krungsri
กรุงศรี
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Fact Sheet

Foreign Currency Deposit (FCD) for Foreigner

Fact Sheet for product understanding of customer

- Please read and study product's feature, conditions and relevant risks in this document before making decision to purchase or use the product.
- The information on this page becomes effective from 24 July 2026 until the bank makes any change to the aforementioned information

Type of Products

- Savings / Time Deposit / Current
- Source of fund from abroad and source of Fund from Domestic
- Foreign Individual / Foreign Juristic Person
- Available up to 12 currencies (1 account per currency)

1. USD (US Dollar), 2. GBP (British Pound), 3. EUR (Euro), 4. JPY (Japanese Yen), 5. AUD (Australian Dollar), 6. CHF (Swiss Franc),7. HKD (Hong Kong Dollar), 8. SGD (Singapore Dollar), 9. NOK (Norwegian Kroner), 10. SEK (Swedish Krona),11. DKK (Danish Krone) and 12. CNY(Chinese Yuan/Renminbi)

Deposit duration

- Savings and Current account not specified the deposit period
- Time Deposit : Odd Tenors (Available currencies: USD, EUR and JPY)
- Time Deposit account 1 , 3 , 6 ,9 and 12 month [Malaysian Ringgit (MYR) and Indonesian Rupiah (IDR) are not available]
- Special Time deposit (USD) 3 months and 6 months (Effective 1 January – 31 December 2026 which the interest rate applies for the Bank Announcement on 24 July 2026 or any the Bank announcement has been changed.)
- Special Time deposit (USD) 12 months (Effective 24 July – 31 December 2026 which the interest rate applies for the Bank Announcement on 24 July 2026 or any the Bank announcement has been changed.)

The deposit for account opening minimum initial

Type of Deposit account		Amount in USD or equivalent in other currency	
		Minimum Initial Deposit	Monthly Average of Minimum Balance (for Foreigner only)
Current	Individual	USD100	USD 500
	Juristic	USD500	
Savings	Individual	USD100	
	Juristic	USD500	USD 5,000
Time Deposit (Day/Month)	Individual	USD100	-
	Juristic	USD500	-
Special Time Deposit (USD)	Individual	USD10,000	-

Interest rate details

- Interest rate 12 currencies are in accordance with the Bank's announcement (Some currency no interest rate) (Reference to current interest rate announcement of the bank)

Interest payment and conditions

- Interest rate is available at www.krungsri.com https://www.krungsri.com/bank/en/Other/Interestratesfees/Interestratesfeesandconditions/ForeignCurrencyDepositInterestRates.html

Example of interest calculation

- **Accrue interest** = $\frac{\text{Principle} \times \text{Annual Interest Rate}}{100} \times \frac{\text{Actual Deposit Period}}{365 \text{ or } 360}$

- **The base of number of days per year applied to the interest calculation varies by currency of deposit as follows:**
  - The base of 365 days per year is applied to GBP, SGD and HKD.
  - The base of 360 days per year is applied to other currencies.

Remark • Principal and the interest rate per annum are calculated by currency of deposits
• The exchange rate shall be the Bank of Ayudhya T/T Buying Rate at the end of the date of interest calculation.

Interest paid period

- Savings account: The Bank pays interest to twice a year, June and December of each year, based on the interest rates and terms specified in the Bank's announcement regarding foreign currency deposit interest rates.
- Time Deposit account: Interest payments shall be based on the agreed deposit term of particular deposits at maturity date.

Main conditions

- Current accounts (non – cheque)
- The Krungsri FCD Chip Card (FCD-ATM card) is suitable for Thai and foreign individuals
- For FCD savings and current accounts, an FCD card is issued as evidence of deposits instead of a passbook.
- For FCD time deposit accounts, a passbook is issued as evidence of deposits and for updating account movements at the passbook update machine.

Deposit / Withdrawal / Transfer Conditions

- Banknote deposits and withdrawals are subject to fees as specified by the Bank.

Type of Deposit

1. Inward Remittance Via SWIFT
2. Foreign Currency Notes (The daily aggregate amount of deposit in all currencies and all accounts shall not exceed (1) USD 15,000 or it equivalent or (2) amount indicating in the evidence showing that it is from abroad or (3) amount exchanged from foreign exchange business operators according to their permissible scope of business)
3. Foreign Cheque / Foreign Draft /Traveler's Cheque
4. Transfer between FCD Accounts of the same person or two parties
5. Thai Baht (subject to the Bank of Thailand's rules and regulation)

   Remark… Baht deposit in FCD accounts can be made in 3 cases:
   1) Baht received from working in Thailand (Income certification letter is required)
   2) Baht withdrawn from NRB accounts of foreign nationals (subject to the Bank of Thailand's rules and regulation)
   3) Baht deposited by Thais for payment to foreign nationals (Evidence of obligations must be available.)

Type of Withdrawal

1. Outward Remittance Via SWIFT
2. Foreign Currency Notes
3. Transfer between FCD Accounts of the same person or two parties
4. Thai Baht (subject to the Bank of Thailand's rules and regulation)

Interest rate in case of not follow to deposit conditions

- For month-term deposit accounts, if depositors withdraw their term deposit before it reaches the end of one month, the Bank will not pay interest. However, if depositors withdraw their term deposit after one month but earlier than maturity date, the Bank will pay interest based on the withdrawn amount and the number of days the deposit has been in the account using the savings interest rates applicable to particular currencies as at the deposit date.
- In the case of withdrawal of a partial deposit, the remaining deposit shall roll over at the interest rate for the same term until maturity date. If the maturity date falls upon any Bank's public holiday, the Bank will calculate interest based on the number of days including the public holidays (Post TD Interest) concerned for customers who undertake withdrawal transactions on the next business day.

Account maintenance fee

- As for foreign customers' accounts of which the outstanding balance is less than the requirement specified by the Bank and has been inactive for 90 consecutive days, the Bank will charge a monthly account maintenance fee of USD 10 or its equivalent as specified by the Bank.

Renew account When maturity

- Savings and Current account not specified the renew account when maturity
- Time deposit account when the deposit reaches maturity the account will be auto renewed

Contact us

Bank's branch/ www.krungsri.com / Call Center 1572

Notice

- Banknote deposits and withdrawals are subject to fees as specified by the Bank.
- Fee for inter-region transactions are in accordance with the Bank's announcement.
- Other transactions may have related service fees, such as SWIFT transactions , Commission-in-lieu and etc., are subject to the Bank's announcement (Please check at www.krungsri.com)
- Banknote deposit and withdrawal in foreign currency which undertaking transaction related to Thai Baht must be informed the purpose of transaction and provided evidence as prescribed by the Bank of Thailand.
- Non-resident accounts of which the outstanding balance has been zero (0.00) for 365 consecutive days will be automatically closed without prior notice.
- The principal and interests of FCD accounts are not protected by the Deposit Protection Agency.