

Fact Sheet: Electronic 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 seller's name> CIMB Thai Bank Public Company Limited

<Product launching unit> CIMB Thai Bank Public Company Limited

<Product name> CIMB THAI Digital Banking (CIMB TH)

1. Product Information

CIMB THAI Digital Banking (CIMB TH) application 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:

- Account services (Savings Account and Current Account)
 - View summary of account balances
 - Open an e-Savings account (Only available for Thai Citizens)
 - View account transaction history up to the past 1 year
- Funds Transfer services
 - Transfer money between accounts of CIMB Thai
 - Transfer money between banks using destination account numbers
- Payments for goods and services via PromptPay
 - Pay for goods and services through the following methods:
 - Filling recipient information
 - Scanning Barcodes
 - Scanning QR codes which are in accordance with Bank of Thailand standards
- PromptPay services
 - Apply for PromptPay services using a Thai citizen ID number or a mobile phone number
 - Unregister from the PromptPay service applied through CIMB Bank
 - Show details of your PromptPay application with CIMB Bank
- 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 Code to receive money – You must apply for PromptPay with CIMB Bank to use this service
 - Ability to verify transaction detail using QR code on the transaction receipt
- Investment services
 - View mutual fund account details
 - Subscribe, redeem, switch and cancel units of Principal Asset Management mutual funds
 - The transactions can be done during the following business hours
 - Subscribe to a fund between 8:30 to 15:30 hrs
 - Redeem and switch funds between 8:30 to 15:00 hrs
 - Cancel transactions by 15:30 hrs on the transaction date

○ In case of subscription, redemption or switching transactions outside of business hours, the system will schedule the transaction to be processed on the next working day

- View account transaction history up to the past 1 year
- Perform Client Suitability Assessment
- Loan services (Only available for Thai Citizens)
 - Loan repayments except for Cash Link can be done 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
 - When you register for the CIMB TH application using 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 to view your deposit details or perform a funds transfer, you have to register using your debit card details or invitation code
- Other services
 - Push notifications when making financial transactions through the application
 - Turn on/off Face ID, Touch ID or fingerprint function
 - Change application Passcode
 - Supported devices:
 - iOS version 10 and above (iPhone 6 and above)
 - Android version 6 and above

2. Eligibility

- Online service for consumer customers who have deposit or wealth products of CIMB Thai Bank PCL.
- 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.
- The Bank will send an OTP (One Time Password) for application registration via SMS to your mobile number that you provided to the Bank. In case of a mobile number change, you have to update the new mobile number at any of the 'Bank's branches.
- You must log-in with Passcode, Face ID , Touch ID or using a fingerprint.
- You must enter your passcode when performing a financial transaction if you logged-in using Face ID, Touch ID or fingerprint.
- If you wish to cancel the use of the CIMB THAI Digital Banking (CIMB TH) application, please contact our CIMB THAI Care Center at 0-2626-7777.
- For other conditions please refer to the Terms and Conditions of the CIMB THAI Digital Banking application.

3. Fees

- **Registration fee:** Free of charge
- **Annual fee:** Free of charge
- **Payment fees and limits**

Funds Transfer service	Fee	Limit per transaction (THB)	Daily Transaction Limit (THB)
Payments for goods and services through PromptPay system including scanning QR codes	No fees	500,000	500,000

• Funds transfer fees and limits

Funds Transfer within CIMB Thai Bank PCL.	Fee	Limit per transaction (THB)	Daily Transaction Limit (THB)
Funds transfer to your own account	No fees	10,000,000	10,000,000
Funds transfer to other accounts within CIMB Bank	No fees	500,000	500,000
Funds transfer to other banks	No fees	500,000	500,000
PromptPay funds transfer including scanning QR to transfer funds between individuals	No fees	500,000	500,000


4. Security Policies

You are responsible to keep your Passcode confidential and your electronic devices secure. We recommend that:

- 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.
- You should remember your Passcode and not store it on devices which you installed CIMB TH on
- You must not let any person, including the Bank's staff, know your Passcode.
- You should log-out of the application every time

Please contact our CIMB Thai Call Center at 0-2626-7777 as soon as there are unusual or suspicious transactions in your account.

6. Contact channels

- CIMB Thai branches
- CIMB THAI Care Center at 0-2626-7777 or cimbthai.carecenter@cimbthai.com
- CIMB Website: www.cimbthai.com
-  CIMB THAI Bank ธนาคาร ซีไอเอ็มบี 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.

**The information in this document is accurate as of 24th March 2020