



Sale Sheet – Basic Banking Account

Product Name	(Basic Banking Account)
Product type	Savings
Minimum deposit amount for account opening	Zero Baht
Deposit interest rates (p.a.)	0.50%
Interest rate details (Only interest rates of more than one tier)	N/A
Example of interest calculation (only products with multiple interest calculation)	On a daily basis (the same way as standard savings account) Deposit amount x interest rate / 100 x number of days deposit is made / 365
Interest payment frequency	Every June and December
Main conditions	<ul style="list-style-type: none"> - Depositor must be a natural person of Thai nationality. - Depositor must be not less than 65 years old. If they are less than 65 years old, a government welfare card is required. - One depositor is allowed to hold one valid account only (a basic banking account which was opened previously must first be closed). - Opening of a joint account is not allowed. <p>Note: If the account is found to have one of the following conditions, benefits of the basic banking account will be cancelled, and the account will be changed into a savings account.</p> <ul style="list-style-type: none"> - If the average end-of-day balance in the account in each month exceeds THB50,000; or - If either inflow or outflow in each month exceeds THB50,000; or - If there has been no deposit/withdrawal transaction (inactive account) for more than 24 consecutive months.
Conditions for deposit/withdrawal/transfer, benefits and other conditions	<ul style="list-style-type: none"> - No application or annual fee is charged if applying for one debit card. - No new card issuance fee is charged if the debit card is expired. - No account maintenance fee is charged.
Account maintenance fee	Zero Baht/month. Account maintenance fee will be charged if there has been no deposit/withdrawal transaction (inactive account) for more than 24 consecutive months.
Contact channels	<ol style="list-style-type: none"> 1. KBank branch 2. K-Contact Center 02-8888888, press 02 3. www.kasikornbank.com
Important note	Additional fees may be charged on transactions conducted across different clearing zones and with different service providers.
Tax	Interest income in excess of 20,000 Baht a year is subject to a 15-percent withholding tax as required by the Revenue Department.