

Bank of America, N.A.

Table 4 Deposit Rates for Foreign Currency Deposits (Percentage per Annum)

Effective Date July 1, 2026

Currency	Type of Deposit	Type of Customer			
		Thai Residents		Non-Residents	
		Individuals	Juristic Persons	Individuals	Juristic Persons
USD	1. Current Deposit	No Service	0.00%	No Service	0.00%
	2. Saving Deposit	No Service	0.00%	No Service	0.00%
	3. Fixed Deposit				
	1 Month	No Service	0.00%	No Service	0.00%
	3 Months	No Service	0.00%	No Service	0.00%
	6 Months	No Service	0.00%	No Service	0.00%
	9 Months	No Service	0.00%	No Service	0.00%
	12 Months	No Service	0.00%	No Service	0.00%
EUR	1. Current Deposit	No Service	0.00%	No Service	0.00%
	2. Saving Deposit	No Service	0.00%	No Service	0.00%
	3. Fixed Deposit				
	1 Month	No Service	0.00%	No Service	0.00%
	3 Months	No Service	0.00%	No Service	0.00%
	6 Months	No Service	0.00%	No Service	0.00%
	9 Months	No Service	0.00%	No Service	0.00%
	12 Months	No Service	0.00%	No Service	0.00%
JPY	1. Current Deposit	No Service	0.00%	No Service	0.00%
	2. Saving Deposit	No Service	0.00%	No Service	0.00%
	3. Fixed Deposit				
	1 Month	No Service	0.00%	No Service	0.00%
	3 Months	No Service	0.00%	No Service	0.00%
	6 Months	No Service	0.00%	No Service	0.00%
	9 Months	No Service	0.00%	No Service	0.00%
	12 Months	No Service	0.00%	No Service	0.00%
GBP	1. Current Deposit	No Service	0.00%	No Service	0.00%
	2. Saving Deposit	No Service	0.00%	No Service	0.00%
	3. Fixed Deposit				
	1 Month	No Service	0.00%	No Service	0.00%
	3 Months	No Service	0.00%	No Service	0.00%
	6 Months	No Service	0.00%	No Service	0.00%
	9 Months	No Service	0.00%	No Service	0.00%
	12 Months	No Service	0.00%	No Service	0.00%

Currency	Type of Deposit	Type of Customer			
		Thai Residents		Non-Residents	
		Individuals	Juristic Persons	Individuals	Juristic Persons
CNH	1. Current Deposit	No Service	0.00%	No Service	0.00%
	2. Saving Deposit	No Service	0.00%	No Service	0.00%
	3. Fixed Deposit				
	1 Month	No Service	0.00%	No Service	0.00%
	3 Months	No Service	0.00%	No Service	0.00%
	6 Months	No Service	0.00%	No Service	0.00%
	9 Months	No Service	0.00%	No Service	0.00%
	12 Months	No Service	0.00%	No Service	0.00%
SGD	1. Current Deposit	No Service	0.00%	No Service	0.00%
	2. Saving Deposit	No Service	0.00%	No Service	0.00%
	3. Fixed Deposit				
	1 Month	No Service	0.00%	No Service	0.00%
	3 Months	No Service	0.00%	No Service	0.00%
	6 Months	No Service	0.00%	No Service	0.00%
	9 Months	No Service	0.00%	No Service	0.00%
	12 Months	No Service	0.00%	No Service	0.00%

Remarks: Interest Payment Conditions

- For juristic person customer, we may pay interest higher than rate announced to customer who meet any additional criteria stated below:
 - Customers who use Bank of America as their main operating account in several countries
 - Customers who use Bank of America Cash Management services
 - 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
- For USD, EUR, JPY, GBP, CNH, and SGD 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 5.25%, 1%, 0.00%, 5.25%, 0.00%, and 0.00% p.a. from the highest offering interest rate of each type and tier, respectively.
 - Customers who use Bank of America as their main operating account
 - Customers who mainly use Cash Management or other financial services provided by Bank of America
 - Customers who have global and/or regional relationship with Bank of America

SPECIAL ANNOUNCEMENT REGARDING LEGACY TIME DEPOSITS:

- Please note that in respect of any USD time deposits:
 - placed and maintained with Bank of America, N.A., Bangkok Branch ("Bank of America") by individuals or juristic persons (whether resident or non-resident) ("Legacy Time Deposit Customers") between 1975 and 1996 ("Legacy Time Deposits");
 - where a Legacy Time Deposit Customer has signed Bank of America's standard Signature Card for customers then prevailing at the time of deposit account opening;
 - which are not subject to the terms of Bank of America's standard account operating agreements or time deposit schedules thereto;
 - which have matured beyond the initial maturity date and which Bank of America have automatically renewed in accordance with the terms of the relevant certificate of deposit; and
 - which Bank of America has to date not received request from any Legacy Time Deposit Customer to redeem, withdraw, terminate or any other instruction thereto,

Bank of America will cease renewal of such Legacy Time Deposits within 30 days from April 03, 2026 (the "Cessation Date"). Any terms and conditions in respect of interest and other matters in relation to the Legacy Time Deposits shall terminate on the Cessation Date.

