
 中国工商银行 (泰国) 股份有限公司 Industrial and Commercial Bank of China (Thai) Public Company Limited ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)					
Interest Rates for Foreign Currency Deposit Account (Percentage per Annum)					
Effective from 30 December 2011					
Currency	Type of Account	Type of Customer			
		Resident		Non-resident	
		Individual	Juristic Entity	Individual	Juristic Entity
USD	1. Current	-	-	-	-
	2. Savings	0.025	0.025	0.025	0.025
	3. Fixed*				
	1 Month	0.10	0.10	0.10	0.10
	3 Months	0.25	0.25	0.25	0.25
	6 Months	0.50	0.50	0.50	0.50
	9 Months	0.50	0.50	0.50	0.50
	12 Months	0.50	0.50	0.50	0.50
EUR	1. Current	-	-	-	-
	2. Savings	0.05	0.05	0.05	0.05
	3. Fixed*				
	1 Month	0.15	0.15	0.15	0.15
	3 Months	0.20	0.20	0.20	0.20
	6 Months	0.35	0.35	0.35	0.35
	9 Months	0.45	0.45	0.45	0.45
	12 Months	0.50	0.50	0.50	0.50
GBP	1. Current	-	-	-	-
	2. Savings	0.10	0.10	0.10	0.10
	3. Fixed*				
	1 Month	0.20	0.20	0.20	0.20
	3 Months	0.25	0.25	0.25	0.25
	6 Months	0.35	0.35	0.35	0.35
	9 Months	0.50	0.50	0.50	0.50
	12 Months	0.60	0.60	0.60	0.60

ICBC  中国工商银行 (中国) 股份有限公司 ธนาคารอุตสาหกรรม (ไทย) จำกัด (มหาชน)					
Industrial and Commercial Bank of China (Thai) Public Company Limited Interest Rates for Foreign Currency Deposit Account (Percentage per Annum) Effective from 30 December 2011					
Currency	Type of Account	Type of Customer			
		Resident		Non-resident	
		Individual	Juristic Entity	Individual	Juristic Entity
JPY	1. Current	-	-	-	-
	2. Savings	0.00	0.00	0.00	0.00
	3. Fixed*				
	1 Month	0.00	0.00	0.00	0.00
	3 Months	0.00	0.00	0.00	0.00
	6 Months	0.00	0.00	0.00	0.00
	9 Months	0.00	0.00	0.00	0.00
	12 Months	0.00	0.00	0.00	0.00
SGD	1. Current	-	-	-	-
	2. Savings	0.00	0.00	0.00	0.00
	3. Fixed*				
	1 Month	0.00	0.00	0.00	0.00
	3 Months	0.00	0.00	0.00	0.00
	6 Months	0.15	0.15	0.15	0.15
	9 Months	0.15	0.15	0.15	0.15
	12 Months	0.20	0.20	0.20	0.20
HKD	1. Current	-	-	-	-
	2. Savings	0.00	0.00	0.00	0.00
	3. Fixed*				
	1 Month	0.00	0.00	0.00	0.00
	3 Months	0.00	0.00	0.00	0.00
	6 Months	0.00	0.00	0.00	0.00
	9 Months	0.00	0.00	0.00	0.00
	12 Months	0.00	0.00	0.00	0.00

Effective from 30 December 2011

Currency	Type of Account	Type of Customer			
		Resident		Non-resident	
		Individual	Juristic Entity	Individual	Juristic Entity
NZD	1. Current	-	-	-	-
	2. Savings	0.50	0.50	0.50	0.50
	3. Fixed*				
	1 Month	1.25	1.25	1.25	1.25
	3 Months	1.25	1.25	1.25	1.25
	6 Months	1.50	1.50	1.50	1.50
	9 Months	1.50	1.50	1.50	1.50
	12 Months	1.50	1.50	1.50	1.50
AUD	1. Current	-	-	-	-
	2. Savings	2.00	2.00	2.00	2.00
	3. Fixed*				
	1 Month	2.50	2.50	2.50	2.50
	3 Months	2.65	2.65	2.65	2.65
	6 Months	2.85	2.85	2.85	2.85
	9 Months	2.85	2.85	2.85	2.85
	12 Months	2.85	2.85	2.85	2.85
CNY	1. Current	-	-	-	-
	2. Savings	0.18	0.18	0.18	0.18
	3. Fixed*				
	1 Month	0.25	0.25	0.25	0.25
	3 Months	0.35	0.35	0.35	0.35
	6 Months	0.45	0.45	0.45	0.45
	9 Months	0.45	0.45	0.45	0.45
	12 Months	0.45	0.45	0.45	0.45

