

Subject	Product Detail
Product Name	Special 3-month fixed deposit Account with passbook for customers with investments in secondary market bonds as specified by the Bank.
Product Type	Fixed Deposit
Minimum Initial Deposit Amount/ Maximum Amount	Minimum: THB 100,000 Maximum: THB 5,000,000 /customer
Interest Rate Per Annum and Detail of Interest Rate	Interest rate (p.a.) as at 4 April 2024 <ul style="list-style-type: none"> Fixed deposit 3 month : 3.50% p.a. Subjected to the Bank's latest deposit interest rate announcement. See more details in the Bank's deposit interest announcement or at www.cimbthai.com , choose menu "Interest Rates".
Deposit Term	3-month Term
Interest Payment	Interest paid upon maturity date.
Key Requirements	<ul style="list-style-type: none"> This campaign is eligible for individual customer, whose name on the fixed deposit account and name of the person executing transactions for secondary market bonds must be identical. Special 3-month fixed deposit interest rate of 3.50% per annum in 3-month term is payable for customers who invest in bonds/debentures in the secondary market with a remaining maturity of at least 3 years, whereby the percentage of the special 3-month fixed deposit does not exceed 50% of the face value. <u>Condition:</u> Transactions in secondary market bonds/debentures that generate profits lower than the standard will not qualify for the campaign. <u>For example:</u> Customers will receive a special fixed deposit interest rate of 3.50% per annum for a period of three months when depositing THB 100,000 and investing in secondary market bonds worth THB 200,000. The campaign period is from 4 April to 31 May 2024. The list of qualified secondary market bonds is as specified by the Bank. Investors should understand the product characteristics, return conditions, and risks before deciding to invest. Please review the information in the Fund Fact Sheet summarizing important details. The interest rate increases by 1.60% per annum from the special 3-month fixed deposit rate. If customers participate in this marketing promotion and other marketing promotions concurrently, the total rewards received must not exceed 0.20% of each investor's investment value. The increase of interest rate will not exceed 0.20% of the total amount of deposits and investments. This promotional offer cannot be combined with other promotions and cannot be redeemed for cash or transferred to others. If the deposit amount exceeds the specified maximum, the entire deposit made at the same time will not receive the interest at the special rate. 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

	<p>that of a general three-month fixed deposit with passbook, according to the Bank's interest rate announcement on the date of the deposit.</p> <ul style="list-style-type: none"> 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.
Deposit/Withdrawal/ Transfer and Other Benefits and Conditions	<ul style="list-style-type: none"> 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.
Interest Rate if Breaching Deposit Terms	<ul style="list-style-type: none"> For withdrawal/closure of a deposit plan within 3 months after the account/deposit plan opening date: no interest payment.
Renewal upon maturity	<ul style="list-style-type: none"> 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. 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.
Contact Channel	<ul style="list-style-type: none"> CIMB Thai Bank branches CIMB Thai Care Center Tel. 02-626-7777, available daily, 7.00-20.00 hrs. For further information, please visit CIMB Thai Website (www.cimbthai.com)
Caution	<ul style="list-style-type: none"> Customer is encouraged to consult a bank official with any queries. Transactions in secondary market bonds/debentures that generate profits lower than the standard will not qualify for the campaign. Transactions executed across regions and service providers are subject to extra fee charges.
Notifying Customers of Changes in Product Conditions	<ul style="list-style-type: none"> The Bank will notify customer in advance of any changes to service conditions that may result in a loss of benefits.

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.