no longer accept deposit during the remaining months of the deposit term, and the LINE BK Special Rate Account shall be closed, with principal and interest amount, less interest tax (if any), to be transferred to the specified linked accounts on the first day of the following month, starting from the month in which the customer misses the second deposit <u>installment</u>.</p> <p><u>For instance</u>, the customer opened a LINE BK Special Rate Account on October 15, 2020, and chose a deposit term of six months and account debit on the 20th of each month. If there are insufficient funds in the linked account on October 20, 2020, the account shall not be debited. If the customer fails to make a deposit via other channels by October 31, 2020 the customer shall be assumed to have missed a deposit installment. If, on November 30, 2020, the customer fails to make another deposit, they shall be assumed to have missed a second deposit installment. KBank will then close the LINE BK Special Rate Account and transfer the principal and interest amount, less interest tax (if any) to the linked account on December 1, 2020.</p>



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	If the deposit falls short of the saving target, the depositor shall receive LINE BK Savings Account interest at the rate as of the account opening date, except for the amount in excess of 500,000 Baht, which shall receive no interest. KBank shall close the LINE BK Special Rate Account and transfer the principal and interest amount, less interest tax (if any) to the linked account as specified on the maturity date.
Account maintenance fee	No
Account renewal upon the maturity date	Renewal is not allowed. KBank shall close the LINE BK Special Rate Account and transfer the principal and interest amount, less interest tax (if any), to the linked account as specified on the maturity date.
Contact channels	LINE BK Call Center: Tel 02-055-5555 LINE BK Official Account (on LINE application) KBank branches K-Contact Center at 02-888-8888, press 02 www.linebk.com
Important note	Additional fees may be charged on transactions conducted across different clearing zones and with different banks.
Tax	Interest earned which exceeds 20,000 Baht per year shall be subject to withholding tax of 15 percent per 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.