

Bank of America, N.A.
Deposit Rates (Percentage per Annum)

Effective Date May 15, 2023

Type of Deposit	Type of Customer							
	Individuals	Juristic Persons	Authorities	NGO (Non Profit)	FI	Other Juristic Persons Categorized by the Bank	Non-Residents	
							Individuals	Juristic Persons
1. Current	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	N/A	0.00%
2. Saving	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	N/A	0.00%
3. Special Time Deposit								
Less than or equal to 1 month								
Amount THB 30,000,000 - THB 499,999,999	N/A	0.40%	0.40%	0.40%	0.40%	0.40%	N/A	0.00%
Amount from THB 500,000,000 and up	N/A	0.50%	0.50%	0.50%	0.50%	0.50%	N/A	0.00%
4. Time Deposit								
7 Days	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	N/A	0.00%
1 Month	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	N/A	0.00%
3 Months	N/A	0.25%	0.25%	0.25%	0.25%	0.25%	N/A	0.00%
6 Months	N/A	0.25%	0.25%	0.25%	0.25%	0.25%	N/A	0.00%
12 Months	N/A	0.25%	0.25%	0.25%	0.25%	0.25%	N/A	0.00%
24 Months	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	N/A	0.00%
36 Months	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	N/A	0.00%
Contractual (24 Months and above)	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	N/A	0.00%
5. Negotiable Certificate of Deposit	N/A	0.00%	0.00%	0.00%	0.00%	0.00%	N/A	0.00%

Remarks: Interest Payment Conditions

Time Deposit

1. Special Time Deposit - No interest will be paid and fees will be applied for early withdrawal before maturity.
2. Time Deposit 3 Months
 - 2.1 If tenor of deposit is less than 1 month and early withdrawal before maturity, then no interest will be paid and fees will be applied.
 - 2.2 If tenor of deposit is over 1 month and early withdrawal before maturity, then no interest will be paid.
3. Time Deposit 5 Months and 12 Months
 - 3.1 If tenor of deposit is less than 3 month and early withdrawal before maturity, then no interest will be paid and fees will be applied.
 - 3.2 If tenor of deposit is over 3 month and early withdrawal before maturity, then no interest will be paid.
 - 3.3 For Financial Institutions, Fund Managements and Insurance Companies in general, the deposit interest rate up to 0.50% p.a. lower than the announced rate is applied and the net interest paid shall not go below 0.00%.

For all interest rate categories mentioned above, Bank of America may offer a higher rate than what is announced to customers who meet one or more conditions stated which shall not exceed 1.0% p.a. from the highest offering interest rate of each type and tier.

1. Customers who use Bank of America as their main operating account
2. Customers who mainly use Cash Management or other financial services provided by Bank of America
3. Customer who have global and/or regional relationship with Bank of America

THB Deposits is protected by Deposit Protection Institution with the detail of protection for both principal and interest per depositor per financial institution according to the Deposit Protection Act 2551 or its amendment (if any). Types of Deposit under the protection scheme are current, savings, time deposit in Thai Baht currency, except Baht deposits of non-residents in accordance with Exchange Control Regulations

Interest Calculate on:

Interest payment = Deposit Balance End of Day X Interest Rate X (Number of Deposit Days/365)

Fees Calculation for withdrawal before maturity

Fees for Deposit Withdrawal before maturity = Amount of deposit withdrawal before maturity X Lending Interest Rate for the remaining days of deposit period (%) X

Announcement Date: May 12, 2023

Authorized Person(s)



Nida Pakdeekulsapan
Senior Vice President; Group Operations
Manager



Ornlanya Pibulldham
Managing Director
Country Manager