

หัวข้อผลิตภัณฑ์	รายละเอียดผลิตภัณฑ์
Product Name	Special 15-Month Deposit Program for CIMB Preferred customer
Product Type	Fixed Deposit
Minimum Initial Deposit Amount/ Maximum Amount	Minimum: THB 50,000
Interest Rate Per Annum and Detail of Interest Rate	<p>Interest rate (p.a.) as at 1 February 2023</p> <p>1.85% p.a.</p> <p>Subjected to the Bank's latest deposit interest rate announcement. See more details in the Bank's deposit interest announcement or at www.cimbthai.com, choose menu "Interest Rates".</p>
Deposit Term	Fixed Term of 15 months
Interest Payment	Monthly interest payment or upon maturity date
Key Requirements	<ul style="list-style-type: none"> For CIMB Preferred Individual customer only or those applying for CIMB Preferred customer on the same date and time as the account opening request. Customer must have or open a savings account of CIMB Thai Bank on the deposit date, of which account name is the same as special 15-month savings account. In case of monthly interest payment, the interest will be paid by automatic transfer into the savings account. In case of withdrawing before maturity date and receiving monthly interest payment, the whole deposit transaction must be withdrawn. Partially withdrawing deposit is not allowed. Deposit period : 1 Feb – 31 Mar 23
Deposit/Withdrawal/ Transfer and Other Benefits and Conditions	<ul style="list-style-type: none"> 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"> Withdrawal before 3 months: No interest payment. Withdrawal after 3rd month or later but before maturity: Interest is paid based on actual term and amount of deposit at the Savings Deposit rate announced by the Bank on that particular day, with withholding tax deduction as prescribed by The Revenue Department. In case of withdrawing before maturity date and receiving monthly interest payment, the whole deposit transaction must be withdrawn. Partially withdrawing deposit is not allowed. If the interest paid earlier is higher than the amount to receive based on actual deposit period, the Bank will deduct the excess amount from the principle of deposit before transferring to the depositor. The Bank reserves its right not to refund the withholding tax as it is already submitted to Revenue Dpt. The depositor has to request the withholding tax refund by themselves.
Renewal upon maturity	<ul style="list-style-type: none"> In case of fixed deposit reaching maturity, if the depositor does not withdraw or has no other order, or is unreachable, the Bank will renew the deposit account as 12-month fixed deposit with passbook and get the interest rate of such deposit according to the Bank's announcement on the date of renewal and receive the interest upon maturity date. In case the maturity date falls on the Bank's holiday and the depositor cannot come to take deposit back on that day, the first working day after that holiday will be considered as the maturity date and interest will also be calculated on that holiday. When the depositor comes to withdraw interest or partial principal on the Bank's first working day, the remaining principal will be deposited automatically and that first working day will be considered the new deposit date.
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.	The Bank will make prior notice about any change in service conditions that may cause the customers to lose their benefit.
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Remarks:

- 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.