Remark : " - " means no such service available

* The Bank reserves the right to pay an interest at the rate to be agreed with each Customer.

The Authorized Signatory

(Mr. Apichart Kasemkulsiri)

Senior Executive Vice President

As of 27 December 2011

Conditions Applicable to Interest Payment

1. Resident means any individual and juristic entities which do not fall under the definition of Non-resident.
2. Non-resident means (1) any establishment, institution, mutual fund, financial institution or juristic entity located outside Thailand; (2) any international organization located outside Thailand; (3) any oversea branch office or representative office of any juristic entity whose residence is in Thailand; and (4) any foreign individual with no alien identification card or certificate of Thai residence. Non-resident shall not includes (a) any Thai Embassy, Royal Thai Consulate or Thai governmental agency located outside Thailand; (b) any foreign embassy, foreign consulate, specialized agencies of the United Nations; and (c) any branch office or representative office in Thailand of any non-resident juristic entity. This definition may be amended or changed, from time to time, pursuant to the Bank of Thailand' s notification.
3. For savings deposit account, interest will be paid by the Bank twice a year in June and December of each year.
4. For fixed deposit account, interest will be paid by the Bank at the end of its deposit period. If the fixed deposit is withdrawn by the Customer prior to its maturity date, interest will be calculated by the Bank for actual deposit period at the lowest interest rate for savings deposit account applicable to the relevant deposited currency stipulated in the Bank' s announcement as of the deposit date.
5. The method of interest calculation and the base of number of days to be used for calculation are:
$$\text{Accrued Interest} = \text{Principal} \times \frac{\text{Interest rate}}{100} \times \frac{\text{Actual deposit period}}{360 \text{ or } 365 \text{ (as the case may be)}}$$
 - For USD, EUR, CNY currency deposit, the Bank will use a 360-day year as a base for interest calculation.
 - For JPY, GBP, HKD, SGD, NZD, and AUD currency deposit, the Bank will use a 365-day year as a base for interest calculation.
6. For the Customer falling under the conditions and criteria determined by the Bank and having special agreement with the Bank, the Bank, at its sole discretion, may pay an additional interest to such Customer.
7. The Bank reserves the right to adjust or amend, at any time, the determined terms and conditions and/or interest rate as the Bank deems appropriate or in accordance with the economic condition.
8. This announcement of interest rate shall be effective from the date of announcement until adjusted or amended by the Bank from time to time.
9. If any deposit under these conditions is or will become unlawful or contrary to any rule or regulation of the Bank of Thailand or the authorized governmental agency, the Bank reserves the right to immediately refuse to accept such deposit, whether in whole or in part, or withdraw any sum or do any act and thing as the Bank deems appropriate and the Customer authorizes the Bank to do so without any objection.
10. The Bank provides foreign currency deposit account services at the head office and all branches of the Bank.
11. The deposits and accrued interest in the foreign currency deposit account are not under the protection pursuant to the Deposit Protection Agency Act.

