

Product Owner	CIMB Thai Bank Public Company Limited				
Product Name	CIMB Thai Debit PA Card (accommodating Thai chip card standard)				
Product Type	Debit card with bancassurance				
Key Requirements	<ul style="list-style-type: none"> • For individuals aged 15 – 65 and renewal up to 65 (Insurance coverage for the applicant aged 61-65 shall be 50% of insured amount) • Cardholder name must correspond with the account owner name • Have savings deposit account (individual) • 1 card tied to 1 account • Thai nationality or foreigner who is legally permitted to enter the Kingdom with the work permit. • Good medical record. Applicant must not have any injury or disability or chronic illness prior to the date of application and must not have congenital disease while entering into the agreement or had been treated for epilepsy, heart disease, hypertension, diabetes, bone and/or muscle diseases, cancer and AIDS. • Must not have a career as construction worker, taxi-motorbike, messenger, fisherman and must not operate or serve as crewmember in any aircraft. 				
Transaction Limit	<ul style="list-style-type: none"> • Initial cash withdrawal and goods purchase limit of THB 40,000 / day • 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 • Maximum cash withdrawal limit of 8 transactions/day and THB 30,000 /transaction 				
Deposit/Withdrawal/Transfer Conditions, Benefits and Other Conditions	<u>Service fees for domestic debit card transactions</u>				
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Entry Fee	THB 100				
Annual Fee	THB 529/year , comprising: <ul style="list-style-type: none"> • Annual debit card fee of THB 222 and, • Insurance benefit service fee of THB 307. <u>Card cancellation during the year</u> <ul style="list-style-type: none"> • The insurance coverage will end on the date of cancellation. • Prorated refund will be transferred into customer's CIMB THAI savings account within 7 business day. 				
New Card/Replacement Card Issuance Fee	<u>In case of damaged or lost card, forgotten password, card retained by an ATM, expired card, etc.</u> <ul style="list-style-type: none"> • THB 100/case 				
Service Fee on Spending in Foreign Currency	<ul style="list-style-type: none"> • <u>No fee</u> for withdrawal or balance enquiry via any ATM of CIMB banks in Malaysia, Singapore, Indonesia and Cambodia • Fee for overseas cash withdrawal and balance enquiry of THB 100/transaction • No currency conversion fee when spending in foreign currency. 				
Responsibility of Cardholder in Case of Loss of Card	<ul style="list-style-type: none"> • To immediately inform the Bank to freeze the card. • 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. 				
Channels to Contact the Bank	<ul style="list-style-type: none"> • CIMB Thai Bank branches • CIMB Thai Care Center 02 626 7777 • CIMB Thai website: www.cimbthai.com 				

Caution	<ul style="list-style-type: none"> • 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. • The password should be changed at least every 3 months via CIMB Thai Care Center at 02 626 7777 press 1 • Transaction made cross service provider may be subject to additional service fee. • Loss of debit card may put you at risk of loss of money. Therefore, please notify the Bank immediately to freeze the lost card. • Any obligation or damage incurred shall be under sole responsibility of the cardholder. • In case of doubt, please immediately seek clarification from the sale person in contact. • 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. 										
Notification of material changes in service condition	<p>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.</p>										
Insurance Type	Personal accident (PA)										
Insurer	Sompo Insurance (Thailand)										
Maximum Coverage	Maximum personal accident coverage of THB 100,000										
Insurance Coverage Conditions	<p><u>Protection start and ending date</u></p> <ul style="list-style-type: none"> • Protection start date: Date of application for CIMB Thai Debit PA Card • Protection ending date: 1 year from date of application for CIMB Thai Debit PA Card, and within 30 days after the end of PA coverage of the card (grace period) if annual fee of the card for the following year cannot be deducted which would suspend all transactions to be made with the Bank via the card and discontinue the insurance protection. Upon the end of the 30-day grace period, if the cardholder wishes to continue holding the card, the cardholder shall have to contact the Bank in order to re-apply for the card and insurance protection will then be re-started on the date of re-application for the card and upon payment of the annual fee. <p>Protection</p> <table border="1" data-bbox="496 1115 1426 1384"> <thead> <tr> <th data-bbox="496 1115 1198 1144">Insurance coverage schedule</th> <th data-bbox="1198 1115 1426 1144">Basic (THB)</th> </tr> </thead> <tbody> <tr> <td data-bbox="496 1144 1198 1205">1. Loss of life, loss of sight, dismemberment, or permanent disability from accident</td> <td data-bbox="1198 1144 1426 1205">100,000</td> </tr> <tr> <td data-bbox="496 1205 1198 1265">2. Loss of life, loss of sight, dismemberment, or permanent disability from motorcycle rider or pillion</td> <td data-bbox="1198 1205 1426 1265">100,000</td> </tr> <tr> <td data-bbox="496 1265 1198 1326">3. Loss of life, dismemberment, or permanent disability from murder or assault</td> <td data-bbox="1198 1265 1426 1326">100,000</td> </tr> <tr> <td data-bbox="496 1326 1198 1384">4. Medical expenses per case of accident based on actual payment but not exceeding</td> <td data-bbox="1198 1326 1426 1384">10,000</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • Insurance coverage for cardholder aged 61-65 shall be 50% of insured amount. Details are as in clauses 1, 2 and 3. • No need to make advance payment when receiving medical treatment at any of the more than 300 contracted hospitals nationwide • Insurance coverage affordable around the clock and around the world <p>Insurance coverage exclusions</p> <p>This insurance coverage excludes any loss or damage due to or in consequence of causes as follows: -</p> <ul style="list-style-type: none"> • Any acts of the insured while under the influence of alcohol or addictive substances or drugs of harmful nature to the extent of being incapable of controlling one's senses. The definition of "under the influence of alcohol" in the case of a blood test is a level of alcohol of 150-mg.