เอกสารข้อมูลขั้นต่ำของผลิตภัณฑ์ (Sales Sheet)

Update as of 1 April 2024



Update as of 1 April 2024 ธนาคาร ซีไอเอ็มบี ไทย	
หัวข้อผลิตภัณฑ์	รายละเอียดผลิตภัณฑ์
Product Name	Special Fixed deposit 3-month and 6-month (for new customers of the Bank only) deposit program
Product Type	Fixed Deposit
Minimum Initial Deposit 🔕	Minimum: THB 100,000
Amount/ Maximum Amount	
Interest Rate Per Annum 🔕	Interest rate (p.a.) as at 1 April 2024
and Detail of Interest Rate	Fixed deposit 3 month : 1.90% p.a.
	• Fixed deposit 6 month : 2.00% p.a.
	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".
Deposit Term	Fixed Term of 3 months and 6 months
Interest Payment 🕥	Fixed deposit 3 month : upon maturity date
	Fixed deposit 6 month: Monthly interest payment or upon maturity date
Key Requirements	Applicable only to individual new customers of the Bank
	A savings account is required in order to get the transfer of deposit interest upon maturity. For savings account
	and Special fixed shall be the same account name.
	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	transaction must be withdrawn.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.
	In case that the depositor does not meet the condition of special 3-month and 6-month fixed deposit account,
	the Bank reserves the right to reduce the interest rate to be paid for the entire deposit amount that breaches
	the condition of such fixed deposit account. The reduced interest rate shall be equal to that of normal 3-month
	and 6-month fixed deposit with passbook according to the deposit interest rate announcement on the date of
	deposit.
	Deposit period 1 – 30 April 2024
Deposit/Withdrawal/	From 11 August 2021 onwards, the deposit shall receive protection by Deposit Protection Agency, as
Transfer and Other	prescribed by law, in the amount of THB 1 million per 1 depositor per 1 financial institution.
Benefits and Conditions	
Account Maintenance Fee	• None
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Interest Rate if Breaching	Withdrawal before 3 months: No interest payment.
Deposit Terms	Withdrawal after 3 rd 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
B	themselves.
Renewal upon maturity 🕔	Upon maturity, if the depositor does not withdraw or give any other instruction or cannot be contacted, the
	account will be automatically as followings:
	Customer will receive the interest rate of 3-month renewed into a fixed deposit 3 month with passbook
	As announced by the Bank and applicable on the renewal date and paid upon maturity.
	Customer will receive the interest rate of 6-month renewed into a fixed deposit 6 month with passbook
	As announced by the Bank and applicable on the renewal date and paid upon maturity.

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	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	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	The Bank shall not keep a passbook for customer in any case.
	Inter-region or inter-bank transactions shall incur an additional fee.
	For any questions, please ask for seek clarification from a Bank immediately.
Communication of any	The Bank will make prior notice about any change in service conditions that may cause the customers to lose their
changes to conditions of	benefit.
the products to customer.	

Remarks:

- \bullet 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.