

Fact Sheet: Digital Banking Service

(Please read this fact sheet and thoroughly study the details and conditions before you decide to buy or use the products/services.)

<Product launching unit> CIMB THAI Bank Public Company Limited

<Product name> CIMB THAI

1. Product Information

CIMB THAI App is a digital banking service that is designed with your convenience in mind. The application allows you to perform online financial transactions anywhere and anytime via electronic devices such as smartphones and tablets without the need to visit any branches. The application is also enforced with prudent security standards set by CIMB Group.

The application provides the following features:

1.1 Account services (Savings Account, Current Account and Fixed Deposit Account)

- View summary of account balances
- Open an e-Savings account (Only available for Thai Citizens)
- Open Digital Fixed Deposit account (Only available for Thai Citizen who are currently our deposit customers)
- Open / Close deposit plan under Digital Fixed Deposit account
- View account transaction history up to the past 1 year

1.2 Funds Transfer services

- Transfer money between accounts of CIMB THAI Bank
- Transfer money between banks using destination account numbers

1.3 Payments for goods and services via PromptPay

- Pay for goods and services through the following methods: filling recipient information, scanning barcodes and scanning QR codes which are in accordance with Bank of Thailand standards

1.4 PromptPay services

- Apply for PromptPay services by a Thai citizen ID number or a mobile phone number
- Unregister the PromptPay service applied through CIMB THAI Bank
- Show details of your PromptPay application with CIMB THAI Bank

1.5 Funds transfer and Payment services using QR Codes

- QR Customer Scan Customer (C Scan C) is the method of scanning a QR code to transfer money from your account to another person's account
- QR Customer Scan Business (C Scan B) is the method of scanning a QR code to transfer money from your account to various service providers
- QR Cross Border (C Scan B) is the method of scanning a QR to transfer money from your account to various international service providers in Malaysia, Indonesia or further additional countries which collaborate with QR cross Border project.

1.6 QR Code to receive money – You must apply for PromptPay with CIMB THAI Bank to use this service

1.7 Ability to verify transaction detail using QR code on the transaction receipt

1.8 Limit adjustments for transfer and bill payment transactions

- Adjust limits of transfers between your own CIMB THAI accounts
- Adjust limits of transfers to other CIMB THAI accounts
- Adjust limits of transfers to other banks and PromptPay
- Adjust limits of bill payments

1.9 Mutual fund services

- Apply for mutual fund account opening
- View mutual fund account details
- Subscribe, redeem, switch mutual fund which CIMB THAI Bank acts as selling agent. The transaction can be done as a period stated in each fund factsheet and/or transaction submits after cut-off time of each fund trading period.
- View historical fund performance
- View account transaction history up to the past 3 years
- Perform Client Suitability Assessment
- Subscribe Primary and Secondary bond via CIMB THAI App

1.10 Loan services (Only available for Thai Citizens)

- When you register for the CIMB THAI App by your loan account number, you will only be able to view your loan details and to generate barcode to pay your loan at various service points. If you would like to use other services such as viewing your deposit details or performing a funds transfer, you have to register using your deposit account details or invitation code
- Apply unsecured loan account
- Loan repayments except for Cash Link can be made through the mobile app
- Extra cash loans can be disbursed into your own savings accounts
- View available loan product offerings if you do not have any loans

1.11 Cardless Withdrawal Service

- Withdraw funds from your savings or current account through participating banks' ATMs, specifically Siam Commercial Bank (SCB) ATMs.

1.12 Other services

- Push notifications when making transactions through the application
 - Notification via CIMB THAI App
 - Notification via Email
 - Notification via LINE: CIMB THAI Connect
- Turn on/off Face ID, Touch ID or fingerprint function
- Change application passcode
- Change email
- App Access Lock on CIMB THAI App
 - Transactions Unavailable During App Access Lock
 - Access to the CIMB THAI App and all in-app services will be restricted.
 - The following transactions cannot be performed via the application:
 - Fund transfers
 - Bill payments
 - Investment transactions
 - Transactions and Services Still Available
 - Receiving incoming funds into the account
 - Depositing funds into the account
 - Scheduled fund transfers or bill payments will be processed automatically as scheduled
 - Cash withdrawal via debit card or at the branch
 - Direct Debit services (e.g. loan repayments or investment plans) registered via branch

- Receiving transaction notifications via LINE: CIMB THAI Connect
- Steps to Lock and Unlock App Access on CIMB THAI App

