



<b>KBank Term Deposit</b>	
Owner: KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch (the “KBank”)	
<b>Product Overview</b>	<ul style="list-style-type: none"> <li>√ Competitive interest rate</li> <li>√ Convenient auto-renewal of principal and interest on maturity</li> </ul>
<b>Product Name</b>	"KBank Term Deposit" under group Term Deposit account
<b>Tenor</b>	1,3,6,12, and 24 months
<b>Currency</b>	VND
<b>Applicants</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>	- The minimum initial deposit amount is 1,000,000 VND (one million dong)
	<ul style="list-style-type: none"> <li>- Branch channel: No maximum deposit amount</li> <li>- K PLUS app: maximum 99,999,999,999 VND per account</li> </ul>
	- Principal increase or decrease within the deposit period is not permitted
<b>Deposit Method</b>	Transfer money from current account to KBank Term Deposit account
<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 Rate Calculation</b>	Interest is calculated daily and accumulates until the end of the term. <ul style="list-style-type: none"> <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 Term Deposit for an amount of VND 100,000,000:</p> <ul style="list-style-type: none"> <li>- Daily interest earned = <math>100,000,000 \times 3.3\% / 365 = 9,041</math> VND</li> <li>- Total interest earned <math>\approx 9,041 \times 180 = 1,627,397</math> VND</li> </ul>
<b>Interest Payment Method</b>	At maturity date: <ul style="list-style-type: none"> <li>- Interest will be automatically credited to KBank Term Deposit account at maturity date as a default</li> <li>- If customer changes the due date instruction to roll over only principal or close KBank Term Deposit account, KBank will credit the interest to current account</li> </ul>



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<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>	Early redemption in full allowed with the lowest non-term interest rate applied
<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