



<b>KBank Accumulative Savings</b> Owner: KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch (the “KBank”)	
<b>Product Overview</b>	<ul style="list-style-type: none"> <li>√ To accumulate funds for your goals</li> <li>√ Unlimited principal increases (top-ups) * <i>conditions below</i></li> <li>√ Convenient auto-renewal of principal and interest on maturity</li> </ul>
<b>Product Name</b>	“KBank Accumulative Savings” under group Term Deposit account
<b>Tenor</b>	6 and 12 months
<b>Currency</b>	VND
<b>Applicant</b>	Individuals, including: <ul style="list-style-type: none"> <li>- Vietnamese</li> <li>- Foreigners who are allowed to legally reside in Vietnam for at least 6 months. The remaining validity period of the visa must be longer than the term deposit duration</li> </ul>
<b>Principal</b>	<ul style="list-style-type: none"> <li>- The minimum initial deposit amount is 1,000,000 VND (one million dong).</li> <li>- Branch channel: No maximum deposit amount</li> <li>- K PLUS app: maximum 99,999,999,999 VND per account</li> <li>- Unlimited principal increases (top-ups) are permitted at any time except during the last 31 days before the maturity date, when top-ups are not allowed. Partial principal withdrawal is not permitted during the period</li> </ul>
<b>Deposit Method</b>	<ul style="list-style-type: none"> <li>- Transfer money from current account to KBank Accumulative Savings account</li> <li>- To increase the principal, customers can make deposits using the following methods:                             <ul style="list-style-type: none"> <li>• Transfer money from the current account used for initial deposit deduction (referred to as the 'Current Account') on the K PLUS app; or</li> <li>• Deposit cash into Current Account to top-up at KBank HCMC branch</li> </ul> </li> </ul>
<b>Withdrawal Method</b>	Withdraw and credit money to the current account used for the initial deposit deduction
<b>Deposit Rate (p.a.)</b>	Refer to Deposit Rate Announcement on the account opening date
<b>Interest Calculation</b>	<ul style="list-style-type: none"> <li>- Interest is calculated daily and accumulates until the interest payment period.</li> <li>- Daily interest calculation formula:</li> </ul> $\text{Daily interest} = \frac{\text{Actual principal amount at end of date} \times \text{interest rate}}{365}$ <p><b>Example:</b> The calculation of interest on a 6-month KBank</p>



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	Accumulative Savings with an amount of VND 100,000,000: <ul style="list-style-type: none"> <li>- Daily interest earned = <math>100,000,000 \times 3.3\% / 365 = 9,041</math> VND</li> <li>- Monthly interest earned <math>\approx 9,041 \times 30 = 271,233</math> VND</li> </ul>
<b>Interest Payment Method</b>	On the 25th of each month, interest will be credited to the current account used for initial deposit deduction
<b>Due Date Instruction</b>	<ul style="list-style-type: none"> <li>- Automatic rollover of both principal and interest will occur as a default</li> <li>- Customer is able to select or change the due date instruction at branch or call center to one of the following options: automatic rollover of principal and interest, rollover of principal only, or account closure with funds transferred to the current account</li> <li>- All foreigners' accounts will be closed with the principal and interest transferred to the current account upon maturity</li> </ul>
<b>Early Redemption</b>	<ul style="list-style-type: none"> <li>- Early redemption in full allowed with the lowest non-term interest rate applied.</li> <li>- At the time of early redemption, the paid interest payments will be recalled and deducted from the principal amount</li> </ul>
<b>Fees</b>	Refer to Fee Announcement of Bank
<b>Tax</b>	Not applicable for individual customers
<b>General Conditions</b>	<ul style="list-style-type: none"> <li>- Joint account is not allowed.</li> <li>- Customers can open KBank Accumulative Savings account between 01:00 and 22:00 every day on K PLUS app</li> <li>- The number of KBank Accumulative Savings accounts that the customer can open is unlimited or according to the criteria specified by the KBank HCMC although K PLUS app can display a maximum of 12 accounts only</li> <li>- Customers can request to close the Deposit account either at the KBank HCMC branch or by calling the Contact Center at (84) 28 3821 8888 for assistance</li> </ul>
<b>Customer Consent</b>	By clicking the 'Open' button, the customer agrees to the Fact Sheet information and the Terms & Conditions of KBank's term deposit service