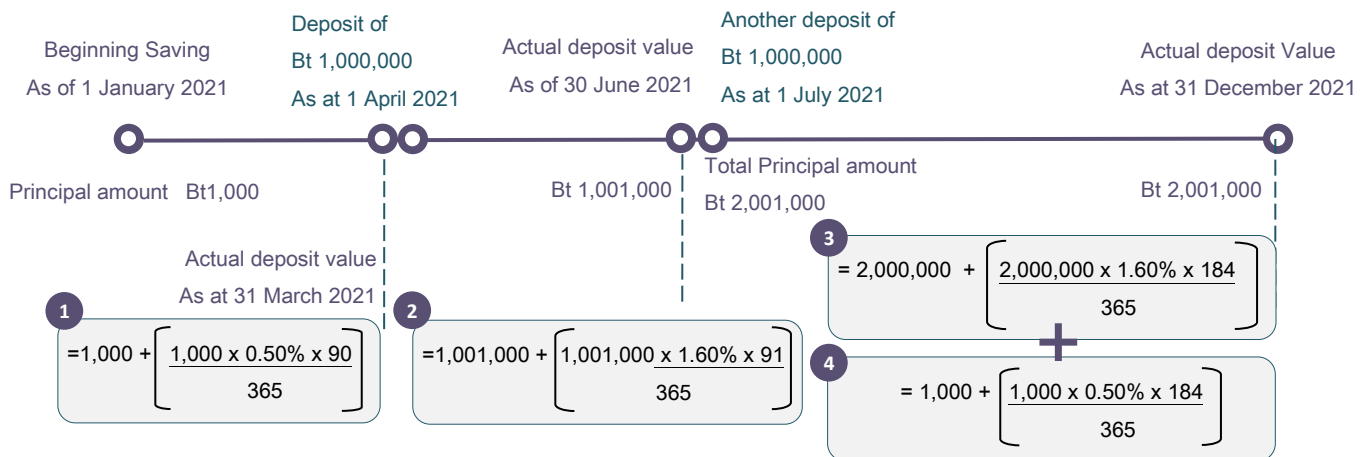


(Please read carefully the product disclosures information below as well as its detail and conditions before making a decision to purchase the product or subscribe to the service)

Product Name	KKP Savvy
Product Type	Savings Account (e-passbook) without physical passbook
Minimum and maximum amount for account opening	No minimum initial deposit amount required
Annual interest rate	0.50% - 1.60% p.a. (as at 11 February 2021, this information may change from time to time. Please see the most updated interest rate announcement at https://bank.kkpg.com)

Interest rate detail	Balance deposit amount	Interest Rate (p.a.)
	below 10,000 baht	0.50%
	between 10,000 baht - 1,000,000 baht	1.50%
	between 1,000,000 baht - 2,000,000 baht	1.60%
	Over 2,000,000 baht	0.50%
		(Average 0.50% - 1.60%)

Example of interest calculation



- 1 2** The number of days used for interest calculation will start from the deposit date until the interest payment date; in this example, Since 1 January until 30 June 2021; total 181 days
- 3 4** The number of days used for interest calculation will start from the deposit date until the interest payment date; in this example, Since 1 July until 3 December 2021; total 184 days



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Interest payment period

Twice a year; every 30th June and 31st December

Main condition

- This product is offered to only (1) individual Thai nationals with minimum age of 15 years old. The applicant must have National ID Card (Smart Card) and qualifications set forth in product conditions.
- The name of the account can only bear one individual name. Joint account is not allowed. One individual is allowed to open one account.
- The applicant must have an email address in order to receive the image card to perform financial transactions as well as monthly e-statement. The applicant must register KKP e-Banking to open the account and perform financial transactions.
- The applicant can open the account through KKP Mobile application during 06.00am-10.00pm. The application will use NDID service (for customer identification and verification purposes) with the bank that the applicant has registered. The applicant can also use AIS Smart Kiosk for customer identification and verification. Please check the Kiosk service point at <https://kkpbank.com/2CU0T>.

Terms and conditions for deposits/withdrawals/transfers and other terms and conditions

- Transactions of KKP Savvy are available through the following channels:
 - (1) KKP Mobile Application
 - Account opening
 - Fund transfers, including payment of goods and services
 - Other transactions as provided by the bank
 - (2) KKP branches
 - Cash deposits / withdrawals / fund transfers
 - Subscription of other services (subject to conditions). This product cannot be used as collateral for lending product
 - Account closing
 - Other services as provided by the bank
- In case of account closure within 30 days from account opening date, the fee of 50 baht/account will be charged at the rate according to the most recent KKP fee announcement.

Account maintenance fee

- In the event of no account movement for more than 12 consecutive months and the deposit balance is lower than 1,000 baht, the bank will charges maintenance fee at the account according to the most recent KKP fee announcement.

Channels to contact KKP

- KKP Contact Center Tel. 02 165 5555 or <https://bank.kkpg.com>
- KKP branches



Sales sheet



Term & Condition



Product Catalog

(Please read carefully the product disclosures information below as well as its detail and conditions before making a decision to purchase the product or subscribe to the service)

Cautions

- For questions or more information, please contact the bank staff.

Deposit Protection

- This deposit has been protected under Deposit Protection Agency up to the legal coverage limit as follows:

Period	Coverage Limit
Present - 10 August 2021	< 5 million baht
Since 1 August 2021	< 1 million baht

For the deposit amount exceeding the coverage limit, you may not receive the full amount of deposit principal after the bank liquidation and proportionately averaging with other depositors.

