



Sales Sheet – K-eSavings account via MAKE by KBank

Product name	K-eSavings account via MAKE by KBank
Product type	Savings
Minimum and maximum deposit amount for account opening	Not specified
Deposit rate (p.a.)	<p>Step-up interest rate based on deposit amount (on a progressive basis). Details are as follows:</p> <ul style="list-style-type: none"> - Deposit up to 500,000 Baht: 1.50% - Deposit in excess of 500,000 Baht: 0.65% <p>(The interest rate may be subject to change based on KBank announcement. The latest data can be found at www.kasikornbank.com)</p>
Example of interest calculation	<p>Interest is calculated on a daily basis (same as a conventional savings account):</p> <p>Average interest p.a. =</p> $\left[\frac{(\text{Deposit amount up to 500,000 Baht} \times \frac{1.50}{100}) + (\text{Deposit amount in excess of 500,000 Baht} \times \frac{0.65}{100})}{\text{End-of-the-day balance}} \right] \times 100$ <p>Interest earned per day = $\text{Principal} \times \frac{\text{Average interest rate p.a.}}{100} \times \frac{1}{365}$</p> <p><u>Example:</u> Calculation of interest on K-eSavings Account at end of day (one day) for end-of-day balance of 600,000 Baht</p> <ul style="list-style-type: none"> - Average interest rate p.a. = $\left[\frac{(500,000 \times \frac{1.50}{100}) + (100,000 \times \frac{0.65}{100})}{600,000} \right] \times 100 = 1.35833$ - Interest earned per day = $600,000 \times \left[\frac{1.35833}{100} \right] \times \left[\frac{1}{365} \right] = 22.32871 \text{ Baht}$
Interest payment frequency	Every June and December based on KBank's regulations
Main conditions	<ul style="list-style-type: none"> - Depositor must be a natural person of Thai nationality, not less than 12 years old. - Account can be opened during 6:00 a.m. - 8:00 p.m. daily, via MAKE by KBank application. - One Depositor is allowed to open only one K-eSavings Account via MAKE by KBank application or in accordance with the criteria established by KBank.



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	<ul style="list-style-type: none"> - Customer opening a K-eSavings Account who has applied for MAKE by KBank can enter information for account opening 24 hours every day, and the customer must be physically present to verify their identity via K CHECK ID. If the customer verifies their identity after 8:00 p.m., the account will be opened at 6:00 a.m. on the following day. - K-eSavings Account features a savings deposit account without passbook. - Account name must be the same as the account owner's name. Opening of a joint account is not allowed. - Account closing must be done via MAKE by KBank application in accordance with KBank's established conditions. - If account is opened via other channels/services (if any), the Depositor must comply with steps and criteria for account opening of each channel/service as determined by KBank.
Conditions for deposit/withdrawal/transfer, benefits, and other conditions	<p>Deposit</p> <ul style="list-style-type: none"> - Cash must be deposited at a KBank branch or at a service point determined by KBank or Cash Deposit Machine (CDM). - Funds transfer can be made from other accounts to a K-eSavings Account via MAKE by KBank. <p>Withdrawal or Funds Transfer</p> <ul style="list-style-type: none"> - To make withdrawal from K-eSavings Account, depositors must transfer funds to another deposit account via MAKE by KBank. - QR withdrawal on MAKE by KBank application can be made at a K-ATM. <p>Funds transfer limit</p> <ul style="list-style-type: none"> - Subject to limit established for the relevant channel by which the depositor has conducted. <p>Other conditions</p> <ul style="list-style-type: none"> - Transaction fees vary according to the selected province of the account holder.
Account maintenance fee	Account maintenance fee of 50 Baht/month will be charged if account is inactive for more than one year and the account balance is less than 2,000 Baht.
Contact channels	<ol style="list-style-type: none"> 1. KBank branch 2. K-Contact Center 02-8888888, press 801 3. www.kasikornbank.com
Important note	Additional fees may be charged on transactions conducted across different clearing zones and with different service providers; no fee is charged for K PLUS.
Tax	Interest income in excess of 20,000 Baht a year is subject to a 15-percent withholding tax, in accordance with the criteria determined by the Revenue Department.



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Others	From August 11, 2021 onward, deposit is protected within the limit of 1 million Baht/ Depositor/ financial institution.