

1) Product Name	Foreign Currency Deposit account																																																						
2) Type of Product	Foreign Currency Deposit account for individual customers (Thai nationals and Foreigners)																																																						
3) Term of Deposit	Savings product issued statement and non-passbook: no term of deposit. Fixed deposit product issued statement and non-passbook: 3-month, 6-month and 12-month terms of deposit.																																																						
4) Initial Deposit (Min – Max)	A minimum deposit of USD 500 or equivalent is required for all currencies and products.																																																						
5) Interest Rate per annum (%)	Refer to announcement of interest rates. The latest update can be found at https://www.uob.co.th/personal/announcement/index.page																																																						
6) Detail of Interest Rate	<table><tr><th rowspan="2">Currency</th><th colspan="4">Interest Rate (per annum)</th></tr><tr><th>Savings</th><th>Fixed Deposit 3-month</th><th>Fixed Deposit 6-month</th><th>Fixed Deposit 12-month</th></tr><tr><td>USD</td><td>0.10%</td><td>0.20%</td><td>0.25%</td><td>0.25%</td></tr><tr><td>AUD</td><td>0.10%</td><td>0.10%</td><td>0.10%</td><td>0.15%</td></tr><tr><td>NZD</td><td>0.10%</td><td>0.20%</td><td>0.25%</td><td>0.25%</td></tr><tr><td>CHF</td><td>No Interest Rate</td><td>No Interest Rate</td><td>No Interest Rate</td><td>No Interest Rate</td></tr><tr><td>EUR</td><td>No Interest Rate</td><td>No Interest Rate</td><td>No Interest Rate</td><td>No Interest Rate</td></tr><tr><td>GBP</td><td>0.10%</td><td>0.10%</td><td>0.15%</td><td>0.20%</td></tr><tr><td>SGD</td><td>0.10%</td><td>0.10%</td><td>0.20%</td><td>0.25%</td></tr><tr><td>JPY</td><td>No Interest Rate</td><td>No Interest Rate</td><td>No Interest Rate</td><td>No Interest Rate</td></tr><tr><td>HKD</td><td>No Interest Rate</td><td>No Service</td><td>No Service</td><td>No Service</td></tr></table>	Currency	Interest Rate (per annum)				Savings	Fixed Deposit 3-month	Fixed Deposit 6-month	Fixed Deposit 12-month	USD	0.10%	0.20%	0.25%	0.25%	AUD	0.10%	0.10%	0.10%	0.15%	NZD	0.10%	0.20%	0.25%	0.25%	CHF	No Interest Rate	No Interest Rate	No Interest Rate	No Interest Rate	EUR	No Interest Rate	No Interest Rate	No Interest Rate	No Interest Rate	GBP	0.10%	0.10%	0.15%	0.20%	SGD	0.10%	0.10%	0.20%	0.25%	JPY	No Interest Rate	No Interest Rate	No Interest Rate	No Interest Rate	HKD	No Interest Rate	No Service	No Service	No Service
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7) Interest Payment Method	<p>Type of Product</p> <ul style="list-style-type: none">Savings account interest will be calculated daily and paid into the account twice a year.Fixed Deposit interest will be paid in accordance with the interest rate on term of deposit and currency as announced by the bank. <p>Number of days in 1 year of each currency for calculating interest rates:</p> <ul style="list-style-type: none">GBP, SGD and HKD will be counted 365 daysUSD, AUD, NZD, CHF, EUR and JPY will be counted 360 days.																																																						
8) Condition	<ul style="list-style-type: none">For Fixed Deposit accounts, if the customer does not instruct the bank to change the deposit type before the maturity date, the deposit will be automatically rolled over for the same tenor of the previous term of deposit at the interest rate announced by the bank on a regular basis.No payment of interest for early withdrawal of Fixed Deposit																																																						
9) Condition of Deposit / Withdrawal / Fund Transfer and other conditions	<ul style="list-style-type: none">An inactive savings account is one that has not had a transaction Initiated by the customer (deposit/withdrawal/fund transfer/bill payment) for a period of 12 consecutive monthsAn inactive fixed deposit account is one that has had at least one renewal after maturity and that has not had any of these activities, such as deposit, withdrawal, fund transfer, passbook update, or closure of any account balances, for more than two years. For the next three years, the bank will send notification letters to customers informing them of their account status and remaining balance.No payment of interest : Early withdrawal of Fixed Deposit.The bank has the rights to deduct deposit amounts from any customers' account in order to offset any debt.																																																						

	<ul style="list-style-type: none"> Foreign Currency Deposit accounts must comply with the Bank of Thailand's regulations regarding to Exchange Control Regulation. When making deposits or withdrawals from foreign currency accounts using Thai baht banknotes, the Bank will buy or sell in Thai baht at the current exchange rate on the day of the transaction. When transferring funds between accounts or interbank transfers, whether domestically or internationally, the Bank will buy or sell according to the current exchange rate on the transaction date.
10) Penalty Interest Rate (In the event of non-compliance with the deposit requirement)	None
11) Account Maintenance Fee	<ul style="list-style-type: none"> Savings account : None Fixed Deposit account : None
12) Renewal upon maturity	Savings account: None Fixed Deposit account: Automatically renew to same tenure of previous term of deposit
13) Service Channel	UOB branches that offer Foreign Currency Deposit accounts are listed below: https://www.uob.co.th/web-resources/pdf/personal/announcement Call Center 0-2285-1555
14) Notification	<ul style="list-style-type: none"> Deposit Protection Agency does not protect the principal and interest due under the Foreign Currency Deposit account. To convert from "Inactive Account" status to "Normal" status, the account owner shall be present at the branch and perform withdrawal transactions from the account.
15) Insurance Benefit	None
16) Insurance Company	None
17) Insurance Coverage	None
18) Insurance Coverage Conditions	None