The Authorized Signatory




(Mr. Apichart Kasemkulsiri)
Senior Executive Vice President

As of 27 December 2011



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Table 5

 中国工商银行 (中国工商银行股份有限公司) <small>Industrial and Commercial Bank of China (Thailand) Public Company Limited</small>							
Industrial and Commercial Bank of China (Thailand) Public Company Limited Deposit and Withdrawal Fees imposed on Foreign Currency Deposit Account Effective from 30 December 2011							
Currency	Fee	Commission-in-lieu			Other fees		
		%	Minimum	Maximum			
USD	Overseas fund transfer (SWIFT / Telex)	Deposit	No charge	No charge	No charge	Fee for inward remittance: 0.25%, Min. THB 200, Max. THB 500.	
		Withdrawal	1/4	THB 500 or USD 10	No maximum	Fee for outward remittance: THB 500 per transaction. If the transferer wishes the transferee to receive the full amount, an additional fee of THB 800 or USD 30 per transaction shall be paid.	
	Draft	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	Foreign Cheque	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	Traveller's Cheque	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	Notes and Coins	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	EUR	Overseas fund transfer (SWIFT / Telex)	Deposit	No charge	No charge	No charge	Fee for inward remittance: 0.25%, Min. THB 200, Max. THB 500.
			Withdrawal	1/4	THB 500 or EUR 10	No maximum	Fee for outward remittance: THB 500 per transaction. If the transferer wishes the transferee to receive the full amount, an additional fee of THB 1,200 or EUR 25 per transaction shall be paid.
Draft		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
Foreign Cheque		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
Traveller's Cheque		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
Notes and Coins		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
GBP		Overseas fund transfer (SWIFT / Telex)	Deposit	No charge	No charge	No charge	Fee for inward remittance: 0.25%, Min. THB 200, Max. THB 500.
			Withdrawal	1/4	THB 500 or GBP 10	No maximum	Fee for outward remittance: THB 500 per transaction. If the transferer wishes the transferee to receive the full amount, an additional fee of THB 1,200 or GBP 20 per transaction shall be paid.
	Draft	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	Foreign Cheque	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	Traveller's Cheque	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	Notes and Coins	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	JPY	Overseas fund transfer (SWIFT / Telex)	Deposit	No charge	No charge	No charge	Fee for inward remittance: 0.25%, Min. THB 200, Max. THB 500.
			Withdrawal	1/4	THB 500 or JPY 1,500	No maximum	Fee for outward remittance: THB 500 per transaction. If the transferer wishes the transferee to receive the full amount, an additional fee of 0.05% of transfer amount per transaction (Min. JPY 5,000) shall be paid.
Draft		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
Foreign Cheque		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
Traveller's Cheque		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
Notes and Coins		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	

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ICBC 中國工商銀行 (Industrial and Commercial Bank of China)		Industrial and Commercial Bank of China (Thailand) Public Company Limited					
Deposit and Withdrawal Fees Imposed on Foreign Currency Deposit Account							
Effective from 30 December 2011							
Currency	Fee		Commission-in-lieu			Other fees	
			%	Minimum	Maximum		
SGD	Overseas fund transfer (SWIFT / Telex)	Deposit	No charge	No charge	No charge	Fee for inward remittance: 0.25%, Min. THB 200, Max. THB 500.	
		Withdrawal	1/4	THB 500 or SGD 20	No maximum	Fee for outward remittance: THB 500 per transaction. If the transferer wishes the transferee to receive the full amount, an additional fee of THB 800 or SGD 30 per transaction shall be paid.	
	Draft	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	Foreign Cheque	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	Traveller's Cheque	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	Notes and Coins	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	HKD	Overseas fund transfer (SWIFT / Telex)	Deposit	No charge	No charge	No charge	Fee for inward remittance: 0.25%, Min. THB 200, Max. THB 500.
			Withdrawal	1/4	THB 500 or HKD 100	No maximum	Fee for outward remittance: THB 500 per transaction. If the transferer wishes the transferee to receive the full amount, an additional fee of THB 800 or HKD 200 per transaction shall be paid.
		Draft	Deposit	-	-	-	-
			Withdrawal	-	-	-	-
Foreign Cheque		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
Traveller's Cheque		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
Notes and Coins		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
NZD		Overseas fund transfer (SWIFT / Telex)	Deposit	No charge	No charge	No charge	Fee for inward remittance: 0.25%, Min. THB 200, Max. THB 500.
			Withdrawal	1/4	THB 500 or NZD 20	No maximum	Fee for outward remittance: THB 500 per transaction. If the transferer wishes the transferee to receive the full amount, an additional fee of THB 800 or NZD 30 per transaction shall be paid.
		Draft	Deposit	-	-	-	-
			Withdrawal	-	-	-	-
	Foreign Cheque	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	Traveller's Cheque	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	Notes and Coins	Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
	AUD	Overseas fund transfer (SWIFT / Telex)	Deposit	No charge	No charge	No charge	Fee for inward remittance: 0.25% Min. THB 200, Max. THB 500.
			Withdrawal	1/4	THB 500 or AUD 20	No maximum	Fee for outward remittance: THB 500 per transaction. If the transferer wishes the transferee to receive the full amount, an additional fee of THB 800 or AUD 30 per transaction shall be paid.
		Draft	Deposit	-	-	-	-
			Withdrawal	-	-	-	-
Foreign Cheque		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
Traveller's Cheque		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	
Notes and Coins		Deposit	-	-	-	-	
		Withdrawal	-	-	-	-	

