

# Deposit product comparison

## For Fixed Deposit Account – Tax Free (Individual customer)

Product name	Senior Fixed Deposit	Perm Kha Sabaijai Fixed Deposit Fixed 24 Month	Perm Kha Sabaijai Fixed Deposit Fixed 36 Month
Interest Rate (%p.a.)	1.00%	1.50%	1.60%
Deposit Term	Fixed 12 Month	Fixed 24 Month	Fixed 36 Month
Deposit period	1 – 31 January 2026	1 October 2025 onwards	
Interest payment	Monthly	Maturity	Maturity
Minimum Initial Deposit amount/Maximum amount	Minimum THB 10,000 and maximum THB 2,400,000 or as specified by the bank.	Minimum THB 1,000 and maximum THB 25,000.	Minimum THB 1,000 and maximum THB 16,500.
Key requirement	<ul style="list-style-type: none"> <li>For individual with residence in Thailand, having civil ID number, and age 55 years or more as of account opening date.</li> <li>Opening of only one account per person.</li> <li>Only one deposit transaction can be made.</li> </ul>		

Interest rate and condition as of 1 January 2026

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<b>Key requirement</b>		<ul style="list-style-type: none"> <li>In cases where the balance in the Operating Account is insufficient to deduct for transferring money to Perm Kha Sabaijai Fixed Deposit, customers can deposit money into the Operating Account from the date of the failed deduction until one day before the last day of that month (Grace Period - 1). If it is the last day of the month, customers must deposit money directly into Perm Kha Sabaijai Fixed Deposit at the branch counter only, and this will be considered within the deposit period.</li> </ul>	
<b>Interest rate in case of breach of conditions</b>	<ul style="list-style-type: none"> <li>Withdrawal made before 3 Months after deposit: No interest payment.</li> <li>Withdrawal made 3 Months or more after deposit, but not yet reaching maturity of the account: deposit interest will be paid at Savings interest rate for individual depositor on the withdrawn amount (whether withdrawn in part or in whole) and subject to withholding tax according to conditions specified by Revenue Department. The Bank will pay interest on the remaining deposit balance from the partial withdrawal transaction amount at the interest rate announced by the Bank on the deposit</li> </ul>	<ul style="list-style-type: none"> <li>In case of failing to make monthly deposit:                             <ol style="list-style-type: none"> <li>Not more than 2 Months, deposit can be resumed but the maturity date will be moved further based on the number of months missing deposit.</li> <li>More than 2 Months, Savings interest rate will be applicable only on the principal according to the Bank's daily announcement, which is calculated daily, and subject to 15% withholding tax as imposed by Revenue Department. The account will be closed automatically. All the principal and after-tax interest will be transferred to the savings account notified to the Bank at the time of account opening.</li> </ol> </li> </ul>	

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<b>Interest rate in case of breach of conditions</b>	<ul style="list-style-type: none"><li>In case of pre-matured withdrawal of the deposit and receipt of monthly interest, the entire not partial. If the interest duly received by Depositor is in the amount higher than the amount receivable based on the actual deposit period, the excess amount received shall first be deducted from the principal amount before paying to Depositor. Interest incurred shall be subject to tax payment as specified by the Revenue Department.</li></ul>	<ul style="list-style-type: none"><li>In case of pre-matured withdrawal of the deposit, the entire deposit amount must be withdrawn and the account will be closed. Deposit interest will be paid under the following conditions:<ul style="list-style-type: none"><li>(1) In case of withdrawal made before 3 Months after deposit: No interest payment.</li><li>(2) In case of withdrawal made 3 Months or more after depositing, but not yet reaching maturity of the account, deposit interest will be paid with calculation based on the actual deposit period and amount at Savings interest rate announced daily by the Bank and after withholding tax as imposed by the Revenue Department.</li></ul></li></ul>	

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Renewal upon maturity	<ul style="list-style-type: none"><li>In case where a senior fixed deposit reaches maturity, if the depositor does not withdraw the funds, does not provide other instructions, or cannot be contacted, the deposit will be considered as having started a new deposit term, with a duration equal to the original deposit period. The interest rate and deposit conditions will be in accordance with the Bank’s current announcement.</li></ul>	Upon maturity, deposit account will be closed automatically and the principal and interest will be transferred to a Savings Account or Current Account notified by the customer.	
Account Maintenance Fee	None		
Insurance Type	None		
Insurance company	None		

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Insurance company	None		
Insurance coverage amount	None		
Caution	<ul style="list-style-type: none"><li>• The Bank shall not keep a passbook for customer in any case.</li><li>• Inter-region or inter-bank transactions shall incur an additional fee.</li><li>• For any questions, please ask for seek clarification from a Bank immediately.</li></ul>		
Contact For more information	www.cimbthai.com or CIMB THAI Care Center 02 626 7777 or any CIMB Thai Bank branches.		

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