



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



KBank Term Deposit	
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Due Date Instruction	<ul style="list-style-type: none"> - Automatic rollover of both principal and interest will occur as a default - 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 - All foreigners’ accounts will be closed with the principal and interest transferred to the current account upon maturity
Early Redemption	Early redemption in full allowed with the lowest non-term interest rate applied
Fees	Refer to Fee Announcement of Bank
Tax	Not applicable for individual customers
General Conditions	<ul style="list-style-type: none"> - Joint account is not allowed - Customers can open KBank Accumulative Savings account between 01:00 and 22:00 every day on K PLUS app - 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 - 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
Customer Consent	By clicking the 'Open' button, the customer agrees to the Fact Sheet information and the Terms & Conditions of KBank's term deposit service



KBank Accumulative Savings Owner: KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch (the “KBank”)	
Product Overview	<ul style="list-style-type: none"> √ To accumulate funds for your goals √ Unlimited principal increases (top-ups) * <i>conditions below</i> √ Convenient auto-renewal of principal and interest on maturity
Product Name	“KBank Accumulative Savings” under group Term Deposit account
Tenor	6 and 12 months
Currency	VND
Applicant	Individuals, including: <ul style="list-style-type: none"> - Vietnamese - 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
Principal	- The minimum initial deposit amount is 1,000,000 VND (one million dong).
	<ul style="list-style-type: none"> - Branch channel: No maximum deposit amount - K PLUS app: maximum 99,999,999,999 VND per account
	- 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
Deposit Method	<ul style="list-style-type: none"> - Transfer money from current account to KBank Accumulative Savings account - To increase the principal, customers can make deposits using the following methods: <ul style="list-style-type: none"> • Transfer money from the current account used for initial deposit deduction (referred to as the 'Current Account') on the K PLUS app; or • Deposit cash into Current Account to top-up at KBank HCMC branch
Withdrawal Method	Withdraw and credit money to the current account used for the initial deposit deduction
Deposit Rate (p.a.)	Refer to Deposit Rate Announcement on the account opening date
Interest Calculation	<ul style="list-style-type: none"> - Interest is calculated daily and accumulates until the interest payment period. - Daily interest calculation formula:
	$\text{Daily interest} = \frac{\text{Actual principal amount at end of date} \times \text{interest rate}}{365}$
Example: The calculation of interest on a 6-month KBank	



KBank Accumulative Savings Owner: KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch (the “KBank”)	
	Accumulative Savings with an amount of VND 100,000,000: <ul style="list-style-type: none"> - Daily interest earned = $100,000,000 * 3.3\% / 365 = 9,041$ VND - Monthly interest earned $\approx 9,041 * 30 = 271,233$ VND
Interest Payment Method	On the 25th of each month, interest will be credited to the current account used for initial deposit deduction
Due Date Instruction	<ul style="list-style-type: none"> - Automatic rollover of both principal and interest will occur as a default - 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 - All foreigners' accounts will be closed with the principal and interest transferred to the current account upon maturity
Early Redemption	<ul style="list-style-type: none"> - Early redemption in full allowed with the lowest non-term interest rate applied. - At the time of early redemption, the paid interest payments will be recalled and deducted from the principal amount
Fees	Refer to Fee Announcement of Bank
Tax	Not applicable for individual customers
General Conditions	<ul style="list-style-type: none"> - Joint account is not allowed. - Customers can open KBank Accumulative Savings account between 01:00 and 22:00 every day on K PLUS app - 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 - 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
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KBank Step Up Deposit

Owner: KASIKORNBANK PUBLIC COMPANY LIMITED - Ho Chi Minh City Branch (the “KBank”)

Product Overview	<ul style="list-style-type: none"> √ If settle after 6 months, still receive the full 6 months' interest √ Receive a higher interest rate for the next 6 months √ Convenient auto-renewal of principal and interest on maturity
Product Name	“KBank Step Up Deposit” under group Term Deposit account
Tenor	6 months
Currency	VND
Applicant	<p>Individuals, including:</p> <ul style="list-style-type: none"> - Vietnamese - 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
Principal	<ul style="list-style-type: none"> - The minimum initial deposit amount is 1,000,000 VND (one million dong). - Branch channel: No maximum deposit amount - K PLUS app: maximum 99,999,999,999 VND per account - Principal increase or decrease within the deposit period is not permitted
Deposit Method	Transfer money from current account to KBank Step Up Deposit account
Withdrawal Method	Withdraw and credit money to the current account used for the initial deposit deduction
Deposit Rate (p.a.)	Refer to Deposit Rate Announcement on the account opening date
Interest Rate Calculation	<ul style="list-style-type: none"> - Interest is calculated daily and accumulates until the end of the term. - Daily interest calculation formula: $\text{Daily interest} = \frac{\text{Actual principal amount at end of date} \times \text{interest rate}}{365}$ <p>Example: Calculation of interest on KBank Step Up Deposit 6-month and amount of VND 100,000,000:</p> <ul style="list-style-type: none"> - Daily interest earned = $100,000,000 \times 3.3\% / 365 = 9,041$ VND - Total interest earned $\approx 9,041 \times 180 = 1,627,397$ VND
Interest Payment Method	<p>At maturity date:</p> <ul style="list-style-type: none"> - Interest will be automatically credited to KBank Step Up Deposit account at maturity date as a default - If customer changes the due date instruction to roll over only principal or close KBank Step Up Deposit account, KBank will



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	credit the interest to current account
Due Date Instruction	<ul style="list-style-type: none"> - Automatic rollover of both principal and interest will occur as a default - 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 - All foreigners' accounts will be closed with the principal and interest transferred to the current account upon maturity
Early Redemption	Early redemption in full allowed with the lowest non-term interest rate applied
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