





หัวข้อผลิตภัณฑ์	รายละเอียดผลิตภัณฑ์
Product Name	Pherm Ka Sabai Jai
Product Type	Fixed Deposit
Minimum Initial Deposit Amount/ Maximum Amount	Minimum: THB 1,000 Maximum: THB 25,000 or as specified by the Bank, subjected to the Bank's latest deposit interest rate announcement.
Interest Rate Per Annum and Detail of Interest Rate	Subjected to the Bank's latest deposit interest rate announcement. See more details in the Bank's deposit interest announcement or at www.cimbthai.com , choose menu "Interest Rates".
Deposit Term	24 months or 36 months as specified by the Bank, subjected to the Bank's latest deposit interest rate announcement.
Interest Payment	Upon maturity 24 months or 36 months or as specified by the Bank, subjected to the Bank's latest deposit interest rate announcement.
Key Requirements	<ul style="list-style-type: none"> For individual residing in Thailand and aged from 1 month to 65 years as of the account opening date. The account opener aged over 65 years is not entitled to personal accident insurance but receives interest at the rate as announced by the Bank. May open only 1 account per customer. (including all types of tax-free fixed deposit with monthly deposit). In case that a father and/or a mother is the depositor for a minor, the deposit amount and generated income is belong to the minor. Deposit must be made monthly in an equal amount in the range between THB 1,000 and THB 25,000 and in multiples of THB 500. Deposit term is either 24 or 36 months. Maximum deposit amount throughout the deposit term is THB 600,000. Personal accident insurance is to be provided by Bank-specified insurer in the amount equal to the deposit amount intended by depositor to remain in the account until maturity but up to THB 600,000.
Deposit/Withdrawal/ Transfer and Other Benefits and Conditions	<ul style="list-style-type: none"> Depositor must own a Savings Account or Current account with the Bank for receiving transferred principal or interest upon maturity and/or for auto monthly transfer to Pherm Ka Sabai Jai account. In case of failure to make deposit <ol style="list-style-type: none"> Less than two months: Depositing can be continued as usual but maturity date will be put off in accordance with the number of month(s) with no deposit. Exceeding two months: Interest will be calculated on only principal on a daily basis at the savings deposit rate announced by the Bank on that particular date with deduction of 15% withholding tax as stipulated by The Revenue Department. Deposit account will be closed automatically, with principal and interest after withholding tax deduction transferred into a savings account notified by the customer during account opening. From 11 August 2021 onwards, the deposit shall receive protection by Deposit Protection Agency, as prescribed by law, in the amount of THB 1 million per 1 depositor per 1 financial institution.
Interest Rate if Breachin Deposit Terms	<ul style="list-style-type: none"> For premature withdrawal, the whole amount must be withdrawn and the deposit account will be closed with interest paid as below: <ol style="list-style-type: none"> Withdrawal before 3 months: No interest payment. Withdrawal after 3rd month or later but before maturity: Interest is paid based on actual term and amount of deposit at the Savings Deposit rate announced by the Bank on that particular day, with withholding tax deduction as prescribed by The Revenue Department.
Renewal upon maturit	<ul style="list-style-type: none"> 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.
Insurance type	Group Personal Accident Insurance (AorBor.1)
Insurance company name	Sompo Insurance (Thailand) Public Company Limited

<p>Insurance coverage conditions</p> 	<ul style="list-style-type: none"> Worldwide coverage, 24 hrs. Protection against the insured's loss of life or body injuries resulting from an accident based on exogenous factors. (Exception: Not applicable to intentional murders or assaults) This shall be subject to protection terms and conditions and an exception in the policy of Group Personal Accident Insurances (AorBor.1). <p><u>Benefits</u></p> <ul style="list-style-type: none"> Loss of life: 100% of the insured amount Total and permanent disability: 100% of the insured amount Loss of organs and sight (two-sixths): 100% of the insured amount Loss of organs and sight (one-sixth): 60% of the insured amount <p><u>Period of insurance</u></p> <ul style="list-style-type: none"> From the date that the Bank files an insurance request until the Bank or the insurance company makes a written notice of policy cancellation to the other party. <p><u>Start and end of protection</u></p> <ul style="list-style-type: none"> Protection will start from the date of Pherm Ka Sabai Jai Account opening and end on the date that account is closed. The account opener aged over 65 years is not entitled to personal accident insurance but receives interest at the rate as announced by the Bank.
<p>Coverage Limit</p> 	<p>Personal accident insurance is provided by Bank-specified insurer in the amount equal to the deposit amount intended by depositor to remain in the account until maturity but up to THB 600,000.</p>
<p>Contact Channel</p> 	<ul style="list-style-type: none"> CIMB Thai Bank branches CIMB Thai Care Center Tel. 02-626-7777, daily from 07:00 - 20:00 hrs. CIMB Thai Website (www.cimbthai.com)
<p>Caution</p> 	<ul style="list-style-type: none"> The Bank shall not keep a passbook for customer in any case. Inter-region or inter-bank transactions shall incur an additional fee. For any questions, please ask for seek clarification from a Bank immediately.
<p>Communication of any changes to conditions of the products to customer.</p>	<p>The Bank will make prior notice about any change in service conditions that may cause the customers to lose their benefit.</p>

Remarks:

- Product conditions shall be as specified by the Bank.
- Being hired to open an account, or consenting other people to use account shall receive punishments by the law if your account is used in committing an offense.