

1) Account Name	UOB Tax Free Fixed Deposit - Taveesin																	
2) Account Type	Tax-free Fixed Deposit Account																	
3) Minimum Initial Deposit	Deposit with same amount in every month from 1,000 - 25,000 baht. For more than 1,000 baht, each increase of 500 baht is required.																	
4) Interest Rate (% p.a.)	2.50% p.a. Rates are per the Bank's Announcement as at effective date 12 June 2024, For more information, visit https://www.uob.co.th/personal/announcement/index.page																	
5) Deposit Period	24, 36, 48 and 60 months																	
6) Interest Rate Detail/ Example of Interest Calculation	<table border="1"> <thead> <tr> <th>Deposit Periods (Month)</th> <th>Deposit by monthly (Baht)</th> <th>Interest Rate (p.a.)</th> </tr> </thead> <tbody> <tr> <td>24</td> <td>Min. 1,000*</td> <td>2.50%</td> </tr> <tr> <td>36</td> <td>Min. 1,000*</td> <td>2.50%</td> </tr> <tr> <td>48</td> <td>Min. 1,000*</td> <td>2.50%</td> </tr> <tr> <td>60</td> <td>Min. 1,000*</td> <td>2.50%</td> </tr> </tbody> </table> <p>*The total deposit amount shall not exceed 600,000 baht.</p>			Deposit Periods (Month)	Deposit by monthly (Baht)	Interest Rate (p.a.)	24	Min. 1,000*	2.50%	36	Min. 1,000*	2.50%	48	Min. 1,000*	2.50%	60	Min. 1,000*	2.50%
Deposit Periods (Month)	Deposit by monthly (Baht)	Interest Rate (p.a.)																
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60	Min. 1,000*	2.50%																
7) Interest Payment	Receive interest at maturity																	
8) Conditions/ Interest Calculation Example	<ol style="list-style-type: none"> Accounts can only be opened for individual customers 15 years old. Opened with single account only, can't open a joint account. 1 person per 1 account only. The account holder must deposit the same amount every month which equal to opening balance within the last business day of that month. The total deposit amount shall not exceed 600,000 baht throughout the deposit periods of 24, 36, 48 and 60 months. Not more than 2 missing deposits throughout the deposit period, whether such missing deposits are consecutive or not. For the 3rd missing deposit or more, it will be considered that the deposit conditions are violated immediately. For no more than 2 missing deposits, the account holder must make up for the missing amount by depositing within the last business day before the due date. 																	
9) Deposit/ Withdraw/ Transfer/ Other benefits and conditions	Same as other normal tax-free fixed deposit account.																	
10) Interest rate in case of breach of deposit conditions	<p>For more than 2 missing deposits or withdrawal before due, the Bank will close the account when the account holder contacts the Bank by calculating interest as follows.</p> <ul style="list-style-type: none"> For the deposit period of less than 3 months from the account opening date to the closing date, no interest payment. For the deposit period of 3 months or more, but less than 24, 36, 48 and 60 months, interest will be calculated at the savings interest rate as announced by the Bank at that time, along with payment of withholding tax. 																	
11) Account Maintenance Fee	N/A																	
12) Renewal when maturity deposit period	The bank will accept the deposit automatically with general fixed deposits for a period of 12 months with interest rates according to announcement of the bank at that time with withholding tax.																	
13) Bank and Insurance Company Contact Information	<ul style="list-style-type: none"> UOB Call Center Tel 0-2285-1555 or at any bank branches. Thaivivat Insurance Public Company Limited Tel 1231. 																	
14) Type of insurance	Personal Accident Insurance (PA)																	
15) Insurance company name	Thaivivat Insurance Public Company Limited.																	
16) Insurance Coverage	2 times the deposit amount to be made in the account after the accident date until end of tenor period (24, 36, 48 or 60 month). Maximum 1,200,000 baht per account.																	

