

## Savings Deposit with Passbook

### 1. Main Conditions

- Depositors must be **individuals of Thai nationality**.
- Depositors must be **between 15 and 69 years old** on the account opening date. For example, individuals born on March 1, 2009, can open an account from March 1, 2024, onwards. The last day to open an account is March 1, 2078.
- Depositors must be in **good health, with no disabilities or serious illnesses** at the time of account opening.
- Each customer may open only one account.
- The account name and payment terms must be registered under a single individual.**

### 2. Deposit Period

No specific deposit period is required.

### 3. Minimum and maximum amount for account opening

- Minimum: 1,000 Baht**
- Maximum: Unlimited

*Deposits less than 1,000 THB or more than 100,000 THB will not be eligible for accident insurance coverage, but will still earn the interest rate*

### 4. Annual Interest Rates (%)

The interest rate is based on the Bank's announcements and may be subject to change.

**Current interest rates are available at [krungthai.com](http://krungthai.com).**

**0.15% per annum**

Interest rate as of December 16, 2024

*The interest rate for savings deposits with accident insurance will be lower than that of general savings deposits because the difference in interest rates is used to pay for insurance premiums.*

### 5. Interest Rate

in Case of Breach of Deposit Conditions

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### 6. Interest Rate Calculation Example

Interest is calculated daily based on the remaining deposit balance at the end of each day, using the actual number of days in the calendar year.

Interest amount at the end of the day =  $\frac{\text{Account balance} \times \text{Interest rate} \times \text{Actual deposit period}}{100 \times \text{Number of days in the calendar year}}$

**Example:**

A customer opens an account on June 1, 2025, with a remaining deposit balance of 215,000 THB at the end of the day.

End-of-day interest =  $215,000 \times \frac{0.15}{100} \times \frac{1}{365}$

= 0.88356 Baht

### 7. Interest payment period

Interest is paid twice a year (in June and December).

### 8. Account opening channels

Bank branches

### 9. Deposit/Withdrawal/Transfer Conditions, Benefits and Other Conditions

- On the day following the depositor's 70th birthday, this account will be converted to a general savings account**, with interest rates and fees in accordance with the terms and conditions of a general savings account.
- Depositors can **designate up to 4 legal heirs as beneficiaries**. In the event of a fatal accident and **no beneficiaries have been specified, the insurance company will distribute benefits to the legal heirs in order**.
- If depositors exercise the right to claim and receives the full compensation as determined by the insurance company, the insurance coverage will end. However, the deposit interest rate and related fees will continue to follow the account's terms and conditions until a legal authority or the account owner initiates a change.**
- Depositors are advised to thoroughly understand the coverage and conditions before applying for this product.
- A withholding tax of 15% will be applied to the total savings account interest exceeding 20,000 Baht per year from all banks.
- The right to receive a withholding tax exemption is in accordance with the criteria set by the Revenue Department.
- This deposit is protected by the Deposit Protection Agency in accordance with legal provisions effective from August 11, 2021. Each customer will receive protection for deposits of up to 1 million Baht.

### 10. Account Maintenance Fee

If the balance is less than 2,000 Baht and the account is inactive (no deposits or withdrawals) for 1 year, a monthly account maintenance fee of 50 Baht will be charged. If the account balance reaches 0 Baht, the Bank will automatically close the account.

### 11. Account Renewal at Maturity

No deposit period specified

### 12. Cautions

- This product includes group accident insurance coverage benefits according to the coverage agreement (PA2).**
- It cannot be used to request a Thanawat Loan.**
- For changing the passbook in case of loss, damage, name change, or payment terms, the fee will be according to the Bank's announcement.
- This account is subject to fees for deposits, withdrawals, and transfers across the clearinghouse, as well as an account closure fee if closed within 30 days of opening.
- For deposits made via electronic channels, such as ATMs or Krungthai NEXT, depositors must complete their transactions within the business hours of each channel (before 11:00 p.m.). Deposits made after business hours will be processed the next day.

