

เอกสารเปรียบเทียบผลิตภัณฑ์เงินฝาก

สำหรับ Special Fixed Deposit Account (Individual customer)

Product Name	Special Interest Rate 8 Month and 12 Month with passbook						
Interest Rate (%p.a.)	<table> <tr> <th>Tenor</th><th>Special Interest Rate (p.a.)</th></tr> <tr> <td>8-Month</td><td>0.90%</td></tr> <tr> <td>12-Month</td><td>1.10%</td></tr> </table> Special Campaign, during 1 – 31 October 2026 and subject to the Bank's deposit interest rate announcement. For more details, please refer to the Bank's deposit interest announcement or visit www.cimbthai.com and select the "Interest Rates" menu.	Tenor	Special Interest Rate (p.a.)	8-Month	0.90%	12-Month	1.10%
Tenor	Special Interest Rate (p.a.)						
8-Month	0.90%						
12-Month	1.10%						
Minimum Initial Deposit amount/Maximum amount	Minimum THB 100,000 or more per transaction						
Conditions for Receiving the Special Interest Rate	<u>Conditions for Receiving the Special Interest Rate</u> - Individual customers - Open a new fixed deposit account , in accordance with the type, tenor, and conditions prescribed by the Bank, during 1 – 31 October 2026 - The minimum account opening amount and minimum deposit per transaction shall be THB 100,000						
Interest Payment	Monthly or upon completion of the deposit tenor (as selected by the customer)						
Key Requirement	- For individual customers - The customer must hold or open a savings account with CIMB Thai Bank Public Company Limited on the date the deposit transaction is made. The name of the savings account holder must be identical to the name of the holder of the Special Fixed Deposit Account (8-month, 12-month terms). - If the customer chooses to receive monthly interest payments, the Bank will automatically credit the monthly interest to the depositor's savings account. - If the customer chooses to receive monthly interest payments and wishes to withdraw the principal, the principal amount must be withdrawn in full. Partial withdrawal of the principal is not permitted.						
Terms and Conditions for Deposits, Withdrawals, Transfer of Benefits, and Other Conditions	Effective from 11 August 2021, this deposit is protected by the Deposit Protection Agency in accordance with the Deposit Protection Act, up to a limit of THB 1 million per depositor per financial institution.						

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Product Name	Special Interest Rate 8 Month and 12 Month with passbook
Interest rate in case of breach of conditions	- Withdrawal made before 3 month after deposit: No interest payment. - Withdrawal made 3 Months or more after deposit, but not yet reaching maturity of the account: deposit interest will be paid at Savings interest rate for individual depositor on the withdrawn amount (whether withdrawn in part or in whole) and subject to withholding tax according to conditions specified by Revenue Department. The Bank will pay interest on the remaining deposit balance from the partial withdrawal transaction amount at the interest rate announced by the Bank on the deposit date. - In the event of an early withdrawal prior to maturity where monthly interest payments have been elected, the depositor must withdraw the entire principal amount of each deposit placement; partial withdrawals are not permitted. If it is found that the interest already paid to the depositor exceeds the amount of interest to which the depositor is entitled based on the actual deposit period, the Bank shall deduct from the principal the amount required to recover such excess interest before returning the remaining deposit balance to the depositor. The Bank reserves the right not to refund any withholding tax deducted from the interest payment, as such tax has already been remitted to the Revenue Department. The depositor must contact the relevant authority directly to claim a refund of the withholding tax, if applicable.
Account Maintenance Fee	No account maintenance fee applies
Renewal upon maturity	Upon maturity, if the depositor does not withdraw or give any other instruction or cannot be contacted, the account will be automatically as following : - Upon maturity of Special Campaign of Special fixed Deposit Program with passbook with a tenure of 8 months or 12 months, the Bank will automatically renew the deposit into a Fixed Deposit Account (With Passbook) with the same tenure as the original deposit placement. The renewed deposit will earn interest at the applicable rate for Fixed Deposit Account (With Passbook), in accordance with the Bank's deposit interest rate announcement effective on the renewal date.
Caution	- Opening a deposit account on behalf of another person or permitting another person to use a deposit account without the intention of using it for oneself or for a business with which one is associated, may constitute an offence and may be subject to penalties as prescribed by law. - Additional fees may apply. For further information, please visit www.cimbthai.com and refer to Help & Support > Rates & Fees > Fees
Notification of Changes to Service Terms and Conditions or Other Important Notices	In the event of any change to the service terms and conditions that may adversely affect the customer, the Bank will provide the customer with prior notice within a reasonable period before such change takes effect.
Contact For more information	www.cimbthai.com or CIMB THAI Care Center 02 626 7777 or any CIMB Thai Bank branches.