<p>17) Conditions for insurance coverage</p>	<p>Start date and end of coverage From the account opening date until the deposit maturity date or when the deposit conditions are violated as follows</p> <ul style="list-style-type: none"> • In the case of missing deposits for more than 2 installments, but the depositor has not closed the account, the depositor will not receive accidental coverage starting from the date that missed deposit fund. • Premature withdrawal, the depositor will not be covered by accidental coverage from the date of withdrawal. <p>Coverage</p> <ul style="list-style-type: none"> • Accident coverage with a credit limit of 2 times the remaining amount that the depositor has to deposit in full until the end of the tenor period after the day of the accident or up to 1,200,000 baht per person. • The account holder aged over 70 years will receive compensation 70% of the coverage amount. <p>Accident insurance rights (Or.Bor.2) Covers loss or damage caused by accidental bodily injury to the depositor and cause the following results. However, medical expenses are not covered.</p> <ul style="list-style-type: none"> • Death • Dismemberment, sight, hearing and speaking aloud • Permanent Disability <p>Uncovered Exceptions Details of coverage scope on the bank's website on the UOB Tax Free Fixed Deposit - Taveesin</p> <p>Process to claim compensation</p> <ul style="list-style-type: none"> • Contact UOB branch with claim documents according to the information on the bank's website under Tax Free Taveesin. Or contact Thaivivat Insurance Public Company Limited to file claim at Tel 1231 press 3 and press 3. • Insurance premiums are paid by the bank. The depositor is the insured and the depositor has the right to designate a third party or himself be a beneficiary under the personal accident insurance policy in the Taveesin tax-free fixed deposit account. Thaivivat Insurance Public Company Limited is the insurer and is responsible according to the coverage conditions and benefits according to conditions.
<p>18) Warning / Remark</p>	<ul style="list-style-type: none"> • In case of depositing at a bank branch or ATM/CDM, it must be deposited no later than the last business day in that month. • For convenience and to prevent lack of deposit, depositor is suggested to apply for automatic debit service (Direct Debit) with the bank, where the depositor should reserve enough money for at least 2 installments in order to maintain the maximum benefit of receiving interest Tax-free Fixed Deposit Account-Taveesin. • In case the depositor applies for the Direct Debit service with the Bank, the depositor can choose the date of the debit any day between the 1st - 25th of every month in order to prevent lack of deposit in case of a holiday at the end of the month. • In the event that the depositor does not reserve the deposit as recommended, the depositor should check the balance of the deposit to be sufficient before the cutoff date for each period. • A tax exemption privilege shall be in accordance with the regulations of the Revenue Department. • The Bank reserves the right to cancel or change a benefit with prior notice before changing. • The value of insurance premium is equivalent to the interest rate that increases 0.00572% per year as of 1 July 2024.

Warning

This deposit comes under the coverage of the deposit protection scheme within limits set under the applicable statutes. The coverage of insured deposit by the Deposit Protection Agency prescribed by the law is up to THB1 million from 11 August 2021 onwards.



Please scan QR Code for more product detail



Personal Accident Insurance Policy for Group

I, hereby, acknowledge and understand the account details and conditions before signing this Sales

(_____)

Account Owner



บริษัท ประกันภัยไทยวิวัฒน์ จำกัด (มหาชน)
71 ถนนดินแดง แขวงสามเสนใน เขตพญาไท กรุงเทพฯ 10400 โทร. 1231
THAIVIVAT INSURANCE PCL.
71 Din Daeng Road, Samsen Nai, Phaya Thai, Bangkok 10400
เลขทะเบียนนิติบุคคล / เลขประจำตัวผู้เสียภาษี 0107536001427

Confirmation Letter of
Personal Accident

Company Code : TVI

Policy No. : 004100/6707/03775-5

1. The Policy Holder : Name and Address

United Overseas Bank (Thai) Public Company Limited
690 Sukhumvit Road, Khlong Tan, Khlong Toei, Bangkok 10110

