

Items	Details
Product Name	Senior Fixed Deposit Account
Product Type	Fixed Deposit
Deposit period	12 months
Minimum Initial Deposit Amount/ Maximum Amount	Minimum: THB 10,000 Maximum: THB 2,400,000 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	Interest (p.a.) as at 1 October 2025 1.25% (p.a.) 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 .
Interest Payment	Interest paid monthly.
Key Requirements	● For individual residing in Thailand who owns a national ID number and is aged 55 years or more as of the account opening date. ● Only one deposit transaction is allowed. ● May open only 1 account per customer. ● In case the customer wishes to withdraw funds before maturity, the entire principal amount must be withdrawn; partial withdrawals are not allowed. ● Deposit period 1 – 31 October 2025
Deposit/Withdrawal/ Transfer and Other Benefits and Conditions	● 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. ● 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 in case of breaching deposit terms	● Withdrawal made before 3 Months after deposit: No interest payment. ● 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maturity of the account: deposit interest will be paid at Savings interest rate for individual depositor on the withdrawn amount (whether withdrawn in part or in whole) and subject to withholding tax according to conditions specified by Revenue Department.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 date. ● 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.
Account Maintenance Fee	● None

Renewal upon maturity 	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.
Contact Channel 	- CIMB Thai Bank branches - CIMB Thai Care Center Tel. 02-626-7777 - CIMB Thai Website (www.cimbthai.com)
Caution 	- 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.
Communication of any changes to conditions of the products to customer.	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.