







หัวข้อผลิตภัณฑ์	รายละเอียดผลิตภัณฑ์																					
Product Name	SPEED Savings Account																					
Product Type	Savings Deposit																					
Minimum Initial Deposit Amount/ Maximum Amount	Normal interest rate <sup>(1)</sup> : Minimum THB 100,000 Interest rate including Bonus rate <sup>(2)</sup> : Minimum more than THB 3,000,000																					
Interest Rate Per Annum and Detail of Interest Rate	<p>Interest rate (p.a.) as of 1 February 2024</p> <table border="1"> <thead> <tr> <th>Total account balance (THB)</th> <th>Normal interest rate<sup>(1)</sup> (p.a.)</th> <th>Interest rate including Bonus rate<sup>(2)</sup> (p.a.)</th> </tr> </thead> <tbody> <tr> <td>Balance less than or equal to 100,000</td> <td>0.25%</td> <td>0.55% (0.25%+0.30%)</td> </tr> <tr> <td>Balance more than 100,000 to 1,000,000</td> <td>1.50%</td> <td>1.80% (1.50%+0.30%)</td> </tr> <tr> <td>Balance more than 1,000,000 to 3,000,000</td> <td>1.80%</td> <td>2.10% (1.80%+0.30%)</td> </tr> <tr> <td>Balance more than 3,000,000 to 50,000,000</td> <td>1.90%</td> <td>2.20% (1.90%+0.30%)</td> </tr> <tr> <td>Balance more than 50,000,000 to 500,000,000</td> <td>0.95%</td> <td>1.25% (0.95%+0.30%)</td> </tr> <tr> <td>Balance more than 500,000,000</td> <td>0.25%</td> <td>0.55% (0.25%+0.30%)</td> </tr> </tbody> </table> <p><b>Normal interest rate<sup>(1)</sup></b></p> <ul style="list-style-type: none"> <li>For individuals, group of persons, temples, and church</li> </ul> <p><b>Interest rate including Bonus rate<sup>(2)</sup> (Normal interest rate + Bonus 0.30%)</b></p> <ul style="list-style-type: none"> <li><b>Condition of interest rate including Bonus rate</b> <ol style="list-style-type: none"> <li>Applicable only to individual new customers of the Bank or individual customers applying for CIMB Preferred membership at the same date and time as the account opening request.</li> <li>Minimum account opening amount of more than 3,000,000 THB on the account opening date.</li> <li>The Bank will calculate the interest rate including the bonus rate based on the total balance at the end of the day on the 8th of the following month, starting from the month the account is opened, for a period of 4 months. After this period, the customer will receive the normal interest rate as per the Bank's interest rate announcement. Example :           <ul style="list-style-type: none"> <li>Accounts opened from 1 – 29 February 2024, will have an interest rate including Bonus rate applied from 8 March – 8 July 2024. Starting from 9 July 2024, the interest rate will be calculated at the normal rate.</li> <li>Accounts opened from 1 – 31 March 2024, will have an interest rate including Bonus rate applied from 8 April – 8 August 2024. Starting from 9 August 2024, the interest rate will be calculated at the normal rate.</li> </ul> </li> </ol> </li> </ul>	Total account balance (THB)	Normal interest rate <sup>(1)</sup> (p.a.)	Interest rate including Bonus rate <sup>(2)</sup> (p.a.)	Balance less than or equal to 100,000	0.25%	0.55% (0.25%+0.30%)	Balance more than 100,000 to 1,000,000	1.50%	1.80% (1.50%+0.30%)	Balance more than 1,000,000 to 3,000,000	1.80%	2.10% (1.80%+0.30%)	Balance more than 3,000,000 to 50,000,000	1.90%	2.20% (1.90%+0.30%)	Balance more than 50,000,000 to 500,000,000	0.95%	1.25% (0.95%+0.30%)	Balance more than 500,000,000	0.25%	0.55% (0.25%+0.30%)
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	<ul style="list-style-type: none"> <li>- Accounts opened from 1 – 30 April 2024, will have an interest rate including Bonus rate applied from 8 May – 8 September 2024.</li> <li>Starting from 9 September 2024, the interest rate will be calculated at the normal rate.</li> </ul> <p>Subjected to the Bank's latest deposit interest rate announcement. See more details in the Bank's deposit interest announcement or at <a href="http://www.cimbthai.com">www.cimbthai.com</a>, choose menu "Interest Rates".</p>
<b>Interest Payment</b> 	<ul style="list-style-type: none"> <li>● Interest paid monthly, with deducted withholding tax as prescribed by The Revenue Department.</li> </ul>
<b>Key Requirements</b> 	<ul style="list-style-type: none"> <li>● For individuals, group of persons, temples and churches</li> <li>● Each customer is allowed to open only one account.</li> </ul>
<b>Deposit/Withdrawal/ Transfer and Other Benefits and Conditions</b> 	<ul style="list-style-type: none"> <li>● In case of no account activity (dormant status), please contact CIMB Thai branch or any other channels as specified by the Bank to reactivate the account.</li> <li>● 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.</li> </ul>
<b>Account Maintenance Fee</b> 	In case the account has balance less than THB 2,000 and has no activity or loses contact for over one consecutive year (12 months), an account maintenance fee will be charged at THB 50 per month.
<b>Contact Channel</b> 	<ul style="list-style-type: none"> <li>● CIMB Thai Bank branches</li> <li>● CIMB Thai Care Center Tel. 02-626-7777, daily from 07:00 - 20:00 hrs.</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>● In case of deposit account opening, if no deposit is made within the date falling 30 days after the account opening date, such deposit account will be closed automatically without prior or further notice.</li> <li>● The Bank shall not keep a passbook for customer in any case.</li> <li>● Inter-region or inter-bank transactions shall incur an additional fee.</li> <li>● For any questions, please ask for seek clarification from a Bank immediately.</li> </ul>
<b>Communication of any changes to conditions of the products to customer.</b>	The Bank will make prior notice about any change in service conditions that may cause the customers to lose their benefit.

**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.