

Currency	Other condition and fees		Current Account	Savings Account	Fixed Term Account
	Initial minimum amount for opening		Individual	Individual	Individual
USD			-	USD 500	USD 2,000
EUR			-	EUR 500	-
SGD			-	SGD 500	-
AUD			-	AUD 500	-
GBP			-	GBP 500	-
JPY			-	JPY 50,000	-
MYR			Corporate	Corporate	Corporate
			USD 2,000 or equivalent	USD 10,000 or equivalent	USD 10,000 or equivalent
			-	MYR 0	MYR 0
	Maintenance fee (for credit balance below minimum requirement)	Minimum credit balance (average in a month)	Not Determined	Not Determined	Not Determined
		Maintenance fee	None	None	None
	Inactive account fee	Inactive period	6 months	12 months	Not Determined
		Fee	None	None	None
	Returned cheques / drafts fee		O/D Rate depend on each currency, plus foreign bank's charges (if any)	O/D Rate depend on each currency, plus foreign bank's charges (if any)	O/D Rate depend on each currency, plus foreign bank's charges (if any)
EUR	Maintenance fee of EUR (Please refer to the terms & Conditions item 2)		- Daily deposit balance < EUR 3,000,000 = None - Daily deposit balance ≥ EUR 3,000,000 = 0.50% of daily balance - Daily deposit balance ≥ EUR 10,000,000 = 0.75% of daily balance		
JPY	Maintenance fee of JPY (Please refer to the terms & Conditions item 3)		- Daily deposit balance < JPY 300,000,000 = None - Daily deposit balance ≥ JPY 300,000,000 = 0.20% of daily ending balance		

Remark

(1.) The Bank shall charges monthly account maintenance fee for accounts of individuals (Resident and Non-Resident) only. MYR Currency is only for corporate (resident) customer.

(2.) Maintenance fee of EUR with daily deposit balance from EUR 3,000,000.

(2.1) Daily maintenance fee of EUR Calculation Method = $\frac{\text{Ending balance} \times \text{maintenance fee}}{360 \text{ days}}$

360 days

(2.2) Bank shall deduct the remaining balance from this account to settle the maintenance fee in the next 5 working days of the following month, as specified by the Bank.

(2.3) In the case that customer closed the account, the bank will debit deposit fee on the account closing date.

(3.) Maintenance fee of JPY with daily deposit balance from JPY 300,000,000.

(3.1) Daily maintenance fee of JPY Calculation Method = $\frac{\text{Ending balance} \times \text{maintenance fee}}{360 \text{ days}}$

360 days

(3.2) Bank shall deduct the remaining balance from this account to settle the maintenance fee in the next 5 working days of the following month, as specified by the Bank.

(3.3) In the case that customer closed the account, the bank will debit deposit fee on the account closing date.

Authorized Signature

(Mr.Kitiphun Anutarasoti)

President and Chief Executive Officer

Announcement Date 31 January 2018