





Item	Details										
Product Name	Chill D Savings by CIMB Thai										
Product Type	Savings Deposit										
Minimum Initial Deposit Amount/ Maximum Amount	Minimum: THB 0										
Interest Rate Per Annum and Detail of Interest Rate 	<p>● Deposit interest rate calculation with step up rate (Split Rate)</p> <table border="1"> <thead> <tr> <th>Balance (Baht)</th><th>Interest Rate (%p.a.)</th></tr> </thead> <tbody> <tr> <td>Up to 10,000 ^(A)</td><td>0.50%</td></tr> <tr> <td>Over 10,000 to 50,000 ^(B)</td><td>1.80%</td></tr> <tr> <td>Over 50,000 to 100,000 ^(C)</td><td>2.00%</td></tr> <tr> <td>Over 100,000 ^(D)</td><td>0.20%</td></tr> </tbody> </table> <p>Actual average interest rate (A) = 0.50% (B) = 0.50% - 1.54% (C) = 1.54% - 1.77% (D) = 0.20% - 1.77%</p> <p>Note: The average interest rate calculation depends on the customer's deposit amount.</p> <p>As per the interest rate announcement No.1/2566, effective on 1 February 2023.</p> <p>The interest rate may subject to change. The latest information is provided in the Bank's deposit interest announcement or at www.cimbthai.com, choose menu "Interest Rates".</p>	Balance (Baht)	Interest Rate (%p.a.)	Up to 10,000 ^(A)	0.50%	Over 10,000 to 50,000 ^(B)	1.80%	Over 50,000 to 100,000 ^(C)	2.00%	Over 100,000 ^(D)	0.20%
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Sample of Interest Calculation 	<p>Daily interest calculation based on the number of calendar day(s)</p> <ul style="list-style-type: none"> - 1st step: Deposit of up to 10,000 ^(A), gain 0.50% - 2nd step: Deposit of over 10,000 to 50,000 ^(B), gain 1.80% - 3rd step: Deposit of over 50,000 to 100,000 ^(C), gain 2.00% - 4th step: Deposit of over 100,000 ^(D), gain 0.20% <p><i>The above interest rate is referred to the Bank's interest rate announcement, effective on 1 February 2023.</i></p> <p>● Average Interest Rate p.a. (%) =</p> $\left[\frac{\left(\text{Deposit up to } 10,000 \text{ THB} \times \frac{0.50}{100} \right) + \left(\text{Deposit over } 10,000 \text{ up to } 50,000 \text{ THB} \times \frac{1.80}{100} \right) + \left(\text{Deposit over } 50,000 \text{ up to } 100,000 \text{ THB} \times \frac{2}{100} \right) + \left(\text{Deposit over } 100,000 \text{ THB} \times \frac{0.20}{100} \right)}{\text{Daily end balance}} \right] \times 100$ <p>● Daily interest received (THB) = $\text{Daily end balance} \times \frac{\text{avg interest p. a.}}{100} \times \frac{1}{365 \text{ or } 366}$</p> <p>For example, the deposit amount of THB 100,000 will receive an interest as follows: -</p> $\text{Average interest per year} = \left[\frac{\left(10,000 \times \frac{0.50}{100} \right) + \left(40,000 \times \frac{1.80}{100} \right) + \left(50,000 \times \frac{2}{100} \right)}{100,000} \right] \times 100 = 1.77\% / \text{year}$ <p>Daily interest received (THB) = $100,000 \times \frac{1.77}{100} \times \frac{1}{365} = \text{THB } 4.849315 / \text{day}$</p>										
Interest Payment 	Interest paid monthly, with deducted withholding tax as prescribed by The Revenue Department.										
Key Requirements 	<p>● Account Opening Channel of Chill D Savings by CIMB Thai account</p> <ol style="list-style-type: none"> 1) CIMB THAI Digital Banking Application or digital channel for individuals with Thai nationality only.⁽¹⁾ 2) Branch channel, for individuals with Thai and foreign customers. <p>⁽¹⁾In case of Chill D Savings account opening via CIMB THAI Digital Banking Application, the branch owner is Langsuan Road Head Office.</p> <p>● Aged 15 years and above as of the Chill D Savings account opening date.</p> <p>● Have e-mail address and apply for CIMB THAI Digital Banking Application to make financial transactions.</p> <p>● May open a maximum of 1 account of Chill D Savings by CIMB Thai account.</p> <p>● Must be a single account (a joint account is not allowed).</p>										

Key Requirements (Continue)	<ul style="list-style-type: none"> • No passbook provided, an e-statement will be sent to the depositor monthly via the E-mail address notified to the Bank. • Can be tied to Chill D Debit Card (accommodating Thai chip card standard) for bill payment or automatic machine withdraw/deposit money, except customer who use passport to open Chill D Savings by CIMB Thai Account cannot request for Debit Card.
Deposit/Withdrawal/ Transfer and Other Benefits and Conditions	<ul style="list-style-type: none"> • Deposit/ Withdrawal via branch or automatic withdrawal/deposit machine or any other channels as specified by the Bank. • Funds transfer or payment via CIMB THAI Digital Banking Application or any other channels as specified by the Bank. • In case of no account movement (dormant status), please contact CIMB Thai branch or any other channels as specified by the Bank to reactivate the account. • In case of deposit account opening, if no deposit is made into the account within 45 days from the account opening date, such deposit account will be closed automatically 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.
Account Maintenance Fee	<p>In case the account has balance less than THB 2,000 and has no movement or loses contact for over one consecutive year (12 months), an account maintenance fee will be charged at THB 50 per month.</p>
Contact Channel	<ul style="list-style-type: none"> • CIMB Thai Bank branches • CIMB Thai Care Center Tel. 02-626-7777, daily from 07:00 - 20:00 hrs. • CIMB Thai Website (www.cimbthai.com)
Caution	<ul style="list-style-type: none"> • Inter-region or inter-bank transaction may incur additional fee. • For any questions, please ask for or seek clarification from the Bank immediately.
Communication of any changes to conditions of the products to customer.	<p>The Bank will make prior notice about any change in service conditions that may cause the customers to lose their benefit.</p>

Remarks:

- Tax exemption shall be applicable to interest received not exceeding THB 20,000 per year (from all savings accounts in combination), except for the case of customer declaring an intention not to disclose his/her deposit information to The Revenue Department or non-Thai residents.
- Product conditions shall be as specified by the Bank.