





Item	Details																		
Product Name	Speed D Plus Savings by CIMB Thai (Speed D+) and Speed 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>● Speed D Plus Savings by CIMB Thai (Speed D+)</p> <p>Deposit interest rate calculated based on total account balance (Tier Rate)</p> <p>* The interest rate will be applied to the whole amount shown at day ends.</p> <table border="1"> <thead> <tr> <th>Balance (Baht)</th> <th>Interest Rate (%p.a.)</th> </tr> </thead> <tbody> <tr> <td>Up to 2,000,000</td> <td>0.80%</td> </tr> <tr> <td>More than 2,000,000 up to 3,000,000</td> <td>1.60%</td> </tr> <tr> <td>More than 3,000,000 up to 500,000,000</td> <td>0.50%</td> </tr> <tr> <td>More than 500,000,000</td> <td>0.20%</td> </tr> </tbody> </table> <p>● Speed D Savings by CIMB Thai (Speed D)</p> <p>Deposit interest rate calculated based on total account balance (Tier Rate)</p> <p>* The interest rate will be applied to the whole amount shown at day ends.</p> <table border="1"> <thead> <tr> <th>Balance (Baht)</th> <th>Interest Rate (%p.a.)</th> </tr> </thead> <tbody> <tr> <td>Up to 3,000,000</td> <td>0.80%</td> </tr> <tr> <td>More than 3,000,000 up to 500,000,000</td> <td>0.50%</td> </tr> <tr> <td>More than 500,000,000</td> <td>0.20%</td> </tr> </tbody> </table> <p>The above interest rates are as per the announcement No.14/2564, with effective on 8 December 2021. The interest rate may subject to change. Please find the latest information about the Bank's deposit interest announcement or at www.cimbthai.com, choose menu "Interest Rates".</p>	Balance (Baht)	Interest Rate (%p.a.)	Up to 2,000,000	0.80%	More than 2,000,000 up to 3,000,000	1.60%	More than 3,000,000 up to 500,000,000	0.50%	More than 500,000,000	0.20%	Balance (Baht)	Interest Rate (%p.a.)	Up to 3,000,000	0.80%	More than 3,000,000 up to 500,000,000	0.50%	More than 500,000,000	0.20%
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Interest Payment 	Interest paid monthly, with subject to withholding tax as prescribed by the Revenue Department.																		
Key Requirements 	<ul style="list-style-type: none"> Account Opening Channels for Speed D Plus Savings by CIMB Thai ("Speed D+") <ol style="list-style-type: none"> CIMB THAI Digital Banking Application, for individuals with Thai nationality only.⁽¹⁾ Branches, for Thai individuals ,and foreign customer. <p>⁽¹⁾In case of Speed D+ account opening via CIMB THAI Digital Banking Application, the branch owner will be Langsuan Branch.</p> Customer must aged 15 years and above at the account opening date. Customer must have a valid email address and apply for CIMB THAI Digital Banking Application to do financial transactions through the account. A Customer can open only 1 account of Speed D+. The Bank will consider to change account type to Speed D Savings by CIMB Thai ("Speed D") as per terms and conditions⁽²⁾ indicated and specified by the Bank. If the Speed D account is still active, customer will not allow to open another Speed D+ account. <p>⁽²⁾Please study and have a complete understanding of "Conditions to Maintain Speed D+ Account".</p> <ul style="list-style-type: none"> Only single account is eligible for Speed D+ account opening. (No joint account is allowed). Speed D+ account and Speed D account is a no passbook saving. The Bank will send monthly e-statement to the email provided on the account opening date. Speed D account is an account using for product changing for case that the customer cannot maintain financial status as per terms and conditions prescribed. Therefore, customer will not be able to request for Speed D account opening at any point in time. The debit card will not be issued for Speed D+ or Speed D account. 																		

Key Requirements 
(Continue)

Importance: Please study the below information before the account opening.

“Conditions to Maintain Speed D+ Account”

Being CIMB Preferred member and has Wealth Under Management or WUM (as the details in Remarks no. 2. below) from THB 1 million and above within 6th month from the date of opening Speed D+ account. And maintain (or increase) WUM throughout the period you want to keeping your Speed D+ account.

“The Bank will consider changing from Speed D+ account to Speed D account”

- 1) In the 6th month from the date of opening Speed D+ account, customer who did not maintain (or increase) WUM as per the conditions prescribed, the Bank will consider changing the account type from the 15th day of the 7th month from the date of opening Speed D+ account. And
- 2) After the 7th month from the date of opening Speed D+ account, and the Bank found that customer’s WUM are not in met the conditions set out or maintain WUM THB 1 million at month end for less than 6 months, the Bank will consider changing the account type on 15th of the next January.





However, from the 7th month after the account opening date onwards and your deposit account type has been changed to “Speed D” account and you can maintain WUM as per conditions, the bank will consider change your account type to “Speed D+” account according to the month that you can maintain the WUM.

Remarks:

1. For more information of the Bank’s current deposit interest rate, please visit www.cimbthai.com or contact any CIMB Thai Bank branch or CIMB Thai Care Center Tel. 02-626-7777.
2. Details of calculating Wealth Under Management (WUM)

Product	Calculation Conditions
1) Mutual fund	Derived from NAV. at month end.
2) Primary bond	Derived from investment balance at month end via following channels. (1) Branch or RM in charge and use of custodian service provided by the Bank. (2) CIMB THAI Digital Banking Application or telebanking system.
3) Secondary Bond	Derived from investment balance at month end, excluding the amount of the bonds duly redeemed.
4) Life insurance, non-life insurance and unit-linked products	Derived from premium payment at month end.
5) Structured debenture	Derived from investment balance at month end.
6) Other investment products with special condition as stipulated by the Bank i.e. Perpetual Bond	Derived from investment balance at month end.

3. The Bank may change the terms and conditions which can be checked at <https://preferred.cimbthai.com>. In case of dispute, the Bank’s decision shall be final.
4. The Bank will notify the change of Speed D+ account type before and after the change according to the Bank’s practice via E-mail address notified to the Bank or Notification in the CIMB THAI Digital Banking Application and/or myPreferred Application (for CIMB Preferred Member only), whereby the Customer must select turn the Notification on in their application settings or any other channels as specified by the Bank.

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.
- Being hired to open an account, or consenting other people to use account shall receive punishments by the law if your account is used in committing an offense.