

<b>Product Owner</b>	<b>CIMB Thai Bank Public Company Limited</b>	
<b>Product Name</b>	CIMB Thai Debit Card (accommodating Thai chip card standard)	
<b>Product Type</b>	Debit card	
<b>Key Requirements</b>	<ul style="list-style-type: none"> <li>For individuals aged from 15 upward</li> <li>Savings account or current account of one individual depositor or that of 2 co-depositors with a condition set for any one of them to be entitled to make withdrawal, or business account of one single account owner.</li> <li>1 card tied to 1 account</li> </ul>	
<b>Transaction Limit</b>	<ul style="list-style-type: none"> <li><b>Initial cash withdrawal and goods purchase limit of THB 40,000 /day</b></li> <li><b>Customer may increase/decrease amount up to the maximum limit of THB 100,000 /card /day via CIMB Thai Care Center at 02 626 7777 press 3 press 3</b></li> <li>Maximum cash withdrawal limit of 8 transactions/day and THB 30,000 /transaction</li> </ul>	
<b>Deposit/Withdrawal /Transfer Conditions, Benefits and Other Conditions</b>	<b>Service fees for domestic debit card transactions</b>	
	<b>Withdrawal and enquiry of balance via ATM of different bank</b> 1. Within same clearing house region 2. Cross clearing house region 3. Use of debit card issued by upcountry branch to do transaction via ATM of different bank in same province	No fee No fee No fee
	<b>Inter-bank funds transfer via ATM of different bank</b> 1. Not exceeding THB 10,000 2. Exceeding THB 10,000 up to THB 50,000 (Maximum THB 100,000/day)	<b>THB 25/transaction</b> <b>THB 35/transaction</b>
<b>Entry Fee</b>	<b>THB 100</b>	
<b>Annual Fee</b>	<b>THB 200/year:</b> For the card cancellation during the year, the Bank will give a pro-rated refund of annual fee by transferring into the customer's CIMB THAI savings account within 7 business days.	
<b>New Card/Replacement Card Issuance Fee</b>	<ul style="list-style-type: none"> <li>In case of damaged or lost card, forgotten password, card retained by an ATM, expired card, etc.: <b>THB 100/case</b></li> </ul>	
<b>Service Fee on Spending in Foreign Currency</b>	<ul style="list-style-type: none"> <li><b>No fee</b> for withdrawal or balance enquiry via any ATM of CIMB banks in Malaysia, Singapore, Indonesia and Cambodia</li> <li><b>Fee for overseas cash withdrawal and balance enquiry of THB 100/transaction</b></li> <li>No currency conversion fee when spending in foreign currency.</li> </ul>	
<b>Responsibility of Cardholder in Case of Loss of Card</b>	<ul style="list-style-type: none"> <li>To immediately inform the Bank to freeze the card.</li> <li>To be responsible for any damage arisen right after the card is lost until a lapse of not more than 5 minutes from the time the loss of card is notified to the card issuer.</li> </ul>	
<b>Channels to Contact the Bank</b>	<ul style="list-style-type: none"> <li><b>CIMB Thai Bank branches</b></li> <li><b>CIMB Thai Care Center 02 626 7777</b></li> <li>CIMB Thai website: <a href="http://www.cimbthai.com">www.cimbthai.com</a></li> </ul>	
<b>Caution</b>	<ul style="list-style-type: none"> <li>Cardholder must be cautious and safely keep the debit card as well as the 6-digit password. No disclosure of the password and relevant data of the debit card shall be made to any other person.</li> <li><b>The password should be changed at least every 3 months</b> via CIMB Thai Care Center at 02 626 7777 press 1</li> <li><b>Transaction made cross service provider may be subject to additional service fee.</b></li> <li><b>Loss of debit card may put you at risk of loss of money. Therefore, please notify the Bank immediately to freeze the lost card.</b></li> <li>Any obligation or damage incurred shall be under sole responsibility of the cardholder.</li> <li>In case of doubt, please immediately seek clarification from the sale person in contact.</li> <li>In case of change in information given, cardholder should contact Bank branches or CIMB Thai Care Center 02 626 7777 to give details on the changed information.</li> </ul>	
<b>Warning</b>	Cardholder shall be subject to payment of annual fee as specified by the Bank with the fee amount deductible from the available balance maintained in the savings account tied to the debit card as of the date of annual fee deduction.	
<b>Notification of material changes in service condition</b>	In case of changes in debit card-related fee from which the customer may lose benefits, the Bank will notify the customer at least 30 days in advance	