

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

- FCD Special Time Deposit
- Individual – Thai (Resident)
- Source of fund from abroad and source of Fund from Domestic
- Currency: USD

Deposit duration

- 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)
Special Time Deposit (USD) Individual - Thai	USD 10,000	None

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

- Special Time Deposit (USD) 3 months = 3.65%
- Special Time Deposit (USD) 6 months = 3.55%

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** = $\frac{\text{Principle} \times \text{Annual Interest Rate}}{100} \times \frac{\text{Actual Deposit Period}}{360}$

- 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

Time Deposit account: Interest payments shall be based on the agreed deposit term of particular deposits at maturity date.

Renew account When maturity

- Upon maturity, the Bank shall automatically renew the deposit into the same type and tenor of FCD Special Time Deposit using the interest rate available at the time of renewal.
- Upon the end of the campaign period, Bank will automatically renew it for the same type and term of normal time deposit using the interest rate available at that time.

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.

Interest withholding tax

- For Individual at 15% of the interest received

Main conditions

- 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.
- 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 exchanged from foreign exchange business operators according to their permissible scope of business such as money changer or (3) amount indicating in the evidence showing that it is from abroad)

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 abroad 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.

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 which must be used to pay obligations abroad or as travel expenses only.

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)
- The principal and interests of FCD accounts are not protected by the Deposit Protection Agency.