



Announcement: Interest Rate

Effective Date: 18 October 2023

Interest Rate for Savings and Current Deposit

Unit: % per year

Type of Deposit	LAK	USD	THB
Current Deposit	0.00%	0.00%	0.00%
Savings Account	1.00%	0.65%	0.25%
K eSavings Account	3.50%	-	-

Interest Rate for Term Deposit

Unit: % per year

Term Deposit Tenor	LAK	USD	THB
3 month	3.00%	2.50%	1.10%
6 months	4.00%	2.70%	1.85%
12 months	6.00%	2.90%	2.50%
18 months	6.15%	3.10%	3.35%
24 months	6.40%	3.30%	3.50%
36 months	6.60%	3.50%	4.00%
48 months	6.65%	-	-
60 months	6.75%	-	-

Indicative Interest Rate for Loan

Unit: % per year

Loan Tenor	LAK	USD	THB
12 months	11.50%	8.00%	8.00%
24 months	12.50%	9.75%	10.00%
36 months	12.50%	9.75%	10.00%

Remarks:

- The interest rate above is subject to change without prior notice
- This announcement replaces the previous announcement dated 30 March 2023



Deposit Account Conditions:

1. Initial deposit (apply to all type of deposit)

Type of Deposit	Initial Deposit		
	LAK	USD	THB
Current Account	1,250,000.00	200.00	5,000.00
Savings Account	250,000.00	40.00	1,000.00
K eSavings Account	0.00	-	-
Term Deposit Account	2,500,000.00	400.00	10,000.00

K eSavings: No minimum Balance for Initial Deposit

2. All interest rates are applied to all type customers.

Savings Deposit Account:

3. Interest will be paid semi-annual on 25th of June and December of every year
4. In case of closing an account within 3 months since the opening date, closure account will be charged
5. In case of no movement within 12 months from last transaction date, the account will be seized and dormant fee will be charged on the last day of every month until the account close or the customer comes activate the account

K eSavings Deposit Account:

6. Interest will be paid monthly on 28th of every month
7. In case of no movement within 12 months from last transaction date, the account will be seized and dormant fee will be charged on the last day of every month until the account close or the customer comes activate the account.

Current Deposit Account:

8. In case of closing an account within 3 months since the opening date, closure account will be charged
9. Maintenance fee will be charged annually
10. In case of no movement within 12 months from last transaction date, the account will be seized and dormant fee will be charged on the last day of every month until the account close or the customer comes activate the account.

Term Deposit Account:

11. Interest will be paid at maturity
12. Partial early redemption is not allowed.
13. The deposit can be fully withdrawn before the maturity; customer shall notify KBank one day in advance, and shall get interest of nearest shorter tenor throughout the period of holding the deposit. Closure before maturity fee will be charged.
14. If the early redemption is less than 3 months, customer shall get interest of savings account.
15. Additional deposit during the period is not applicable. Customer should open new account and get new term of deposit for additional deposit.
16. In case of announcing new deposit interest rate;



- 16.1 Savings and Current Deposit Account: the new rate will be applied automatically on the effective date
- 16.2 Term Deposit: the new rate will be applied to the new account or renewal term only, the account which is not yet due on the announcement date shall get the rate on the opening/renewal day.
17. In case of no movement within 12 months from Maturity date, the account will be seized and dormant fee will be charged on the last date of every month until account close or customer comes activate the account.