Customer	Lock Steps	Unlock Step
Thai Customers (who have completed identity verification via facial recognition with the Bank)	<ol style="list-style-type: none"> 1. Perform facial recognition scan 2. Enter the OTP sent to your registered mobile number 3. Enter the passcode you have set with the Bank 	<ol style="list-style-type: none"> 1. Perform facial recognition scan 2. Enter the OTP sent to your registered mobile number 3. Enter the passcode you have set with the Bank 4. Contact the Bank's Care Center or visit a branch to verify your identity and complete the unlocking process within 60 minutes
Thai Customers (who have not yet completed identity verification via facial recognition with the Bank)	<ol style="list-style-type: none"> 1. Enter the OTP sent to your registered mobile number 2. Enter the OTP sent to your registered email address 3. Enter the passcode you have set with the Bank 	<ol style="list-style-type: none"> 1. Enter your National ID card information 2. Enter the OTP sent to your registered mobile number 3. Enter the passcode you have set with the Bank 4. Contact the Bank's Care Center or visit a branch to verify your identity and complete the unlocking process within 60 minutes
Foreign Customers	<ol style="list-style-type: none"> 1. Enter the OTP sent to your registered mobile number 2. Enter the OTP sent to your registered email address 3. Enter the passcode you have set with the Bank 	<ol style="list-style-type: none"> 1. Enter the OTP sent to your registered mobile number 2. Enter the OTP sent to your registered email address 3. Enter the passcode you have set with the Bank 4. Contact the Bank's Care Center or visit a branch to verify your identity and complete the unlocking process within 60 minutes

Remark: Upon successful completion of the app access lock or unlock process on the CIMB THAI App, the Bank will send a notification to the customer's registered email address, confirming the status of the access change.

- iOS version 14 and above
- Android version 10 and above

Please note that this can be changed from time to time to ensure the security measure of the application is aligned with the Bank's policy as well as related regulations.

2. Eligibility

- 2.1 CIMB THAI App service for Thai and Foreigner customers who have deposit products or Thai customers who have wealth products or loan products of CIMB THAI Bank PCL. for single account type.
- 2.2 Limit to 1 active device per customer. In case of a device change, you have to download the application, register and verify your identity on the new device.
- 2.3 In case of individual foreign customers who do not have deposit products, you have to apply to open deposit products at any of the Bank's branches after that you will be able to register CIMB THAI App.
- 2.4 For individual customers who have deposit account with the Bank, you can register to the CIMB THAI App and perform the following transactions:
 - 2.4.1 Funds Transfer services
 - 2.4.2 Payments for goods and services by PromptPay
 - 2.4.3 Funds transfer and Payment services using QR codes
 - 2.4.4 Ability to verify transaction detail using QR code on the transaction receipt
 - 2.4.5 Limit adjustments for transfer and bill payment transactions
 - 2.4.6 Other services
 - Push notification when making financial transactions through the application
 - Turn on/off Face ID, Touch ID or fingerprint function
 - Change application Passcode
 - Change email
- 2.5 In case of consumer customers who have deposit products, you have to register CIMB THAI App by using the following registration method:
 - 2.5.1 In the case of Thai customers who have not completed identity verification via facial recognition with the Bank, registration must be completed by request the invitation code. Request the invitation code – please contact CIMB THAI branches or CIMB THAI Care Center at 02 626 7777, every day and follow through the identity verification before receiving the Invitation Code from the Bank system that will be sending to your provided contactable mobile phone number. In case of changing a mobile number, you have to update the new mobile number at any of the Bank's branches before proceeding on the registration. For email changing, you can adjust the information through the application.
 - 2.5.2 In the case of Thai customers who have completed identity verification via facial recognition with the Bank, service registration must be done through facial recognition scan. Facial Recognition – you are required to verify their identity by promptly providing deposit account number and facial recognition. (Only Thai customers)
- 2.6 In case of consumer customers who have loan products, you can register for CIMB THAI App by using loan account number and verify their identity through facial recognition scan (for customers who have completed facial recognition verification with the Bank)
- 2.7 The Bank will send a One Time Password (OTP) for application registration via SMS to your mobile number that you provided to the Bank. In case of changing a mobile number, you have to update the new mobile number at any of the 'Bank's branches.

2.8 To access and utilize CIMB THAI App, you are required to verify their identity by promptly providing One Time Password (OTP) from the email address provided to the Bank during the application registration process.

2.9 You must create and confirm passcode 6 digits in order to login into CIMB THAI App.

2.10 You must log in with Passcode, Face ID, Touch ID or using a fingerprint.

2.11 You must enter your passcode when performing a financial transaction if you logged-in using Face ID, Touch ID or fingerprint.

2.12 You will be required to verify their identity with Facial Recognition for the following type of transactions, fund transfer transactions to other CIMB THAI Bank accounts, other bank accounts or PromptPay in case of transfer amount 50,000 baht and above per transaction and accumulated transfer amount every 200,000 baht in one day, setting transfers schedule and adjusting the transfer amount limit. For security measures, the Bank may prescribe or automatically adjust these limits from time to time without prior notice.

