

Subject	Product Detail
<b>Product Name</b>	Special 3-month fixed deposit with passbook for customers who purchase life insurance as specified by the Bank.
<b>Product Type</b>	Fixed Deposit
<b>Minimum Initial Deposit Amount/ Maximum Amount</b>	<ul style="list-style-type: none"> <li>Deposit amount must be between THB 200,000 and THB 4,000,000 per customer/policy,</li> </ul>
<b>Interest Rate Per Annum and Detail of Interest Rate</b>	<p>Interest rate (p.a.) as at 4 April 2024</p> <ul style="list-style-type: none"> <li><b>Fixed deposit 3 month : 5% p.a.</b></li> </ul> <p>Subjected to the Bank's latest deposit interest rate announcement. See more details in the Bank's deposit interest announcement or at <a href="http://www.cimbthai.com">www.cimbthai.com</a>, choose menu "Interest Rates".</p>
<b>Deposit Term</b>	3-month Term
<b>Interest Payment</b>	Interest paid upon maturity date.
<b>Key Requirements</b>	<ul style="list-style-type: none"> <li>This campaign is eligible for individual customers who purchase products from Prudential Life Assurance (Thailand) PCL, between 4 April to 31 May 2024, with the insurance policies approved by 30 June 2024.</li> <li>Deposit amount must be between THB 200,000 and THB 4,000,000 per customer/policy, not exceeding the first year's insurance premium.</li> <li>Customers must purchase life insurance with a minimum sum insured /premium of THB 200,000, not exceeding THB 4,000,000 per customer/policy.</li> <li>List of five participating insurance plans:             <ol style="list-style-type: none"> <li>CIMB Thai Value Savings 15/5 (based on the sum insured )</li> <li>CIMB Thai Sabai Savings 15/6 (based on insurance premium)</li> <li>CIMB Thai Wealthy Savings 88/8 (based on insurance premium)</li> <li>CIMB Thai Ready Retire 90/5 (based on insurance premium)</li> <li>CIMB Thai Cover Care Plus (based on insurance premium)</li> </ol> </li> <li>Special interest shall be payable at 5.00% p.a. for 3-month term when having a minimum deposit balance of THB 200,000 within the maximum limit of THB 4,000,000 per customer and not exceeding the sum insured /premium for the first year (subject to the designated insurance scheme)</li> <li>Account opening conditions:             <ul style="list-style-type: none"> <li>- Single account: The account owner's name must match or have the same last name as the policyholder.</li> <li>- Joint account: At least one account owner's name must match or have the same last name as the policyholder.</li> </ul> </li> <li>Deposit account is available for individual persons only, with one account per policy.</li> <li>The deposit period is from 4 April to 31 May 2024, or until the total deposit amount under the campaign reaches THB 150 million.</li> <li>If the deposit amount exceeds the specified maximum, the entire deposit made at the same time will not earn interest at the special rate.</li> </ul>

<b>Deposit/Withdrawal/ Transfer and Other Benefits and Conditions</b>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<b>Interest Rate if Breaching Deposit Terms</b>	<ul style="list-style-type: none"> <li>For withdrawal/closure of a deposit plan within 3 months after the account/deposit plan opening date: no interest payment.</li> <li>If the depositor does not meet the conditions of the special three-month fixed deposit account, the Bank reserves the right to adjust down the interest rate payable on the deposit to match that of a general three-month fixed deposit with passbook, according to the Bank's interest rate announcement on the date of the deposit. This includes the cases where:             <ul style="list-style-type: none"> <li>The customer purchases life insurance for less than the deposit amount and below the minimum premiums specified by the Bank.</li> <li>The customer cancels the policy during the consideration period (15 days from policy receipt).</li> <li>The customer's application is declined based on the insurance company's underwriting criteria and conditions. The customer must contact the Bank to close the account within 15 days from the date of rejection notification. Otherwise, the deposit will earn the general 3-month fixed deposit rate with passbook, according to the Bank's interest rate announcement on the date of the deposit.</li> </ul> </li> <li>In the case where a depositor makes a deposit by cheque and any of by cheques are returned, resulting in the deposit amount below the minimum account opening requirement, it is considered a breach of the conditions. Therefore, the deposit will receive the interest rate of general 3-month fixed deposit with passbook, as per the Bank's interest rate announcement on the deposit date.</li> </ul>
<b>Renewal upon matur</b>	<ul style="list-style-type: none"> <li>Upon the fixed deposit's maturity, if the depositor does not withdraw, provides no further instructions, or is unreachable, the Bank will renew the deposit as a general 3-month fixed deposit with passbook type, according to the Bank's interest rate announcement effective on the renewal date, and pay interest upon the deposit's maturity.</li> <li>If the fixed deposit matures on bank holidays, and the depositor cannot withdraw the funds on bank holidays, the Bank will consider the next business day as the due date for deposit withdrawal and interest for the holiday will also be calculated. If the depositor withdraws the interest or partial principal on the first business day, the remaining deposit will be renewed and treated as a new deposit starting from that day.</li> </ul>
<b>Contact Channel</b>	<ul style="list-style-type: none"> <li>CIMB Thai Bank branches</li> <li>CIMB Thai Care Center Tel. 02-626-7777, available daily, 7.00-20.00 hrs.</li> <li>For further information, please visit CIMB Thai Website (<a href="http://www.cimbthai.com">www.cimbthai.com</a>)</li> </ul>
<b>Caution</b>	<ul style="list-style-type: none"> <li>This product is a life insurance policy, not a deposit product. To derive the maximum benefit from the policy, the insured should hold the insurance policy until the maturity date. Terminating the policy before maturity may result in the insured not receiving the full principal or returns.</li> <li>Customers should thoroughly understand the details of the insurance coverage and conditions before deciding to purchase a policy.</li> </ul>

	<ul style="list-style-type: none"> <li>● Customers are encouraged to consult with a bank official should they have any queries.</li> <li>● Transactions executed across different regions and service providers are subject to additional fees.</li> </ul>
<b>Insurance Scheme</b>	<ul style="list-style-type: none"> <li>● Life-insurance Product</li> </ul>
<b>Insurance Company</b>	<ul style="list-style-type: none"> <li>● Prudential Life Assurance (Thailand) PCL.</li> <li>● Customer Service Center Tel. 1621</li> </ul>
<b>Notifying Customers of Changes in Product Conditions</b>	<ul style="list-style-type: none"> <li>● The Bank will notify customer in advance of any changes to service conditions that may result in a loss of benefits.</li> </ul>

Remarks:

- Product conditions shall be as specified by the Bank.
- Allowing others to use your account for illegal activities, including being hired to open an account for such purposes, will result in legal penalties if the account is used to commit a crime.