

## Tax-Free Time Deposit 24 or 36 months

### 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 29 December 2025 until the bank makes any change to the aforementioned information.

#### Type of Product

- Tax -Free Time Deposit Account

#### Deposit duration

- 24 months or 36 months

#### The minimum initial deposit for account opening

- Minimum deposit THB500 /Maximum deposit THB25,000 for 24-months
- Minimum deposit THB500 /Maximum deposit is THB16,000 for 36-months

Remark: any increase in the deposits shall be by a multiple of THB 500 ie. THB1,500 /THB2,000

#### Deposit Interest rate (per annum)

- 1.70% (Time deposit 24-month 0.90% + 0.80%) for 24-months deposit  
1.40% (Time deposit 36-month 0.90% + 0.50%) for 36-months deposit
- Interest rate received will not be the same amount in each period due to interest rate change in accordance with the Bank's Announcement
- Interest rate as of 29 December 2025 in accordance with the Bank's announcement

#### Interest rate details

- In accordance with the Bank's announcement, as link below  
<https://www.krungsri.com/bank/th/Other/Interestratesfees/Depositinterestrate.html>

#### Example of interest calculation

- In calculating the interest, the Bank will consider one year to consist of 365 days
  - Interest amount = principal x  $\frac{\text{interest rate per year}}{100} \times \frac{\text{actual deposit period}}{365}$
  - For maturity date, one month after the last installment on a date-to-date basis.
- Example: First installment date 4/8/2022 and last installment date 2/7/2024 with maturity date on 2/8/2024

No.	Deposit date	Maturity date	Installment (THB)	Tax Free 24-Month Interest rate	Actual Deposit Period (days)	Interest paid (THB)
1	4/8/2022	2/8/2024	25,000	1.25%	729	624.14
2	4/9/2022	2/8/2024	25,000	1.25%	698	597.60
3	2/10/2022	2/8/2024	25,000	1.25%	670	573.63

- no. 4 – 21 the interest rate calculation as the same as the above table and board rate announcement changed on 30/4/2022 with Tax free 24 months 2.90% (Time deposit 24 months 2.10% + 0.80%) the new interest rate calculation as below;

No.	Deposit date	Maturity date	Installment (THB)	Tax Free 24-Month Interest rate	Actual Deposit Period (days)	Interest paid (THB)
22	2/5/2024	2/8/2024	25,000	2.90%	92	182.74
23	4/6/2024	2/8/2024	25,000	2.90%	59	117.19
24	2/7/2024	2/8/2024	25,000	2.90%	31	61.58

#### Interest paid period

- At maturity

**Main conditions**

- For customers aged 12 years old and over on the account opening date or under 12 years old under permission from father or mother or legal guardian
- Individual customers is allowed to open only one account

**Deposit / Withdrawal / Transfer Conditions, Benefit and other conditions**

- Require equal deposit on a monthly for 24 months or 36 months deposit period
- The total deposit amount throughout the period shall not exceed THB 600,000
- Failure to make monthly deposit is allowed up to 2 times and the account holders shall continue to deposit up to the completion of deposit period
- In case of withdrawal prior to maturity date, the total amount of each deposit must be withdrawn
- The Bank reserves the right to change conditions or service procedures and will notify the depositor in accordance with the notifications, or rules or regulations of Bank of Thailand related to the matter.

**Interest rate in case of not follow to deposit conditions**

- In case of withdrawal before 3 months from the date of deposit (for each installment), the Bank will not pay any interest
- In case of withdrawal after 3 months from the date of deposit (for each installment), the Bank will pay to the account holders the interest in actual deposit period according to Savings Account (for individual) at the date of such deposit less withholding tax.
- In case of lack of deposit for more than two months, the Bank will switch the account to 6-month time deposit (for individual customer) and the interest rate and conditions of the new deposit accounts shall be as part the Bank's announcement at the time.
- Example: First installment date 3/7/2024 and early withdraw date 28/10/2024. The bank will calculate interest paid after withholding tax 15% deduction until 27/10/2024 with savings interest rate (individual customer) which depends on deposit date and the Bank's announcement at the time.

No.	Deposit date	Early withdrawal date	Installment (THB)	Savings Interest Rate at deposit date	Actual Deposit Period (days)	Interest paid after tax (THB)
1	3/7/2024	27/10/2024	25,000	0.30%	116	20.26
2	4/8/2024	27/10/2024	25,000	0.30%	84	N/A.
3	7/9/2024	27/10/2024	25,000	0.30%	50	N/A.

**Account maintenance fee**

- None

**Renew account When maturity**

- If the account holders do not withdraw the deposit at the maturity, which falls on the exact date 1 month after the last monthly deposit, or do not contact the Bank for a period of 2 months after failing to comply with the deposit condition herein, it shall be considered that the account holders desire to continue in the form of 6 months Time Deposit and the interest rate and conditions of the new deposit accounts shall be as part the Bank's announcement at the time.

**Contact us**

- Bank's branch / [www.krungsri.com](http://www.krungsri.com) / Call Center 1572

**Notice**

- The Others fee charge as in accordance with the Bank Fee's announcement