ICBC 中國工商銀行 (香港) 有限公司 Industrial and Commercial Bank of China (Thai) Public Company Limited Deposit and Withdrawal Fees Imposed on Foreign Currency Deposit Account Effective from 30 December 2011						
Currency	Fee		Commission-in-lieu			Other fees
			%	Minimum	Maximum	
CNY	Overseas fund transfer (SWIFT / Telex)	Deposit	No charge	No charge	No charge	Fee for inward remittance: 0.25% Min., THB 200, Max. THB 500.
		Withdrawal	1/4	THB 500 or CNY 100	No maximum	Fee for outward remittance: THB 500 per transaction. If the transferer wishes the transferee to receive the full amount, an additional fee is charged as claimed by drawee bank.
	Draft	Deposit	-	-	-	-
		Withdrawal	-	-	-	-
	Foreign Cheque	Deposit	-	-	-	-
		Withdrawal	-	-	-	-
	Traveller's Cheque	Deposit	-	-	-	-
		Withdrawal	-	-	-	-
	Notes and Coins	Deposit	-	-	-	-
		Withdrawal	-	-	-	-
	Remark: "-" means no such service available  <div style="text-align: right;">  The Authorized Signatory..... (Mr. Apichart Kasemkulstri) Senior Executive Vice President As of 27 December 2011 </div>					

 中国工商银行 (香港) 股份有限公司 Industrial and Commercial Bank of China (Thai) Public Company Limited ឧស្សាហកម្មធានារ៉ាប់រង ព្រះរាជាណាចក្រកម្ពុជា Conditions and Fees imposed on Foreign Currency Deposit Account Effective from 30 December 2011					
Currency	Other Conditions and Fees		Current Account	Savings Account	Fixed Account
USD , EUR , GBP, JPY, SGD, HKD, NZD, AUD, CNY (For: 1. Source of funds from other countries; or 2. Domestic source of funds with underlying transactions)	Minimum initial deposit		-	None	None
	Minimum subsequent deposit		-	None	None
	Fee charged in the event of the average balance falling below min. monthly average balance	Min. monthly average balance	-	None	None
		Fee	-	No charge	No charge
	Fee for inactive account	Inactive period	-	None	None
		Fee	-	No charge	No charge
	Fee for returned cheque or draft		-	-	-
USD (Domestic source of funds without underlying transactions)	Minimum initial deposit		-	USD 10,000	USD 10,000
	Minimum subsequent deposit		-	None	USD 10,000
	Fee charged in the event of the average balance falling below min. monthly average balance	Min. monthly average balance	-	USD 5,000 per month	None
		Fee	-	USD 10 per month	No charge
	Fee for inactive account	Inactive period	-	None	None
		Fee	-	No charge	No charge
	Fee for returned cheque or draft		-	-	-
EUR (Domestic source of funds without underlying transactions)	Minimum initial deposit		-	EUR 10,000	EUR 10,000
	Minimum subsequent deposit		-	None	EUR 10,000
	Fee charged in the event of the average balance falling below min. monthly average balance	Min. monthly average balance	-	EUR 5,000 per month	None
		Fee	-	EUR 10 per month	No charge
	Fee for inactive account	Inactive period	-	None	None
		Fee	-	No charge	No charge
	Fee for returned cheque or draft		-	-	-
GBP (Domestic source of funds without underlying transactions)	Minimum initial deposit		-	GBP 10,000	GBP 10,000
	Minimum subsequent deposit		-	None	GBP 10,000
	Fee charged in the event of the average balance falling below min. monthly average balance	Min. monthly average balance	-	GBP 5,000 per month	None
		Fee	-	GBP 10 per month	No charge
	Fee for inactive account	Inactive period	-	None	None
		Fee	-	No charge	No charge
	Fee for returned cheque or draft		-	-	-
JPY (Domestic source of funds without underlying transactions)	Minimum initial deposit		-	JPY 2,000,000	JPY 2,000,000
	Minimum subsequent deposit		-	None	JPY 2,000,000
	Fee charged in the event of the average balance falling below min. monthly average balance	Min. monthly average balance	-	JPY 1,000,000 per month	None
		Fee	-	JPY 1,500 per month	No charge
	Fee for inactive account	Inactive period	-	None	None
		Fee	-	No charge	No charge
	Fee for returned cheque or draft		-	-	-