### 13. Notice of Changes to Terms and Conditions or Other Important Notifications

- If there is any change in your contact information, please notify the Bank immediately to ensure timely communication.
- In the event of changes to product or service terms that result in a loss of benefits to the depositor, the Bank will provide at least 30 days' notice.

## Savings Deposit with Passbook

### 14. Type of insurance

Group accident insurance

### 15. Name of insurance company

AXA Insurance Public Company Limited



### 16. Insurance Coverage

- **The sum insured is 25 times the remaining account balance on the day before the accident, up to a maximum of 2,500,000 Baht per person.** Compensation will be provided in accordance with the insurance coverage agreement (PA2) of AXA Insurance Public Company Limited.
- **Deposits of less than 1,000 Baht or more than 100,000 Baht are not eligible for accident insurance coverage but will still earn the Krungthai Care Savings interest rate.**

### 17. Claim Compensation Procedures

File a claim within 30 days of the accident or death.

- Contact AXA Insurance Public Company Limited or inquire by phone at 02-118-8111.
- Visit any Krungthai Bank branch. The Bank will collect the necessary documents and forward them to the insurance company.

### 18. Contact Channels for Insurance Companies

 AXA Contact Center Tel. 02-118-8111,  
 axathai@axa.co.th and www.axa.co.th

### 19. Insurance Coverage Conditions

#### Coverage start and end dates:

- **Coverage will start : The day after the Krungthai Care Savings account opening date at 00:01 AM onwards.**
- **Coverage will end :**
  - When the depositor **closes** the Krungthai Care Savings account, or
  - When the depositor **reaches 70 years of age**, with coverage ending on the depositor's birthday at 12:00 AM, or
  - When the **full amount of sum insured has been paid**, in accordance with the conditions set by the insurance company.

#### Coverage:

- **The insurance policy covers loss of life, loss of organs, loss of sight, loss of hearing, loss of speech, or permanent disability (PA2) from an accidents**, according to the insuring agreement of AXA Insurance Public Company Limited. **The sum insured is 25 times the remaining account balance on the day before the accident, up to a maximum of 2,500,000 Baht per person.**
- The insurance company reserves the right to change the terms and conditions. The Bank will notify the depositor at least 30 days in advance via the Bank's website (krungthai.com) or through any bank branch or the Krungthai Contact Center at Tel. 0-2111-1111.

#### Exclusions:

- **This insurance policy does not cover soldiers, police, or a volunteers while on duty.**
- **This insurance policy does not cover accidents due to riding or travelling on a motorcycle, and murder or assault, or any accidents specified in the policy's exclusions.**
- **The medical expenses are not covered by this insurance policy.**
- AXA Insurance Public Company Limited reserves the right to terminate coverage or deny compensation to any fraud or likely to make dishonest claim, or any loss arising from or in consequence of any causes specified in the exclusions of accident insurance policy for Krungthai Care Savings.

\*The Bank acts only as a non-life insurance broker, facilitating the arrangement of non-life insurance.



## Insuring Agreement (Or.Bor.2)

### Loss of Life, Dismemberment, Loss of Sight, Loss of Hearing, Loss of Speech or Permanent Disability

#### DEFINITIONS

<b>Dismemberment</b>	refers to	the loss of body organ from the wrist joint or the ankle joint, and also the loss of use of that organ, which according to the medical indication, will never be able to function at any time in the future.
<b>Loss of Sight</b>	refers to	complete blindness, which is permanently incurable.
<b>Total Permanent Disability</b>	refers to	disability to the extent of being unable to perform the normal duty in the covered person's regular occupation or any other occupation totally and permanently.
<b>Partial Permanent Disability</b>	refers to	disability to the extent of being unable to perform the normal duty in the Insured's regular occupation permanently but being able to perform other work for remuneration.