% or higher. • Suicide or attempt at suicide or self-inflicted injury or attempt thereof either by self. • Infectious parasite, with an exception of infection of tetanus or rabies from a wound suffered as the result of an accident. • Medical treatment or surgery with an exception of medical necessity as a result of the insured's injury under the insurance coverage in the insuring agreement within the effective date of coverage of this policy. • Miscarriage. • Treatment for dentistry or root canal treatment unless the insured receives treatment within 7 days from the date of accident. Denture rebasing or denture, dental crown, prosthodontics procedures. 	Insurance coverage schedule	Basic (THB)	1. Loss of life, loss of sight, dismemberment, or permanent disability from accident	100,000	2. Loss of life, loss of sight, dismemberment, or permanent disability from motorcycle rider or pillion	100,000	3. Loss of life, dismemberment, or permanent disability from murder or assault	100,000	4. Medical expenses per case of accident based on actual payment but not exceeding	10,000
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	<ul style="list-style-type: none"> • Botulism. • Back pain caused by disc herniation, spondylolisthesis, degenerative disc disease, spondylosis and defect or spondylolysis with an exception of fracture or dislocation of vertebra caused by accident. • War, terrorism, radiation or radioactivity from any nuclear fuel or nuclear waste. <p>(2) Loss or damage occurring during the time as follows: (with an exception of coverage extension and the coverage extension agreement of the policy)</p> <ul style="list-style-type: none"> • The insured is competing in all kinds of car racing or boat racing, horse racing, skiing including jet-ski, skating, boxing and parachute jumping (except for parachute jumping to save life) • The insured is boarding or alighting or travelling in a hot-air balloon or glider, bungee jumping, all diving activities which require the use of oxygen tanks and underwater respirator. • The insured is boarding or disembarking or travelling as a passenger in an aircraft not licensed for carrying passengers and not operated by a commercial airline. • The insured is operating or serving as crewmember in any aircraft. • The insured is engaging in brawl or having part in inciting a brawl. • The insured is in the course of committing a felony or while under arrest by or escaping arrest of authorities. • The insured is performing duties as a member of armed forces or police or as a volunteer and engaged in war or crime suppression. <p>Insurance claims Please inform Third Party Admin (TPA) Tel. 02-660-1226, 24 hours/day, as detailed on the reverse of CIMB Thai debit PA card.</p>
<p>Channels to Contact the Insurer</p>	<p>In case of any doubts or questions relating to non-life insurance, please contact Sompoo Insurance (Thailand), 990 Abdulrahim Place, 12th floor, No. 14, Rama IV Road, Silom, Bangrak, Bangkok 10500, Tel. 02 119 3000</p>
<p>Warning</p>	<ul style="list-style-type: none"> • This product is Personal Accident Insurance. The insurance premium payment period is on a yearly basis. The insurance protection period lasts 1 year. • 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. <p><u>In case where annual fee for the following year cannot be deducted</u></p> <ul style="list-style-type: none"> • Within 30 days after the expiry of the card, if annual fee of the card for the following year cannot be deducted, all transactions to be made with the Bank via the card will be suspended and the insurance protection will be discontinued. • Applicant should study details of insurance coverage and conditions before deciding to take out insurance. • The insured shall be responsible for insurance premium payment. CIMB Thai Bank Plc. is responsible as a non-life insurance broker to perform, provide service, manage the insurance agreement signing and facilitate insurance premium payment only. • The acceptance of insurance is subject to terms and conditions for consideration of Sompoo Insurance (Thailand). • This document is for pre-sale only. Details of coverage, benefits, exclusions shall be specified in the letter issued by Sompoo Insurance (Thailand). • <u>Insurance Policy Cancellation</u> <ul style="list-style-type: none"> • The insured can cancel the policy by debit card closure at all Bank branches. • The insurer shall cancel this policy by submission of written notice at least 15 days in prior via registered mail to the address latest notified to the company. In this event, the insurer shall return insurance premium to the insured after proportionally deducting the insurance premium during the effective period of this policy. • The customer has the right to purchase the product on voluntarily basis and right to decline if it is not responsive to their requirement.