2.13 In case of individual customers who are forgot passcode 6 digits of CIMB THAI App, you are required to verify their identity by promptly providing the following method:

2.13.1 Facial Recognition – you are required to verify their identity by promptly providing deposit account number, facial recognition, and One Time Password (OTP) that the Bank will send via SMS to your mobile number that you provided to the Bank. (Only Thai customers)

2.13.2 Request the invitation code – please contact CIMB THAI branches or CIMB THAI Care Center at 02 626 7777 and follow through the identity verification before receiving the Invitation Code from the Bank system that will be sending to your provided contactable mobile phone number. In case of changing a mobile number, you have to update the new mobile number at any of the Bank's branches before proceeding on the registration. For email changing, you can adjust the information through the application.

please contact our CIMB THAI Care Center at 02 626 7777 for identity verification and after that the Bank will send an invitation code 6 digits for application registration via SMS to your mobile number that you provided to the Bank. You have to enter One Time Password (OTP) that the Bank will send via SMS to your mobile number that you provided to the Bank.

2.13.3 Enter loan account number – you are required to verify their identity by promptly providing loan account number and One Time Password (OTP) that the Bank will send via SMS to your mobile number that you provided to the Bank. (Only customers who have loan products)

2.14 If you wish to cancel the use of the CIMB THAI App, please contact our CIMB THAI Care Center at 02 626 7777, every day.

2.15 For other conditions, please refer to the Terms and Conditions of the CIMB THAI App.

3. Fees

3.1 Registration fee: **Free of charge**

3.2 Annual fee: **Free of charge**

3.3 Payment fee for goods, services, loan repayment and fund transfer: **Free of charge**

3.4 Cardless cash withdrawals. **Free of charge**

4. Transaction Limits

Transaction limit settings and details are as follows:

Service Type	Maximum Limit per Transaction (THB)	Default Daily Transaction Limit (THB)	Maximum Daily Transaction Limit (THB)
1. Payment for CIMB THAI Bank's loan	500,000	500,000	2,000,000
2. Payment for goods/services, loan repayments, and fund transfers to others' accounts and other banks (including transfers and payments via the PromptPay)*	500,000	Group 1: 50,000 Group 2: 50,000 Group 3: 200,000	Group 1: 50,000 Group 2: 200,000 Group 3: 2,000,000
3. Cross-border QR payment for goods/services	100,000	500,000	Group 1: 50,000 Group 2: 200,000 Group 3: 500,000
4. Quick Pay (Transfer funds or make payments for goods and services via PromptPay, including scanning QR Codes for instant payments)	5,000	5,000	5,000
5. Fund transfer to own accounts within CIMB THAI Bank	10,000,000	500,000	10,000,000
6. Cardless Withdrawal	25,000 – 30,000 depending on the policies of the ATM-providing bank.	40,000	50,000

Remark: *The Bank has implemented measures in accordance with government regulations by setting transfer and payment limits for transactions made via the CIMB THAI App, categorized into three groups based on customer profiling to ensure they align appropriately with each customer's behavior.

**The Bank has set a "default maximum daily limit" for financial transactions. This is a preset limit set by the system to enhance transaction security. Customers can adjust this limit by themselves via the CIMB THAI App. However, any adjustments must not exceed the maximum daily limit.

5. Security Policies

You are responsible for keeping your Passcode confidential and your electronic devices secure. We recommend that:

- 5.1 You should keep your electronic device in your possession. In case of losing your device, please download and register the application on a new device immediately to prevent unauthorized access on the lost device.
- 5.2 You should remember your Passcode and not store, record or note it on device which you installed CIMB THAI App.
- 5.3 You must not let any person, including the Bank's staff, know your Passcode.

- 5.4 Do not permit, consent, or take any action that would allow anyone other than yourself to access or use the device which you installed CIMB THAI App.
- 5.5 Do not download or install any applications from sources other than the Google Play Store, App Store and Huawei AppGallery on the device which you installed CIMB THAI App.
- 5.6 You should log out of the application every time.
- 5.7 You are advised to always update CIMB THAI App to the latest version to ensure optimal performance, enhanced security, and access to new and improved features provided by the Bank.
- 5.8 If you find any suspicious transactions or transaction which has not been done by yourself, please immediately contact CIMB THAI Care Center 02 626 7777, every day (press 9 for English) or contact CIMB THAI branches.

6. Contact channels

- 6.1 CIMB THAI branches
- 6.2 CIMB THAI Care Center at 02 626 7777, every day.
- 6.3 CIMB Website: www.cimbthai.com and choose Contact Us,
- 6.4 Facebook CIMB Thai Bank ธนาคารซีไอเอ็มบี ไทย

*The Bank of Thailand has set up the Financial Consumer Protection Center with aims to give advice, receive and handle complaints relating to financial services, and educate general public on financial matters. If you receive unfair treatments while receiving the Bank's service, you may contact the Financial Consumer Protection Center at 1213 or fcc@bot.or.th

**If you would like to file a complaint and/or send an inquiry regarding the Bank's investment products to the Securities and Exchange Commission (SEC), please contact the SEC through many channels. Call at Telephone No.02-033-9999 or through the hotline 1207 or, send an email to complaint@sec.or.th. or use the e-service available at www.sec.or.th

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