



Sales Sheet – Super Senior Fixed Deposit

Product name	Super Senior Fixed Deposit
Product type	Fixed-term deposit
Deposit term (months)	30 months
Minimum and maximum deposit for account opening	100,000–3,000,000 Baht
Deposit rate (p.a.)	2.20% (The interest rate may be subject to change based on KBank announcement. The latest data can be found at www.kasikornbank.com)
Example of interest calculation	On a daily basis (Amount of deposit x interest rate x number of days the deposit is made) / 365
Interest payment frequency	Every month
Main conditions	<ul style="list-style-type: none"> - Depositor must be a natural person, who is at least 55 years old. (FREE accidental coverage* for depositor of age 55 –70 years old and has minimum balance not less than 100,000 Baht in the account only.) - An account must be opened in the name of one individual. - Depositor must have a savings or current account for receiving interest or the balance portion in excess of 3,000,000 Baht.
Conditions for deposit/withdrawal/transfer, benefits and other conditions	<ul style="list-style-type: none"> - Minimum deposit per sub-account is 100,000 Baht; the combined amount of all sub-accounts must be not more than 3,000,000 Baht per depositor. - Balance in a sub-account which is less than 100,000 Baht is subject to the lowest rate of 3-month fixed deposit rate, as announced by KBank on the starting date when the deposit is made into the sub-account. - Balance of less than 100,000 Baht shall not be covered by Personal Accident (PA) coverage. - Partial withdrawal is allowed.
Interest rate for non-compliant deposit	<ul style="list-style-type: none"> - If principal is partially withdrawn before maturity, interest shall accrue on the remaining principal balance at the original rate applied at the start of the deposit term. <p><u>Early withdrawal</u></p> <ul style="list-style-type: none"> - If deposit is made for less than 3 months, the balance earns no interest. - If deposit is made for at least 3 months, the balance earns interest at the savings deposit rate for natural person customers, as of the deposit date, less a 15-percent withholding tax. - In case of early withdrawal, KBank shall recall the interest already paid to the depositor on a pro rata basis (proportionately based on the withdrawn principal amount), but shall not reimburse the payment of tax withheld on the deposit amount which has been delivered to the Revenue Department.
Account maintenance fee	No



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Contact channels	<ol style="list-style-type: none"> 1. KBank branch 2. K-Contact Center 02-8888888, press 02 3. www.kasikornbank.com
Important note	Additional fees may be charged on transactions conducted across different clearing zones or with different service providers.
Account renewal upon maturity	Upon maturity, the account is automatically renewed.
Tax	Interest income is subject to a 15-percent withholding tax.
Others	From August 11, 2021 onward, deposit is protected within the limit of 1 million Baht/ depositor/ financial institution.
*Coverage details	
Insurance type	Personal Accident (PA) insurance
Insurer name	Muang Thai Insurance PCL.
Coverage amount	<p><u>Coverage and coverage amount</u></p> <ul style="list-style-type: none"> - Loss of life, dismemberment, loss of eyesight or permanent total disability (Aor bor. 1) as a result of <ol style="list-style-type: none"> 1. Accident: Coverage is equal to deposit amount, which must not be more than 3,000,000 Baht. 2. Murder/assault or accident while riding on or traveling by motorcycle: Coverage is equal to 10 percent of the deposit amount, which must not exceed 300,000 Baht. 3. Bone fractures caused by accident: Coverage is equal to 10 percent of the deposit amount, which must not exceed 30,000 Baht. 4. Medical expenses for accident (including riding on or traveling by motorcycle) are equal to 10,000 Baht/occasion. 5. Global, 24/7 coverage
Conditions for insurance coverage	<p><u>Start and termination of coverage</u></p> <ul style="list-style-type: none"> - Coverage starts upon the opening of a Super Senior Fixed Deposit Account, and will continue until the depositor closes the account. - Depositors must be 55-70 years old. - If the balance is less than 100,000 Baht, or the account is closed in the one-day period before the depositor's death, the account shall not be covered by PA insurance.
Claim for compensation	<p><u>1. In case of visit at contracted hospitals, the depositor does not have to make advance payment.</u></p> <ul style="list-style-type: none"> - The depositor must present their national ID card upon using services at a contracted hospital. - The hospital verifies the depositor's insurance coverage and confirms it with the depositor. - If a medical bill exceeds the sum insured, the depositor must pay the difference.



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<p>Claim for compensation (continued)</p>	<p><u>2. In case of visit at non-contracted hospitals</u></p> <p>The depositor has to make advance payment and receive medical treatment at registered hospital facilities. The depositor must send the following documents to Muang Thai Insurance PCL, 252 Ratchada Phisek Road, Huai Khwang District, Bangkok 10310 (within 30 days of the date the medical expenses are made):</p> <ul style="list-style-type: none"> - Original receipt with details of medical expenses - Physician's certificate specifying causes of injury - X-rays film and result/analysis in case of fractured bones - Copy of medical treatment history (may be required by Muang Thai Insurance Pcl on a case-by-case basis) - A copy of the Super Senior Fixed Deposit passbook - Certified copies the national ID card <p><u>3. In case of depositor's death</u></p> <p>The beneficiary or executor/administrator or heir at law shall contact Muang Thai Insurance (MTI) call center at Tel. 1484 and shall prepare the following documents and send them to Muang Thai Insurance PCL. at No. 252 Ratchadapisek Road, Huaykwang, Bangkok 10310, within 30 (thirty) days from the date that the insured dies:</p> <ul style="list-style-type: none"> - A certified copy of the death certificate by the competent authority - A certified copy of the perform postmortem report by the responsible on-duty police-officer, or by the reporting agency - A certified copy of the autopsy report by the competent government authority (if any) - A certified copy of the medical certificate of death by competent authority. - A certified copy of the police daily record by the responsible on-duty police officer. - Certified copies the national ID card and the house registration certificate of the beneficiary - A copy of the Super senior fixed deposit passbook.
<p>Contact channels</p>	<p>Muang Thai Insurance PCL. Tel. 1484 TPA Call Center 02 290 3388</p>