Affected Legacy Time Deposit Customers may proceed to submit any request for withdrawal or redemption of the principal (and any interest accrued on the Legacy Time Deposits up to the Cessation Date, if applicable) from Bank of America from the date of this announcement. Please contact Bank of America, National Association, Bangkok Branch - Commercial Services Department - Time Deposit Section at 02-305-2824 for more information.

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 (Number of Deposit Days/365)

Announcement Date: Jun 26, 2026

Authorized Person(s)

Nida Pakdeekulsapan
 Nida Pakdeekulsapan
 Senior Vice President; Group
 Operations Manager
 Bank of America, N.A.

Omkanya Pibulldham
 Omkanya Pibulldham
 Managing Director
 Country Manager

Table 5 Foreign Currency Deposits Withdrawal and Deposit Fees

Effective Date July 1, 2026

Currency	Fee		Commission-in-lieu			Other Fees
			%	Minimum	Maximum	
USD	SWIFT/Telex	Deposit	0.00	N/A	N/A	THB 600
		Withdrawal	0.125	THB 300	N/A	N/A
	Draft	Deposit	0.00	N/A	N/A	THB 85
		Withdrawal	0.125	THB 300	N/A	THB 520 / USD 20
	Foreign Cheque	Deposit	0.00	N/A	N/A	THB 85
		Withdrawal	0.125	THB 300	N/A	THB 520 / USD 20
	Traveler Cheque	Deposit	0.00	N/A	N/A	N/A
		Withdrawal	0.00	N/A	N/A	N/A
	Note and Coin	Deposit	2.00	USD 20	N/A	THB 85
		Withdrawal	1.00	USD 10	N/A	N/A
Remarks: Maintenance fees are calculated per transaction						
EUR	SWIFT/Telex	Deposit	0.00	N/A	N/A	THB 600
		Withdrawal	0.125	THB 300	N/A	USD 25
	Draft	Deposit	No Service	N/A	N/A	N/A
		Withdrawal	No Service	N/A	N/A	N/A
	Foreign Cheque	Deposit	No Service	N/A	N/A	N/A
		Withdrawal	No Service	N/A	N/A	N/A
	Traveler Cheque	Deposit	No Service	N/A	N/A	N/A
		Withdrawal	No Service	N/A	N/A	N/A
	Note and Coin	Deposit	No Service	N/A	N/A	N/A
		Withdrawal	No Service	N/A	N/A	N/A
Remarks: Maintenance fees are calculated per transaction						
JPY	SWIFT/Telex	Deposit	0.00	N/A	N/A	THB 600
		Withdrawal	0.125	THB 300	N/A	USD 25
	Draft	Deposit	No Service	N/A	N/A	N/A
		Withdrawal	No Service	N/A	N/A	N/A
	Foreign Cheque	Deposit	No Service	N/A	N/A	N/A
		Withdrawal	No Service	N/A	N/A	N/A
	Traveler Cheque	Deposit	No Service	N/A	N/A	N/A
		Withdrawal	No Service	N/A	N/A	N/A
	Note and Coin	Deposit	No Service	N/A	N/A	N/A
		Withdrawal	No Service	N/A	N/A	N/A
Remarks: Maintenance fees are calculated per transaction						

Currency	Fee		Commission-in-lieu			Other Fees
			%	Minimum	Maximum	
GBP	SWIFT/Telex	Deposit	0.00	N/A	N/A	THB 600
		Withdrawal	0.125	THB 300	N/A	N/A
	Draft	Deposit	0.00	N/A	N/A	THB 85
		Withdrawal	0.125	THB 300	N/A	THB 520 / USD 20
	Foreign Cheque	Deposit	0.00	N/A	N/A	THB 85
		Withdrawal	0.125	THB 300	N/A	THB 520 / USD 20
	Traveler Cheque	Deposit	0.00	N/A	N/A	N/A
		Withdrawal	0.00	N/A	N/A	N/A
	Note and Coin	Deposit	2.00	USD 20	N/A	THB 85
		Withdrawal	1.00	USD 10	N/A	N/A
Remarks: Maintenance fees are calculated per transaction						
CNH	SWIFT/Telex	Deposit	0.00	N/A	N/A	THB 600
		Withdrawal	0.125	THB 300	N/A	N/A
	Draft	Deposit	0.00	N/A	N/A	THB 85
		Withdrawal	0.125	THB 300	N/A	THB 520 / USD 20
	Foreign Cheque	Deposit	0.00	N/A	N/A	THB 85
		Withdrawal	0.125	THB 300	N/A	THB 520 / USD 20
	Traveler Cheque	Deposit	0.00	N/A	N/A	N/A
		Withdrawal	0.00	N/A	N/A	N/A
	Note and Coin	Deposit	2.00	USD 20	N/A	THB 85
		Withdrawal	1.00	USD 10	N/A	N/A
Remarks: Maintenance fees are calculated per transaction						
SGD	SWIFT/Telex	Deposit	0.00	N/A	N/A	THB 600
		Withdrawal	0.125	THB 300	N/A	N/A
	Draft	Deposit	0.00	N/A	N/A	THB 85
		Withdrawal	0.125	THB 300	N/A	THB 520 / USD 20
	Foreign Cheque	Deposit	0.00	N/A	N/A	THB 85
		Withdrawal	0.125	THB 300	N/A	THB 520 / USD 20
	Traveler Cheque	Deposit	0.00	N/A	N/A	N/A
		Withdrawal	0.00	N/A	N/A	N/A
	Note and Coin	Deposit	2.00	USD 20	N/A	THB 85
		Withdrawal	1.00	USD 10	N/A	N/A
Remarks: Maintenance fees are calculated per transaction						