2. The Insured : Name and Address

The account holder of the 2 deposit accounts as follow:

- UOB Tax-Free Taveesin
- UOB Care 4 Kids

ID No./Alien certificate/Passport No. : 0107535000176

Age: -

3. The Beneficiary : Name and Address

As Declared to the Policy Holder

Relationship to the Insured :

As attached

4. Period of Insurance: From 01/07/2024 at 12.00 hours To 01/07/2025 at 12.00 hours

5. Limit of Liability: This policy affords coverage only with respect to such result for which a sum insured is stated.

Insuring Agreement / Endorsement	Sum Insured (Baht)	Deductible (Baht)
As per attached	As per attached	-
	Net Premium	-
	Stamp Duty	-
	Tax	-
	Total Premium	-

เอกสารแนบท้ายที่แนบติด Endorsement Attached

การประกันภัยโดยตรง ตัวแทนประกันวินาศภัย นายหน้าประกันวินาศภัย ธนาคารยูโอบี จำกัด (มหาชน) ใบอนุญาตเลขที่ ว00020/2546
Direct Agent Broker License No.

All terms and conditions, exclusions, insuring agreements and endorsement shall be in accordance with the Insurance Policy that is issued for the Insured Agreement made on 01/07/2024 Policy issued on 01/07/2024

As evidence, the Company has caused this policy to be signed by duly authorized persons and the Company's stamp to be affixed at its office.

Thaivivat Insurance Public Company Limited



บริษัท ประกันภัยไทยวิวัฒน์ จำกัด (มหาชน)

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71 Din Daeng Road, Samsen Nai, Phaya Thai, Bangkok 10400

เลขทะเบียนนิติบุคคล / เลขประจำตัวผู้เสียภาษี 0107536001427

- INSURING AGREEMENT

1. Coverage

This insurance provides cover for loss or damage arising from bodily injury sustained by the Insured from an accident, murder, or assault, and extends coverage to accidents involving the insured person driving or riding as a passenger on a motorcycle. This insurance provides coverage to the insured person 24 hours a day worldwide, with details of coverage and exclusions provided in the attached policy document. The Company shall pay compensation as follows: -

- 1.1 For loss of life, 100% of the sum insured.

- 1.2 In case of dismemberment, loss of sight, loss of hearing, or speech, 1-60% of the sum insured will be paid according to the details of coverage provided in P.A. 2 attached to this policy document.

- 1.3 For total permanent disability, 100% of the sum insured and 50% of the sum insured for partial permanent disability.

Conditions of Coverage

1. The company will compensate accounts with a remaining account balance of 3,000 baht or more.

2. The insured amount will be 20 times the remaining account balance on the day before the incident occurs, but not exceeding 10,000,000 baht per person.

2. Sum Insured

"The account balance" in this context refers to the remaining account balance in the insured's deposit account before the day the loss occurred, one day prior.

Taveesin Tax-Free Deposit Account

This is a fixed deposit account with the condition that the account holder must deposit the same amount of money every month for a specified period determined by the bank, which is 24, 36, 48, or 60 months.

Coverage

- a. The company will pay compensation only for accounts in which the insured person deposits money regularly every month, starting from 1,000 baht per month.

- b. Sum Insured: In the event of a loss to the insured person, the company will pay compensation of 2 times the remaining amount to be deposited until the end of the term (24, 36, 48, or 60 months), but not exceeding 1,200,000 baht per person.

- c. In the event that the insured person has more than one UOB Taveesin Tax-Free Deposit Account with the bank, the calculation of the sum insured will be based on all accounts with a monthly deposit of 1,000 baht or more, using the sum insured calculation method as described in paragraph 2 above.

- d. In the case of a joint account with more than one joint account holder and no specification of the proportion of benefits each person is entitled to, the monthly deposit amount will be divided by the number of joint account holders and the result will be used to calculate the sum insured using the sum insured calculation method as described in paragraph 2 above.

