

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 20 February 2026 until the bank makes any change to the aforementioned information

Type of Products

- Savings / Time Deposit / Current
 - Thai Individual / Thai Juristic Person
 - For Thai depositors waiting money from aboard/ exporters / Importer
 - Source of fund from domestic such as Baht deposits are converted into foreign currency,
 - Source of fund from abroad and source of Fund from Domestic
 - Source of fund from domestic such as borrowing from commercial banks or purchasing or exchanging (depositing baht into foreign currency)
 - Available up to 14 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) 12.CNY (Chinese Yuan Renminbi) 13. MYR (Malaysian Ringgit) 14. IDR (Indonesian Rupiah)

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 from 1 January – 31 May 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	None
	Juristic	USD500	
Savings	Individual	USD100	
	Juristic	USD500	
Time Deposit (Day/Month)	Individual	USD100	
	Juristic	USD500	
Special Time Deposit (USD)	Individual	USD10,000	

Remark...

- In the case of bringing foreign currency cash to open a foreign currency deposit account with the bank To be as determined by the BOT, which the bank has specified in the conditions of deposit/withdrawal/transfer of benefits and other conditions in this document.

Interest rate details

- Interest rate 14 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/ForeignCurrencyDepositIn terestRates.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 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.
- MYR and IDR currency deposit accounts provide services only for Thai juristic persons with the objective of support transactions for goods or services with Malaysia/Indonesia Juristic Persons and direct investment in Malaysia/Indonesia only. Customers are required to complete the Additional Terms and Conditions Acknowledgment Form, MYR and IDR Foreign Currency Deposit Accounts under ACCDs.

Deposit / Withdrawal / Transfer Conditions

- Banknote deposits and withdrawals are subject to fees as specified by the Bank.
- Foreign Currency Notes (The daily aggregate amount of deposit in all currencies and all accounts shall not exceed (1) USD 15,000 or its 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)
- MYR and IDR currency deposit accounts. The customer must comply with the terms of deposit/withdrawal/transfer/renewal of deposit and other regulations issued by the Bank of Thailand and the Central Bank of Indonesia/Malaysia

Deposit

In case not required document

1. Inward Remittance Via SWIFT
2. Receive Foreign Currency Deposit transfers from own other account
3. Received transfers from foreign currency deposit accounts of Non-resident
4. Baht deposits are converted into foreign currency,
5. Receive money transfers between FCD and FCD accounts of Thai persons/juristic persons freely except in the case where an approval from the BOT is required such as payment on digital assets such as cryptocurrency, buying/selling or exchange and borrowing foreign currency including payment of goods and services to merchants via payment platform

In case required documents

1. Foreign banknotes according to the specified conditions
2. Deposit foreign financial instruments (Cheque/Foreign Draft) with proof or have documents confirming whether it is a paid draft from aboard or non-resident and can deposit no more than the amount specified in the Cheque or Draft.

Withdrawal

In case not required documents

1. Thai Baht
2. Transfers between FCD and FCD accounts of Thai persons/juristic persons freely except in the case where an approval from the BOT is required such as payment on digital assets such as cryptocurrency, buying/selling or exchange and lending foreign currency including payment of goods and services to merchants via payment platform
3. Payment of foreign currency debt and related fees to the bank or to pay the bank in connection with derivatives transactions with reference to foreign variables, including settlements on behalf of its affiliates in Thailand.
4. Pay fees related to that foreign currency deposit account to the custodian bank.
5. In the case of fund transfer from FCD account to overseas or domestic transfers via the SWIFT system by customer who have undergone KYB process from Krungsri Bank.

Remark: Customers who have undergone KYB process (Know Your Business) are Thai juristic clients who have RM under supervision and have FX limit or engage in forward transactions with the Bank through the process of understanding and knowing the nature of customer's business in respect of their need for foreign currency transactions which must correspond to FX exposure/risk or foreign currency obligations according to the conditions prescribed by the BOT

Deposit / Withdrawal / Transfer Conditions

Withdrawal

In case required documents

1. Withdraw and transfer abroad (Outward) to make payments to persons abroad. By submitting documents showing the obligations as specified by the bank, including payments on behalf of affiliated businesses in the country.
2. Withdraw foreign currency notes (Foreign Currency Notes) which must be used to pay obligations abroad or as travel expenses only.

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

- Thai deposit accounts do not have a minimum balance limit. and there is no account maintenance fee

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)
- Every time you deposit or withdraw foreign banknotes, show evidence as required. The Bank of Thailand specifies.
- Thai deposit account deposits foreign banknotes Deposit no more than 15,000 USD per day. or other equivalent currencies or deposits not exceeding the amount according to documents showing evidence of foreign currency exchange from business operators related to foreign currency payment factors. or documents showing bringing money from abroad According to BOT regulations (read more details in the topic of deposit conditions)
- MYR and IDR currency deposit accounts, customers must comply with the requirements. and other criteria issued by the Bank of Thailand and the Central Bank of Indonesia/Malaysia
- The principal and interests of FCD accounts are not protected by the Deposit Protection Agency.