

Product Owner	CIMB Thai Bank Public Company Limited
Product Name	CIMB Thai e-Fixed Deposit
Product Type	Fixed deposit
Issue Date of Sales Sheet	26 December 2019
Interest Rate (% p.a.)	Subjected to the Bank's latest deposit interest rate announcement. See more details at www.cimbthai.com .
Interest Payment	Monthly or upon maturity date. with withholding tax deduction as required by The Revenue Department.
Minimum Initial Deposit Amount	Minimum: THB 1,000 or as required by the Bank
Term	12 months
Key Requirements	<ul style="list-style-type: none"> • For individuals and must be a single account (a joint account is not allowed) • No passbook provided. An account statement will be sent to the depositor monthly via an e-mail address notified to the Bank. • Only fixed deposit term of 3 months or more is entitled to receive monthly interest paid at the rate on fixed deposit with passbook according to deposit type, unless the special deposit program has terms and conditions stated otherwise. • In case of monthly interest payment, if it appears any interest paid earlier exceeds the amount that the depositor should receive based on actual term of deposit, the difference will be deducted from principal to be returned to the depositor. The Bank reserves the right not to return any withholding tax on interest that has already been paid to The Revenue Department, and the depositor must request a return of it by him/herself. In case of interest paid monthly, the amount must be withdrawn in full.
Interest Rate if Breaching Deposit Terms	<ul style="list-style-type: none"> • Deposit amount less than THB 500: 0.00% • Premature withdrawal less than 3 months: No interest payment. • Premature withdrawal on 3rd month or later before maturity: Interest paid on the amount withdrawn (either partial or full) at the savings deposit for individual rate with deducted withholding tax as prescribed by The Revenue Department. For partial withdrawal, interest will be paid on deposit balance at the rate as announced by the Bank on the deposit date.
Account Maintenance Fee	None
Renewal upon maturity	<ul style="list-style-type: none"> • Upon maturity, if the depositor does not withdraw or give any other instruction or cannot be contacted, the account will be automatically renewed into a fixed deposit with passbook under the same term, with interest at rate on fixed deposit with passbook as announced by the Bank and applicable on the renewal date and paid upon maturity. • In case the maturity date falls on the Bank's holiday and the depositor cannot come to take deposit back on that day, the first working day after that holiday will be considered as the maturity date and interest will also be calculated on that holiday. When the depositor comes to withdraw interest or partial principal on the Bank's first working day, the remaining principal will be deposited automatically and that first working day will be considered the new deposit date.
Contact Channel	<ul style="list-style-type: none"> • CIMB Thai Bank branches • CIMB Thai CareCenter02 626 7777 • CIMB Thai website: www.cimbthai.com
Caution	<ul style="list-style-type: none"> • Inter-region or inter-bank transaction may incur additional fee. • For any questions, please ask for clarification from a salesperson immediately.
Communication of any changes to conditions of the products to customer.	The Bank will make prior notice about any change in service conditions that may cause the customer to lose his/her benefit.