

Bank of America N.A. Deposit Rates for foreign (Percentage Per Year) Effective Date 13 June 2012					
Currency	Type of Saving	Type of Customer			
		Thai Residence		Non residence	
		Retail	Corporates	Retail	Corporates
USD	1. Current Deposit	N/A	0%	N/A	0%
	2. Saving Deposit	N/A	0%	N/A	0%
	3. Fixed Deposit				
	1 month	N/A	0%	N/A	0%
	3 months	N/A	0%	N/A	0%
	6 months	N/A	0%	N/A	0%
	9 months	N/A	0%	N/A	0%
12 months	N/A	0%	N/A	0%	
EUR	1. Current Deposit	N/A	0%	N/A	0%
	2. Saving Deposit	N/A	0%	N/A	0%
	3. Fixed Deposit				
	1 month	N/A	0%	N/A	0%
	3 months	N/A	0%	N/A	0%
	6 months	N/A	0%	N/A	0%
	9 months	N/A	0%	N/A	0%
12 months	N/A	0%	N/A	0%	
CNY	1. Current Deposit	N/A	0%	N/A	0%
	2. Saving Deposit	N/A	0%	N/A	0%
	3. Fixed Deposit				
	1 month	N/A	0%	N/A	0%
	3 months	N/A	0%	N/A	0%
	6 months	N/A	0%	N/A	0%
	9 months	N/A	0%	N/A	0%
12 months	N/A	0%	N/A	0%	

For juristic person customer, we may pay interest higher than rate announced to customer who meet any of additional criteria stated below:

1. Customers who use Bank of America as their main operating account in several countries.
2. Customer who use Bank of America cash management services
3. Customers who have the trend to increase their deposits or have intention to use other banking services/facilities

Principle & interest of foreign currency deposit account is not protected by Deposit Protection Fund

Bank of America N.A.
 FOREIGN CURRENCY DEPOSITS WITHDRAWAL AND DEPOSIT FEE
 EFFECTIVE DATE 13 JUNE 2012

Currency	Fee		Commission-in-lieu			Other Fee	
			%	Minimum	Maximum		
USD	SWIFT / TELEX	Deposit	0	N/A	N/A	THB 600.00	
		Withdrawal	1/4	USD 10.00	N/A	THB 1020.00	
	Draft	Deposit	0	N/A	N/A	THB 85.00	
		Withdrawal	1/4	USD 10.00	N/A	THB 520.00 / USD 20	
	Foreign Cheque	Deposit	0	N/A	N/A	THB 85.00	
		Withdrawal	1/4	USD 10.00	N/A	THB 520.00 / USD 20	
	Traveler Cheque	Deposit	0	N/A	N/A	THB 85.00	
		Withdrawal	N/A	N/A	N/A	N/A	
	Note and Coin	Deposit	0	N/A	N/A	THB 85.00	
		Withdrawal	1	USD 10.00	N/A	N/A	
	EUR	SWIFT / TELEX	Deposit	0	N/A	N/A	THB 600.00
			Withdrawal	1/4	USD 10.00	N/A	THB 1020.00
Draft		Deposit	N/A	N/A	N/A	N/A	
		Withdrawal	1/4	USD 10.00	N/A	THB 520.00 / USD 20	
Foreign Cheque		Deposit	N/A	N/A	N/A	N/A	
		Withdrawal	1/4	USD 10.00	N/A	THB 520.00 / USD 20	
Traveler Cheque		Deposit	N/A	N/A	N/A	N/A	
		Withdrawal	N/A	N/A	N/A	N/A	
Note and Coin		Deposit	N/A	N/A	N/A	N/A	
		Withdrawal	N/A	N/A	N/A	N/A	
CNY		SWIFT / TELEX	Deposit	0	N/A	N/A	THB 600.00
			Withdrawal	1/4	USD 10.00	N/A	THB 1020.00
	Draft	Deposit	N/A	N/A	N/A	N/A	
		Withdrawal	N/A	N/A	N/A	N/A	
	Foreign Cheque	Deposit	N/A	N/A	N/A	N/A	
		Withdrawal	N/A	N/A	N/A	N/A	
	Traveler Cheque	Deposit	N/A	N/A	N/A	N/A	
		Withdrawal	N/A	N/A	N/A	N/A	
	Note and Coin	Deposit	N/A	N/A	N/A	N/A	
		Withdrawal	N/A	N/A	N/A	N/A	

Bank of America N.A.
Foreign Currency Deposit Condition and Fee
Effective Date 13 June 2012

Currency	Condition and Fee		Current Account	Saving Account	Term Deposit
USD	Minimum Intial Deposit		USD 5,000	USD 10,000	USD 25,000
	Maintenance Fee in case the average balance is less that the minimum	Minimum Average Balance	N/A	N/A	N/A
		Maintenance Fee	USD 50-150	USD 50-150	N/A
	Dormant Account Fee	Unmovement Period	6 Months	1 Year	N/A
		Fee	USD 20	USD 20	N/A
	Return cheque / draft fee		USD 20	USD 20	N/A
	Remark : Fee per month except cheque returned				
EUR	Minimum Intial Deposit		N/A	N/A	N/A
	Maintenance Fee in case the average balance is less that the minimum	Minimum Average Balance	N/A	N/A	N/A
		Maintenance Fee	EUR 50-150	EUR 50-150	N/A
	Dormant Account Fee	Unmovement Period	6 Months	1 Year	N/A
		Fee	N/A	N/A	N/A
	Return cheque / draft fee		N/A	N/A	N/A
	Remark : Fee per month except cheque returned				
CNY	Minimum Intial Deposit		N/A	N/A	N/A
	Maintenance Fee in case the average balance is less that the minimum	Minimum Average Balance	N/A	N/A	N/A
		Maintenance Fee	N/A	N/A	N/A
	Dormant Account Fee	Unmovement Period	N/A	N/A	N/A
		Fee	N/A	N/A	N/A
	Return cheque / draft fee		N/A	N/A	N/A
	Remark : Fee per month except cheque returned				