#### COVERAGE

This Insurance Policy covers Any Loss or Injury to the Insured arising from bodily injury, which is caused by an Accident, resulting in the Insured's Loss of life, Dismemberment, Loss of sight, Loss of Hearing, Loss of Speech or Permanent Disability within 180 days from the date of Accident or Injury causes the Insured to receive continuous treatment as an in-patient in the Hospital or Medical Facility as Inpatient and loss of life occurs later because of such injury. The Company will pay compensation in accordance with the sum insured stated in the schedule as below:

1	100% of the sum insured	For Loss of Life
2	100% of the sum insured	For Total Permanent Disability which continue not less than 12 months after the Accident or if there is any medical indication that the Insured suffers a Total Permanent Disability
3	100% of the sum insured	For loss of both hands from the wrist joint or both feet from the ankle joint or Loss of Sight for both eyes
4	100% of the sum insured	For loss of one hand from the wrist joint and one foot from the ankle joint
5	100% of the sum insured	For loss of one hand from the wrist joint and Loss of Sight in one eye

Remark: The English version is a translation of the original in Thai for information purpose only. In case of a discrepancy, the Thai original shall prevail.



6	100% of the sum insured	For loss of one foot from the ankle joint and Loss of Sight in one eye
7	60% of the sum insured	For loss of one hand from the wrist joint
8	60% of the sum insured	For loss of one foot from the ankle joint
9	60% of the sum insured	For Loss of Sight in one eye
10	50% of the sum insured	For loss of hearing in both ears or loss of speech
11	15% of the sum insured	For loss of hearing in one ear
12	25% of the sum insured	For loss of a thumb (two joints)
13	10% of the sum insured	For loss of a thumb (one joint)
14	10% of the sum insured	For loss of an index finger (three joints)
15	8% of the sum insured	For loss of an index finger (two joints)
16	4% of the sum insured	For loss of an index finger (one joint)
17	5% of the sum insured	For loss of each finger (not less than two joints) other than a thumb and an index finger
18	5% of the sum insured	For loss of a big toe
19	1% of the sum insured	For loss of each toe (not less than one joint) other than a big toe

For any one event, the Company shall compensate only one item under the Schedule, being that item has the highest limit except in the case of loss of fingers or toes according to items No. 12 to 19 and where the Insured cannot claim on items 1 to 9. In any event or policy period, all items combined cannot exceed the limit of liability stated in the Policy Schedule.

In case a Partial Permanent Disability is incurred by the Insured which could not be compensated under item no.2 to 19, and it is not either Loss of Taste or Loss of Smell, the Company will compensate in accordance with the opinion of the Company's appointed doctor and in no case will compensation exceed 50% of the sum insured specified in the Policy Schedule.

In the aggregate, the total compensation for this insuring agreement cannot exceed the maximum sum insured stated on the policy schedule. If the Company has not paid up to such maximum amount of sum insured, the remaining benefit is still valid until the expiry of the policy period.

#### **CLAIMING FOR DEATH BENEFIT**

The Policyholder or the Beneficiary must submit the following documents to the Company within 30 days from the date of loss at their own expense.

1. Company's claim form
2. Copy of death certificate
3. Copy of autopsy report certified by authorized personnel
4. Copy of the police's daily report certified by authorized officer
5. Copy of identity card and house registration stating the Insured is "Deceased"
6. Copy of identity card and house registration of the Beneficiary



บริษัท แอกซ่าประกันภัย จำกัด (มหาชน)  
AXA Insurance Public Company Limited

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414 Siam Patumwan House, Floor 25<sup>th</sup>, Unit 2511-1-2, Phayathai Road, Wangmai Sub-district,  
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ทะเบียนเลขที่ 0107537002729 เลวประจำตัวผู้เสียภาษี 0107537002729

## **CLAIMING FOR DISMEMBERMENT, LOSS OF SIGHT, LOSS OF HEARING, LOSS OF SPEECH OR PERMANENT DISABILITY**

The Policyholder or the Insured must submit the following documents to the Company within 30 days from the date of diagnosis by a physician that the Insured suffers from Dismemberment, Loss of sight, Loss of Hearing, Loss of Speech or Permanent Disability at their own expense:

1. Company's Claim form
2. Attending Physician's summary certifying the Insured has suffered from Total Permanent Disability or Dismemberment or Loss of Sight

Nevertheless, non-compliance within the specified time shall not jeopardize the right to claim if it can be proved that there is reasonable explanation why a claim could not be made in a timely manner and that the claim was filed as soon as possible.