



Sales Sheet – Flexible Fixed Deposit Plus Family Protection

Product name	Flexible Fixed Deposit plus Family Protection
Product type	Fixed term deposit
Deposit term (months)	9 months
Minimum and maximum deposit amount for account opening	9,000 – 1,000,000 Baht
Interest rate (p.a.)	0.40% (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 (Deposit amount x interest rate x number of days deposit is made) / 365
Interest payment frequency	Upon maturity
Main conditions	<ul style="list-style-type: none"> - Depositor must be a natural person. (FREE accidental coverage* for depositor of age 16 –70 years old and has minimum balance not less than 9,000 Baht in the account only.) - Account must be opened in the name of a single depositor. - Depositor must have a savings or current account for receiving interest or the deposit portion in excess of 1,000,000 Baht.
Conditions for deposit/withdrawal/transfer, benefits and other conditions	<ul style="list-style-type: none"> - Minimum deposit per sub-account is 9,000 Baht; the combined amount of all sub-accounts must be not more than 1,000,000 Baht per depositor. - Balance in a sub-account which is less than 9,000 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 9,000 Baht shall not be covered by PA coverage. - Partial withdrawal is allowed.
Interest rate for non-compliant deposit	<ul style="list-style-type: none"> - If principal is partially withdrawn before the end of deposit term, interest shall accrue on the remaining principal balance at the rate applied at the start of the deposit term.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 interest at the lowest rate of 3-month fixed deposit for natural person customers, as of the deposit date, less a 15-percent withholding tax. - If deposit is made for at least 3 months, balance earns interest at the lowest rate of 6-month fixed deposit for natural person customers, as of the deposit date, less a 15-percent withholding tax.
Account maintenance fee	No
Account renewal upon maturity	Upon maturity, the account is automatically renewed.
Contact channels	<ol style="list-style-type: none"> 1. KBank branch 2. K-Contact Center 02-88888888, press 02 3. www.kasikornbank.com



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Important note	Additional fees may be charged on transactions conducted across different clearing zones or with different service providers.
Tax	Interest income is subject to a 15-percent withholding tax.
Others	During August 11, 2019 to August 10, 2021, deposit is protected within the limit of 5 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"> - Coverage is equal to twice the deposit amount, which must not exceed 1,000,000 Baht. Global, 24/7 coverage - Loss of life and permanent total disability caused by accidents which are not specified in Exception of policy Aor bor. 1 - Accident caused by riding on or traveling by motorcycle, murder or assault - The sum insured equals the outstanding balance in the deposit account one day before the depositor's death or accident.
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 Flexible Fixed Deposit Plus Family Protection account, and continues until the depositor closes the account. - Depositors must be 16-70 years old. - If balance is less than 9,000 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>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 Flexible fixed deposit plus family protection passbook. <p>Remark :</p>
Contact channels	Muang Thai Insurance PCL. Tel. 1484