






Subject	Product Detail																					
Product Name	Fixed D Deposit by CIMB Thai																					
Product Type	Digital Fixed Deposit																					
Minimum Initial Deposit Amount/ Maximum Amount	Minimum: THB 1,000 or as specified by the Bank Maximum: Unlimited																					
Channel for opening account	CIMB THAI Application only (Mobile Application)																					
Interest Rate Per Annum and Detail of Interest Rate	<p>The information of interest rate for customers opening deposit account via CIMB THAI Application is tabulated below.</p> <table border="1" data-bbox="443 499 1398 798"> <thead> <tr> <th>Normal Plans</th> <th>Deposit Amount</th> <th>Annual interest rate</th> </tr> </thead> <tbody> <tr> <td>3 months</td> <td>All of the deposit balance</td> <td>1.10%</td> </tr> <tr> <td>6 months</td> <td>All of the deposit balance</td> <td>1.30%</td> </tr> <tr> <td>9 months</td> <td>All of the deposit balance</td> <td>1.60%</td> </tr> <tr> <td>12 months</td> <td>All of the deposit balance</td> <td>1.70%</td> </tr> <tr> <td>Special Campaign</td> <td></td> <td></td> </tr> <tr> <td>4 months</td> <td>All of the deposit balance</td> <td>2.00%</td> </tr> </tbody> </table> <p>Subject to the Bank's deposit interest rate announcement, effective from 7 May 2024 onwards. For more details, please refer to the Bank's deposit interest announcement or visit www.cimbthai.com and select the "Interest Rates" menu.</p>	Normal Plans	Deposit Amount	Annual interest rate	3 months	All of the deposit balance	1.10%	6 months	All of the deposit balance	1.30%	9 months	All of the deposit balance	1.60%	12 months	All of the deposit balance	1.70%	Special Campaign			4 months	All of the deposit balance	2.00%
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Deposit Term	As per the effective deposit interest rate announcement																					
Interest Payment	Interest paid monthly or upon deposit maturity date.																					
Key Requirements	<ul style="list-style-type: none"> Customer must be at least 15 years of age on the date of account opening. Fixed D Deposit by CIMB Thai is available only for Thai individual holding an ID card, with a single account only. This digital fixed deposit account has no passbook. An e-Statement will be sent to the customer's registered email on the 1st of every month. An opening of savings or current account with CIMB Thai Bank is required before opening Fixed D Deposit by CIMB Thai accounts. The branch owner is Langsuan Road Head Office. The digital fixed deposit term must be at least 3 months to qualify for the monthly interest payments at the rates specified for digital fixed deposit, for which no passbook is provided. 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. Customer can exclusively conduct financial transactions which include account opening, depositing/applying for a deposit plan or withdrawing/closing a deposit plan via the CIMB THAI Application. Customer is required to have an email address and must register for CIMB THAI Application to perform financial transactions. A maximum of three Fixed D Deposit by CIMB Thai accounts are allowed per individual, with no limit on the number of deposit plans per account. 																					

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Deposit/Withdrawal/ Transfer and Other Benefits and Conditions 	<ul style="list-style-type: none"> ● Withdrawal or closure of a deposit plan can be made through CIMB THAI Application only. ● Withdrawal or closure of a deposit plan shall be made in full amount of the deposit/opened deposit plans only. The partial withdrawal is not permitted. ● For fixed deposit account opening, after the withdrawal or closure of a deposit plan, if the balance of such account reaches zero and remains so for 365 days, the account will automatically close without prior notice. ● From 11 August 2021 onwards, the deposit shall receive protection by Deposit Protection Agency, as prescribed by law, in the amount of THB 1 million per 1 depositor per 1 financial institution.
Interest Rate if Breaching Deposit Terms 	<ul style="list-style-type: none"> ● For withdrawal/closure of a deposit plan within 3 months after the account/deposit plan opening date: no interest payment. ● For withdrawal/closure after 3 months from the account/deposit plan opening date, if not aligned with the specified deposit term: an interest will be paid at the savings deposit rate for individual as of the transaction date, with the interest payment calculated based on the withdrawn amount after withholding tax deduction as per Revenue Department regulation.
Renewal upon Deposit Maturity 	<ul style="list-style-type: none"> ● Upon deposit maturity, if the depositor does not withdraw deposit/ close the deposit plan, the account will be automatically renewed into Fixed D Deposit by CIMB Thai under the same term, with interest at the rate of digital fixed deposit with no passbook, under normal plans, as announced by the Bank and applicable on the deposit renewal date. Excepting for the change from Special Campaign to the normal plan, the interest payment shall be upon the deposit maturity date. <ul style="list-style-type: none"> - For customers who choose to receive interest upon deposit maturity, such interest amount after deduction of withholding tax will be added to the principal upon deposit maturity, and will be renewed as Fixed D Deposit by CIMB Thai according to the above conditions. - For customers who choose to receive monthly interest payment, such interest amount after deduction of withholding tax will be transferred to the savings account or current account selected by customers to be tied with the digital fixed deposit account. The principal upon deposit maturity will be renewed as Fixed D Deposit by CIMB Thai according to the above conditions.
Contact Channel 	<ul style="list-style-type: none"> ● CIMB Thai Bank branches ● CIMB Thai Care Center Tel. 02-626-7777, available daily ● For further information, please visit CIMB Thai Website (www.cimbthai.com)
Caution 	<ul style="list-style-type: none"> ● Customer can conduct financial transactions via CIMB THAI Application only. ● In the event that a customer opens a Fixed D Deposit account and selects an incorrect period, the customer must close that deposit and choose a new period according to their preference. ● The savings account or current account selected by customers will be tied with the digital fixed deposit account for an auto debit and transfer into the digital fixed deposit account under the specified period and for auto transfer of principal upon maturity of the deposit and/or for auto transfer of interest upon the end of the agreed period or upon maturity of the deposit, as the case may be. ● Customer is encouraged to consult a bank official with any queries.
Notifying Customers of Changes in Product Conditions	<ul style="list-style-type: none"> ● The Bank will notify customer in advance of any changes to service conditions that may result in a loss of benefits.

Remarks:

- Product conditions shall be as specified by the Bank.
- Allowing others to use your account for illegal activities, including being hired to open an account for such purposes, will result in legal penalties if the account is used to commit a crime.