

Foreign Currency Deposit Account for Foreigners



An ideal way to keep saving in your home currency



“I am working in Thailand”

Living and working in Thailand can be a great experience. As an expat, a Foreign Currency Deposit Account is an ideal way to keep saving in your own currency which you can exchange for Thai baht anytime at favorable rates.



“I am not working in Thailand but I have a non-immigrant or retirement visa”

If you do not have any intention to work in Thailand but have a long-stay visa, you can save your home currency in Thailand without needing to immediately convert it to Thai baht. This can potentially provide you with protection against unfavorable foreign exchange movements over time.



“I’m in Thailand on a tourist visa”

Whether you are a frequent traveler to Thailand, or in the process of arranging a long-stay visa, Bangkok Bank Foreign Currency Deposit Accounts allow you to hold balances in other currencies and enable you to manage your foreign currency exposure.

Do you know the **key benefits** of having a Foreign Currency Deposit (FCD) Account?



Available in 14 major currencies: USD, EUR, GBP, CNY, JPY, SGD, HKD, AUD, NZD, CHF, CAD, DKK, NOK, SEK



No limit to the maximum deposit balance



No documents showing sources of funds are required when withdrawing your FCD and depositing it into your Thai baht account, transferring between Bangkok Bank's Foreign Currency Deposit Accounts, or transferring foreign currency overseas



Transfer funds into your local Thai baht account online via Bangkok Bank's Bualuang iBanking



Open a Foreign Currency Deposit Account at more than 470 branches providing an FCD service across Thailand.

(See list of branches at www.bangkokbank.com)

Supporting documents for opening an account today!

Foreigner with a Work Permit



Passport



Work Permit

Foreigner with Permanent Residence in Thailand



Passport or Alien Certificate
of Registration or Certificate of Residency



House Registration -
TOR ROR 14 (Bluebook)

Foreigner with Long-stay or Tourist Visa

- Passport
- One of the following support documents:
 - Certified copy of your passport from your embassy located in Thailand ; or
 - Letter of reference from a trusted individual such as a government officer, director of a private company, government or private education institute located in Thailand trusted by the Bank; or
 - Letter of reference from an overseas bank where you hold an account sent via SWIFT; or
 - Other documents with your name and address showing Thai property ownership, or property purchase agreement, or property reservation agreement of at least Baht 100,000 together with a recommendation letter issued by a developer trusted by the Bank.

Terms and Conditions

Features	Account types		
	Current account	Savings account	Fixed deposit account
Minimum initial deposit	USD 1,000 EUR 770 GBP 690 AUD 1,500 NZD 1,800 CHF 1,200	CNY 7,000 JPY 98,000 CAD 1,300 DKK 5,700	SGD 1,500 HKD 7,800 NOK 6,700 SEK 8,400
Minimum balance requirement	USD 250, EUR 200, GBP 180*	USD 250, EUR 200, GBP 180*	USD 500, EUR 390, GBP 350*
Account maintenance fee	USD 10, EUR 8, GBP 7**	USD 10, EUR 8, GBP 7**	USD 10, EUR 8, GBP 7**
Interest payment	No interest	Paid twice a year in June and December at the bank's daily rate quoted	Paid at maturity (1, 3, 6, 9 or 12 months) at the bank's daily rate quoted on the deposit date
Withholding tax	No tax	15% Waived, if annual interest earned does not exceed Baht 10,000	15%
Deposit and withdrawal methods	<ul style="list-style-type: none"> • Foreign banknotes • Cheques and drafts • Travelers cheques • Inward / outward remittance via SWIFT 		

* Please refer to the minimum balance requirement at the counter for other currencies

** an account maintenance fee will be charged to the account when the average daily credit balance for any month falls below the minimum balance requirement



Fees for Foreign Currency Deposit (FCD) Accounts



Services	Deposit fees		Withdrawal fees	
	Bank fees	Commission-in-lieu	Bank fees	Commission-in-lieu
Overseas funds transfer (SWIFT)	0.25% (Minimum of Baht 200, maximum of Baht 500)	Free of charge	Baht 400	<ul style="list-style-type: none"> ● 0.25% for USD, CNY ● 0.50% for EUR, GBP, JPY ● 0.75% for AUD, CAD, CHF, HKD, NZD, DKK, NOK, SEK ● 1.25% for SGD (Minimum of Baht 500, no maximum)
Traveler's cheques	Free of charge	<ul style="list-style-type: none"> ● 0.25% for USD, EUR, GBP, JPY ● 0.375% for AUD, CAD, CHF (Minimum of Baht 500, no maximum) 	1% of the cheque amount	<ul style="list-style-type: none"> ● 0.25% for USD ● 0.50% for EUR, JPY ● 0.75% for AUD, CAD (Minimum of Baht 500, no maximum)
Drafts <ul style="list-style-type: none"> ● Specifying Bangkok Bank as paying bank 	0.25% (Minimum of Baht 200, maximum of Baht 500)	Free of charge	Draft purchase fee of Baht 400 plus stamp duty of Baht 3 per draft, additional fee of selected currencies per draft: <ul style="list-style-type: none"> ● Baht 150 for EUR, GBP, CAD ● Baht 50 for SGD 	<ul style="list-style-type: none"> ● 0.25% for USD ● 0.5% for EUR, GBP, JPY ● 0.75% for AUD, CAD, HKD, NZD, DKK, NOK, SEK ● 1.25% for SGD (Minimum of Baht 500, no maximum)
<ul style="list-style-type: none"> ● Specifying foreign bank as paying bank (Advance Payment) 	Free of charge	<ul style="list-style-type: none"> ● 0.25% for USD, EUR, GBP, JPY ● 0.375% for AUD, CAD, CHF, HKD, SGD, NZD, DKK, NOK, SEK (Minimum of Baht 500, no maximum) 		
<ul style="list-style-type: none"> ● Specifying foreign bank as paying bank (Collection) 	USD 15 plus foreign bank charge (if any)	Free of charge		
Foreign banknotes	Free of charge	<ul style="list-style-type: none"> ● 1% for USD ● 2% for other currencies (Minimum Baht 500, no maximum) 	Free of charge	<ul style="list-style-type: none"> ● 1% for USD ● 2% for other currencies (Minimum Baht 500, no maximum)
Thai baht currency	Free of charge (Using exchange rate for SELLING TT)		Free of charge (Using exchange rate for BUYING TT)	

Usage of the FCD account service is subject to the Bank of Thailand and Bangkok Bank's rules and regulations. The Bank reserves the right to amend terms and conditions including fees as it deems appropriate. Any such amendments shall be posted publicly at the Bank's office. For more information, please contact Bangkok Bank branches which provide a Foreign Currency Deposit Account service or visit www.bangkokbank.com

Access your Foreign Currency Deposit Account online, using **Bualuang**  **Banking**

No matter where you are in the world, you can :

- View real-time account balance and transactions from the past two months.
- Transfer funds from your Foreign Currency Deposit Account to your Thai baht savings account of up to Baht 1,200,000 per day without any fee.

Service Conditions:

- You must have a Foreign Currency Deposit Account linked to Bualuang iBanking
- Transfers made between 9.00 am and 4.00 pm on a Bangkok Bank working day will be completed immediately. Transactions made outside those hours, or future dated transfers, will be completed at approximately 9.00 am on the next working day, or the specified date.
- The exchange rate used for the requested transfer will be the prevailing buying rate TT announced by the bank at the time the bank effects the transfer.

To register your Foreign Currency Deposit Account with Bualuang iBanking, visit your nearest branch with FCD services. Simply bring your passport and the passbooks of your savings account and Foreign Currency Deposit account.