Care4Kids Tax-Free Deposit Account

This is a deposit account with the condition that the account holder must deposit the same amount of money every month for a specified period determined by the bank, which is 24, 36, 48, or 60 months.



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Coverage

- a. The company will pay compensation only for accounts in which the insured person deposits money regularly every month, starting from 1,000 baht per month.
 - b. Sum Insured: In the event of a loss to the insured person, the company will pay compensation of 2 times the remaining amount to be deposited until the end of the term (24, 36, 48, or 60 months), but not exceeding 1,200,000 baht per account, but not exceeding 2,400,000 baht per person (including the sum insured of Taveesin Tax-Free Deposit Accounts (if any)).
 - c. In the event that the insured person has more than one UOB Care4Kids Tax-Free Deposit Account with the bank, the calculation of the sum insured will be based on all accounts with a monthly deposit of 1,000 baht or more, using the sum insured calculation method as described in paragraph 2 above.
 - d. In the case of a joint account with more than one joint account holder and no specification of the proportion of benefits each person is entitled to, the monthly deposit amount will be divided by the number of joint account holders and the result will be used to calculate the sum insured using the sum insured calculation method as described in paragraph 2 above.
3. Parents or Guardians Opening an Account for a Minor Child
- In the event that a parent or guardian opens an account for a minor child, this insurance will cover the parent, guardian who is a account opener. The minor child will be the beneficiary of this insurance.
4. The Beneficiary
- In order to ensure accurate and prompt compensation, the beneficiary is the rightful heir of the deposit account holder.
5. Compensation Payment
- The Company will calculate sum insured based on the amount of remaining deposit amount of the deposit account holder
1. For depositors who opened an account before January 1, 2000, the company will pay 100% of the total amount of compensation.
 2. For depositors who opened an account on or after January 1, 2000, the company will pay compensation based on the age of the depositor as follows:

<u>Account Holder Aged</u>	<u>Sum Insured</u>
Less than 15 years old by the event date	70%
Between 15-70 years old	100%
More than 70 years old	70%



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EXECUTIVE SUMMARY

PERSONAL ACCIDENT POLICY

- DEFINITIONS: For use in this insurance policy and endorsements to this policy.

- | | | | |
|---|---------------|-------|---|
| 1 | Company | Means | Thaivivat Insurance Public Company Limited |
| 2 | Insured | Means | The person named as insured in the Schedule and/or endorsement who is covered by the company |
| 3 | Policy Holder | Means | The person named as Policy Holder in the Schedule who arranges the insurance for insured's benefit |
| 4 | Injury | Means | Bodily injury, caused directly from accidents that occur independently and freely from other causes |

- GENERAL CONDITIONS (Important)

1. NOTIFICATION OF ACCIDENT

The Insured, the beneficiary, or a representative of the said person, as the case may be, shall report injury to the Company without delay. In the event of death, the report must be given to the Company immediately unless it can be reasonably proved that circumstances made it impossible to report as required but the report was given as soon as it was possible to do so.

2. CLAIM NOTIFICATION AND CLAIM DOCUMENTS

In claiming for compensation, the Insured, the beneficiary or a representative of the said person as the case may be, shall furnish all evidence as required at their own expense, to the company. In the event of a claim for loss of life or disability, evidence must be furnished within 30 days from the date of loss of life or commencement of disability. In the event of claiming any other compensation, it must be furnished within 180 days of the date of the accident.

Non-compliance within the time specified above shall not necessarily eliminate the rights to claim if it can be proved that unavoidable circumstances made it impossible to do so, but that the claim had been submitted as soon as reasonably possible.

3. MEDICAL EXAMINATION

The Company shall have the right to medically examine the Insured while in the course of considering a claim as may be reasonably required and also to carry out an autopsy if deemed necessary.

