

No.	Question	Answer
1	What is the setting of transfer or payment limits appropriate to customer usage (Customer Profiling), and who determines it?	It is a measure to set transfer or payment limits via CIMB THAI App in a manner appropriate to each customer's daily usage (Customer Profiling). This is assessed based on various customer information available to the Bank, such as transaction behavior and personal data. The Bank determines such limits in accordance with its policies and risk management system, under the regulatory framework of the Bank of Thailand. This measure is applicable to all commercial banks in Thailand.
2	What is the objective of this measure?	1) To restrict individuals with suspicious history or behavior from transferring large amounts of funds out of their accounts. 2) To limit potential damage to customers in the event they become victims, particularly among children and the elderly, who are often targeted by fraudsters.
3	Does the daily transfer or payment limit restrict customers' rights to use banking services?	We apologize for any inconvenience that may arise. However, this measure applies only to transactions conducted via CIMB THAI App. It is also intended to mitigate risks from financial fraud. Customers may continue to use services at bank branches and ATMs of other banks as usual.
4	Which types of transactions are subject to the Customer Profiling transfer or payment limit measure?	Transaction types included within the daily transaction limit: <ul style="list-style-type: none"> • Transfers to other individuals' accounts within CIMB Thai Bank • Transfers to accounts at other banks • Prompt Pay transfers • Bill payments and cross-border bill payments via QR Code (Cross Border QR Payment) Exceptions: Transfers or payments to one's own account within the same bank, and loan repayments to CIMB Thai Bank.
5	Which customer groups are affected by this measure?	This measure applies only to individual customers of CIMB Thai Bank.
6	Does this measure apply to applications of all banks?	Yes, it applies to the applications of all commercial banks in Thailand.

7	What should customers prepare or do?	Customers may check their assigned limits via the “Limit Settings” menu in CIMB THAI App.
8	What criteria are used to determine the initial limit (S / M / L)?	Based on personal information (e.g. age), customer segment, and historical transaction patterns via CIMB THAI App.
9	Can customers request a temporary increase in case of urgent need?	Yes. Customers may request a higher limit via CIMB THAI App: <ul style="list-style-type: none"> ● Settings” > “Limit Settings” > “Request Temporary Limit” > select desired limit and reason. Results are provided immediately via Push Notification.
10	How will customers be informed of temporary limit approval?	Customers will be informed immediately and will receive a Push Notification showing the expiry date of the approved limit.
11	If a customer holds individual accounts with multiple financial institutions, will the limits assigned by each institution be the same?	They may not be the same, as each bank sets its limits differently depending on its policies and the customer’s transaction history with that bank. Please check details directly with each respective bank.
12	If a customer wishes to obtain a higher transaction limit, what kind of history or transactions are required for consideration by the Bank?	The Bank will consider transaction patterns over the past 6 months. If a customer consistently conducts transactions at amounts close to the maximum assigned limit, the Bank may consider increasing the limit.
13	If a customer wishes to reduce their transaction limit, can this be done and how?	Yes, this can be done by the customer via the “Limit Settings” menu in CIMB THAI App.
14	What is the Bank’s review cycle for transaction limits (e.g. quarterly), and are adjustments made automatically?	The Bank reviews transaction history every 6 months. If there are changes, whether an increase or decrease, the Bank will adjust the limit automatically.
15	How does the Bank categorize customer limits under the online limit measure (S / M / L)?	Customers are categorized into 3 groups: <ol style="list-style-type: none"> 1) Size S: Maximum daily transaction limit of THB 50,000 2) Size M: Maximum daily transaction limit of THB 200,000 3) Size L: Maximum daily transaction limit of THB 2,000,000
16	Will changes to transfer/payment limits take effect immediately?	Yes, changes to the limits take effect immediately.
17	How will customers be informed when	The Bank will notify customers whose limits are adjusted based

	their limits are adjusted by the Bank?	on transaction behavior via Push Notification in CIMB THAI App, 1 day prior to the effective date.
18	If a transfer exceeds the assigned limit, will the transaction be partially completed or declined entirely? For example, if the limit is THB 50,000 but the transaction is THB 80,000, will THB 50,000 be transferred, or will the transaction not be completed at all?	If the transfer exceeds the assigned limit, the system will notify that the transaction is unsuccessful.
19	Where can customers check their transfer history and remaining daily limit?	We apologize for any inconvenience. At present, this information is not available for checking.
20	How does the Customer Profiling transfer limit differ from the existing transfer limits in CIMB THAI App?	The Customer Profiling limit represents the maximum total transfer/payment limit per day, replacing the various transfer limits under the “Account Management” > “Limit Settings” menu in CIMB THAI App. Customers may still adjust their limits downward to suit their needs. For example, if a customer has a maximum daily transaction limit of THB 200,000 and wishes to reduce the limit to mitigate potential risks, they may adjust the settings via CIMB THAI App.
21	If a customer holds multiple CIMB Thai Bank accounts, how is the limit applied? Is it per account or combined?	If a customer holds multiple CIMB Thai Bank accounts, the Bank will set a combined daily transfer/payment limit across all accounts via CIMB THAI App.
22	Through which channels will the Bank notify customers of limit adjustments (increase or decrease)?	Customers will receive notifications via Push Notification in CIMB THAI App.
23	If a temporary limit increase is approved, how many times can customers adjust their limits via CIMB THAI App? Is there any restriction on the number of adjustments?	Once a temporary limit increase is approved, customers may adjust their limits via the Settings menu in CIMB THAI App by following the prescribed steps. There is no limit on the number of adjustments.
24	Does the version of CIMB THAI App affect the functionality of transaction limit features? Is there a minimum required version?	No, the application version does not affect the functionality. Customers may continue to use the application as normal.

25	Does not using CIMB THAI App for an extended period affect the assigned limit? (For customers who open accounts for transfers/investments and may not frequently access the application)	Not using CIMB THAI App for a period of time may affect the review of transfer/payment limits, as the Bank considers transaction patterns and frequency during the relevant period to ensure the limit is appropriate and aligned with actual usage. However, customers may still check or request adjustments to their limits via the “Limit Settings” menu in CIMB THAI App.
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