Effective from 30 December 2011

Currency	Other Conditions and Fees	Current Account	Savings Account	Fixed Account	
SGD (Domestic source of funds without underlying transactions)	Minimum initial deposit	-	SGD 20,000	SGD 20,000	
	Minimum subsequent deposit	-	None	SGD 20,000	
	Fee charged in the event of the average balance falling below min. monthly average balance	Min. monthly average balance	-	SGD 10,000 per month	None
		Fee	-	SGD 20 per month	No charge
	Fee for inactive account	Inactive period	-	None	None
		Fee	-	No charge	No charge
	Fee for returned cheque or draft		-	-	-
HKD (Domestic source of funds without underlying transactions)	Minimum initial deposit	-	HKD 50,000	HKD 50,000	
	Minimum subsequent deposit	-	None	HKD 50,000	
	Fee charged in the event of the average balance falling below min. monthly average balance	Min. monthly average balance	-	HKD 25,000 per month	None
		Fee	-	HKD 100 per month	No charge
	Fee for inactive account	Inactive period	-	None	None
		Fee	-	No charge	No charge
	Fee for returned cheque or draft		-	-	-
NZD (Domestic source of funds without underlying transactions)	Minimum initial deposit	-	NZD 20,000	NZD 20,000	
	Minimum subsequent deposit	-	None	NZD 20,000	
	Fee charged in the event of the average balance falling below min. monthly average balance	Min. monthly average balance	-	NZD 10,000 per month	None
		Fee	-	NZD 20 per month	No charge
	Fee for inactive account	Inactive period	-	None	None
		Fee	-	No charge	No charge
	Fee for returned cheques or drafts		-	-	-
AUD (Domestic source of funds without underlying transactions)	Minimum initial deposit	-	AUD 20,000	AUD 20,000	
	Minimum subsequent deposit	-	None	AUD 20,000	
	Fee charged in the event of the average balance falling below min. monthly average balance	Min. monthly average balance	-	AUD 10,000 per month	None
		Fee	-	AUD 20 per month	No charge
	Fee for inactive account	Inactive period	-	None	None
		Fee	-	No charge	No charge
	Fee for returned cheque or draft		-	-	-
CNY (Domestic source of funds without underlying transactions)	Minimum initial deposit	-	CNY 50,000	CNY 50,000	
	Minimum subsequent deposit	-	None	CNY 50,000	
	Fee charged in the event of the average balance falling below min. monthly average balance	Min. monthly average balance	-	CNY 50,000 per month	None
		Fee	-	CNY 100 per month	No charge
	Fee for inactive account	Inactive period	-	None	None
		Fee	-	No charge	No charge
	Fee for returned cheque or draft		-	-	-

Remark: " - " means no such service available

The Authorized Signatory

(Mr. Apichart Kasemkulsiri)

Senior Executive Vice President

As of 27 December 2011