4. PAYMENT OF COMPENSATION

The Company shall pay the claim within fifteen (15) days after the receipt of complete and proper proof of loss or damage. For compensation for loss of life, the Company shall pay to the Beneficiary, while other types of compensation shall be paid the Insured.

In the event there is reasonable doubt that the claim for compensation from the Company may not be in accordance with the insuring agreements, the timeline stated above may be extended as necessary but not to exceed ninety (90) days from the date of complete documents are received by the Company.

If the Company cannot pay the claim within the timeline as specified above, the Company is liable to pay an interest of fifteen (15) percent per annum of the amount due, calculated from the due date of the payment.

5. Coverage Benefits in Case of Adding/Reducing the Number of Insured Persons During the Policy Year

In the event that the policyholder notifies the company of an increase/decrease in the number and names of insured persons during the policy year, the company will adjust the insurance premium in proportion to the period of insurance coverage that will be received or in proportion to the remaining period of coverage.



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Section 3 GENERAL EXCLUSIONS

This Insurance does not cover.

3.1 Loss or damage arising from or due to causes as follows: -

- 3.1.1 Actions of the Insured while under the influence of alcohol or addictive substance or drugs of harmful nature to the extent of being incapable of controlling senses.

The definition of “under the influence of alcohol” is a level of alcohol recorded from a blood test of 150-mg.% or higher.

- 3.1.2 Suicide or attempt at suicide or self-inflicted injury.
- 3.1.3 Infections or parasites except infections, tetanus or rabies from a wound suffered as a result of an accident.
- 3.1.4 Medical treatment or surgical treatment except the necessary treatment for the injury which is covered under this Policy and performed within the period specified in this Policy.
- 3.1.5 Miscarriage or abortion.
- 3.1.6 Dental care root canal treatment except treatment administered within 7 days from the date of accident.
- 3.1.7 Replacement or new sets of dentures, dental crown, or prosthodontics
- 3.1.8 Food poisoning
- 3.1.9 Backache as a result of Disc Herniation, Spondylolisthesis, Degenerative Disc Disease, Spondylosis or Pars Interarticularis Defect (Spondylolysis) except there is a fracture or dislocation of spinal cord as a result of an accident.
- 3.1.10 War (whether war be declared or not), invasion, acts of foreign enemies, civil war, revolution, rebellion, Civil commotion assuming the proportions of or amounting to an uprising.
- 3.1.11 Terrorism
- 3.1.12 Nuclear, Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel and any process of self-sustaining of nuclear fission or fusion.

3.2 Loss or damage occurring during the time as follows: -

- 3.2.1 Whilst the Insured is hunting in a forest, engaging in all types of motor or boat racing, horse racing all types of skiing including jet-ski, skating, boxing parachute jumping (except parachute jumping for save life), boarding or alighting or travelling in a hot-air balloon or gliders, bungee jumping, rock climbing mountaineering, diving activities which requires the use of oxygen tanks and underwater breathing apparatus.
- 3.2.2 While the insured is riding or traveling on a motorcycle.
- 3.2.3 While the Insured is boarding or disembarking or travelling as a passenger in an aircraft not licensed for carrying passengers and not operated by a commercial airline.
- 3.2.4 While operating or serving as crew member in any aircraft
- 3.2.5 While the Insured is engaging in a brawl or taking part in inciting a brawl
- 3.2.6 While the Insured is in the course of committing a felony or while under arrest by or escaping arrest
- 3.2.7 While the Insured is performing duties as a member of armed forces or police or as a volunteer and engages in war or crime suppression.

But if the duration of such duties is longer than 30 days then the Company shall refund premium for the period starting from the first date of duties until the end of duties and thereafter the Policy shall continue to cover up to the expiry date of the insurance as stated in the Policy Schedule.

This Executive Summary is only a summary of the important components to provide a basic understanding of the Insurance Policy. All terms and conditions, exclusions, insuring agreements, and endorsements shall be in accordance with the Insurance Policy that is issued for the Insured.