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Authorized Person(s)


 Nida Pakdeekulsapan
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 Operations Manager


 Ornanya Pibulldham
 Managing Director
 Country Manager

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Table 6 Foreign Currency Deposits Condition and Fee

Effective Date July 1, 2026

Currency	Condition and Fee		Current Deposit	Saving Deposit	Time Deposit
USD	Minimum Initial Deposit		USD 5,000	USD 5,000	USD 25,000
	Maintenance Fee in case the average balance is less than the minimum	Minimum Average Balance	USD 25,000	USD 25,000	N/A
		Maintenance Fee	USD 250	N/A	N/A
	Dormant Account Fee	Inactive Period	6 Months	1 Year	N/A
		Dormant Account Fee	USD 20	USD 20	N/A
	Return Cheque / Draft Fee		USD 20	USD 20	N/A
	Remark: Fee per month except cheque / draft returned is per transaction				
EUR	Minimum Initial Deposit		USD 5,000	USD 5,000	N/A
	Maintenance Fee in case the average balance is less than the minimum	Minimum Average Balance	USD 25,000	USD 25,000	N/A
		Maintenance Fee	USD 250	N/A	N/A
	Dormant Account Fee	Inactive Period	6 Months	1 Year	N/A
		Dormant Account Fee	USD 20	USD 20	N/A
	Return Cheque / Draft Fee		USD 20	USD 20	N/A
	Remark: Fee per month except cheque / draft returned is per transaction				
JPY	Minimum Initial Deposit		USD 5,000	USD 5,000	N/A
	Maintenance Fee in case the average balance is less than the minimum	Minimum Average Balance	USD 25,000	USD 25,000	N/A
		Maintenance Fee	USD 250	N/A	N/A
	Dormant Account Fee	Inactive Period	6 Months	1 Year	N/A
		Dormant Account Fee	USD 20	USD 20	N/A
	Return Cheque / Draft Fee		USD 20	USD 20	N/A
	Remark: Fee per month except cheque / draft returned is per transaction				
GBP	Minimum Initial Deposit		USD 5,000	USD 5,000	USD 25,000
	Maintenance Fee in case the average balance is less than the minimum	Minimum Average Balance	USD 25,000	USD 25,000	N/A
		Maintenance Fee	USD 250	N/A	N/A
	Dormant Account Fee	Inactive Period	6 Months	1 Year	N/A
		Dormant Account Fee	USD 20	USD 20	N/A
	Return Cheque / Draft Fee		USD 20	USD 20	N/A
	Remark: Fee per month except cheque / draft returned is per transaction				
CNH	Minimum Initial Deposit		USD 5,000	USD 5,000	USD 25,000
	Maintenance Fee in case the average balance is less than the minimum	Minimum Average Balance	USD 25,000	USD 25,000	N/A
		Maintenance Fee	USD 250	N/A	N/A
	Dormant Account Fee	Inactive Period	6 Months	1 Year	N/A
		Dormant Account Fee	USD 20	USD 20	N/A
	Return Cheque / Draft Fee		USD 20	USD 20	N/A
	Remark: Fee per month except cheque / draft returned is per transaction				

Currency	Condition and Fee		Current Deposit	Saving Deposit	Time Deposit
SGD	Minimum Initial Deposit		USD 5,000	USD 5,000	USD 25,000
	Maintenance Fee in case the average balance is less than the minimum	Minimum Average Balance	USD 25,000	USD 25,000	N/A
		Maintenance Fee	USD 250	N/A	N/A
	Dormant Account Fee	Inactive Period	6 Months	1 Year	N/A
		Dormant Account Fee	USD 20	USD 20	N/A
	Return Cheque / Draft Fee		USD 20	USD 20	N/A
	Remark: Fee per month except cheque / draft returned is per transaction				

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