

Fact Sheet for product understating 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 4 December 2024 until the bank makes any change to the aforementioned information.

Type of Product		Deposit duration	
<ul style="list-style-type: none"> Savings Account with no passbook 		<ul style="list-style-type: none"> Not specified the deposit period 	
The minimum initial deposit for account opening		Interest paid period	
<ul style="list-style-type: none"> THB 0 		<ul style="list-style-type: none"> Semiannually on the banking day before the last banking day of June and December (after withholding tax) 	
Deposit Interest rate (per annum)		Interest rate details	
<ul style="list-style-type: none"> 0.25% Interest rate as of 4 December 2024 in accordance with the Bank's announcement. 		<ul style="list-style-type: none"> In accordance with the Bank's announcement, as link below https://www.krungsri.com/bank/en/Other/Interestratesfees/Depositinterestrate.html 	
Example of interest calculation			
<ul style="list-style-type: none"> In calculating the interest, the Bank will consider one year to consist of 365 days. Interest amount = principal x $\frac{\text{interest rate per year}}{100} \times \frac{\text{actual deposit period}}{365}$ In calculating the Bonus interest, the Bank will consider when Jad Hai debit card spending meets criteria . Interest amount = (principal x $\frac{\text{interest rate per year}}{100} \times \frac{\text{actual deposit period}}{365}$) x 2 			
Main conditions			
<ul style="list-style-type: none"> For individual customers who are Krungsri payroll customers only and receive salary by Jad Hai Payroll Savings Account and Krungsri payroll company must be eligible for payroll benefits of employees only. (Joint accounts, account "for" or "by" are not permitted.) The account will be eligible for payroll customers who are invited by bank refer letter only. Jad Hai debit card can be applied when opening Jad Hai Payroll Savings account. 			
Deposit / Withdrawal / Transfer Conditions, Benefit and other conditions			
<ul style="list-style-type: none"> Benefits of Jad Hai Savings Account and and Krungsri Debit Jad Hai D (Benefits will expire if cancel Krungsri Debit Jad Hai D) <ul style="list-style-type: none"> - Free Cash withdrawals fee from bank's ATMs nationwide. - Free Bill Payment & Top up fee through ATM/KMA/KOL - Free Online Inter-Region Fund Transfer fee within Krungsri Bank through ATM/KMA/KOL - Free Online Retail Fund Transfer and PromptPay transfer fee through ATM/KMA/KOL Get 2-time of interest paid when using Jad Hai Debit Card for spending via E-Commerce and/or EDC meets cumulative spending amount THB 7,500 at least per each period 1 January - 20 June and /or 1 July - 20 December in every year The bonus interest will be added to the normal interest paid in Jun and Dec in every year and the condition of bonus interest and period depending on the agreement between The Bank and the payroll company at that time. If Krungsri Payroll status is terminated and no payroll transaction into Jad Hai Payroll Savings Account, the account shall be automatically converted to (normal) Jad Hai Savings Account and complied with its current terms and conditions. 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 the Bank of Thailand related to the matter. 			
Interest rate in case of not follow to deposit conditions		Renew account When maturity	
<ul style="list-style-type: none"> None 		<ul style="list-style-type: none"> None 	
Account maintenance fee			
<ul style="list-style-type: none"> In case of an account has been inactive from 12 consecutive months onward and balance is not exceeded or equal to THB2,000 , there's THB50 account maintenance fee/month. 			
Contact us			
<ul style="list-style-type: none"> Bank's branch / www.krungsri.com / Call Center 1572 			
Notice			
<ul style="list-style-type: none"> Customer will get promotion only if applying Jad Hai Savings with Krungsri Debit Jad Hai D and following campaign terms and conditions. 			