


Currency	Other condition and fees		Current Account	Savings Account	Fixed Term Account
USD EUR SGD AUD GBP JPY MYR	Initial minimum amount for opening		Individual USD 500	Individual USD 500	Individual -
			EUR 500	EUR 500	-
			SGD 700	SGD 700	-
			AUD 500	AUD 500	-
			GBP -	GBP -	-
			JPY -	JPY -	-
			Corporate USD 2,000 or equivalent -	Corporate USD 10,000 or equivalent MYR 0	Corporate USD 10,000 or equivalent 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 EUR (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 = $\frac{\text{Ending balance} \times \text{maintenance fee}}{360 \text{ days}}$ (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 = $\frac{\text{Ending balance} \times \text{maintenance fee}}{360 \text{ days}}$ (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. Kittiphun Anutarasoti) President and Chief Executive Officer Announcement Date <u>19 April 2017</u>					