











หัวข้อผลิตภัณฑ์	รายละเอียดผลิตภัณฑ์
<b>Product Name</b>	Senior Fixed Deposit Account
<b>Product Type</b>	Fixed Deposit
<b>Minimum Initial Deposit</b>  <b>Amount/ Maximum Amount</b>	Minimum: THB 1,000 Maximum: THB 2,300,000 or as specified by the Bank, subjected to the Bank's latest deposit interest rate announcement.
<b>Interest Rate Per Annum</b>  <b>and Detail of Interest Rate</b>	Interest (p.a.) as at 1 December 2022 <b>1.15%(p.a.)</b> Interest rate may change over time, Details on current interest rates can be reviewed by accessing at <a href="http://www.cimbthai.com">www.cimbthai.com</a> , choose menu "Interest Rates".
<b>Deposit Term</b> 	12 months
<b>Interest Payment</b> 	Interest paid monthly.
<b>Key Requirements</b> 	<ul style="list-style-type: none"> <li>● For individual residing in Thailand who owns a national ID number and is aged 55 years or more as of the account opening date.</li> <li>● Only one deposit transaction is allowed.</li> <li>● May open only 1 account per customer.</li> <li>● For premature withdrawal, the whole deposit amount must be withdrawn. The partial withdrawal is not allowed.</li> </ul>
<b>Deposit/Withdrawal/ Transfer and Other Benefits and Conditions</b> 	<ul style="list-style-type: none"> <li>● The depositor must own a Savings Account or Current Account with the Bank for receiving interest transfer, name of which must be the same as the owner of Senior Fixed Deposit Account. In case of joint account, it must have either of the owners being the owner of Senior Fixed Deposit Account.</li> <li>● 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.</li> </ul>
<b>Interest Rate if Breaching Deposit Terms</b> 	<ul style="list-style-type: none"> <li>● Withdrawal before less than 3 month: No interest payment.</li> <li>● 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.</li> </ul>
<b>Renewal upon maturity</b> 	<ul style="list-style-type: none"> <li>● Upon maturity, if the depositor does not withdraw or give any other instruction or cannot be contacted, the account will be automatically renewed under the same term and subjected to interest rate and terms and conditions applicable by the Bank during that renewal date.</li> </ul>
<b>Contact Channel</b> 	<ul style="list-style-type: none"> <li>● CIMB Thai Bank branches</li> <li>● CIMB Thai Care Center Tel. 02-626-7777, daily from 07:00 - 20:00 hrs.</li> <li>● CIMB Thai Website (<a href="http://www.cimbthai.com">www.cimbthai.com</a>)</li> </ul>
<b>Caution</b> 	<ul style="list-style-type: none"> <li>● Inter-region or inter-bank transaction may incur additional fee.</li> <li>● For any questions, please ask for or seek clarification from the Bank immediately.</li> </ul>
<b>Communication of any changes to conditions of the products to customer.</b>	The Bank will make prior notice about any change in service conditions that may cause the customers to lose their benefit.

**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.