











Items	Details
Product Name	Special fixed 7-Month Deposit Program with passbook for customers investing in government savings bond as specified by the Bank.
Product Type	Fixed Deposit
Deposit period 	Fixed Term of 7 months
Minimum Initial Deposit Amount/ Maximum Amount 	Minimum THB 100,000 and maximum THB 10 million per customer
Interest Rate Per Annum and Detail of Interest Rate 	<p>Interest rate (p.a.) as at 1 August 2024</p> <ul style="list-style-type: none"> <li>Fixed deposit for 7 months: 2.20% p.a.</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>.</p>
Interest Payment 	<ul style="list-style-type: none"> <li>Monthly interest payment or upon maturity date</li> </ul>
Key Requirements 	<ul style="list-style-type: none"> <li>For Individual customer when subscribing to purchase government savings bonds of at least THB 50,000 in the primary bond market between 19-21 August 2024 with CIMB Thai Bank.</li> <li>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 7-month savings account.</li> <li>In case of monthly interest payment, the interest will be paid by automatic transfer into the savings account.</li> <li>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case of withdrawing before maturity date and receiving monthly interest payment, the whole deposit transaction must be withdrawn.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.</li> <li>In case that the depositor does not meet the condition of special 7-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 7-month fixed deposit with passbook according to the deposit interest rate announcement on the date of deposit.</li> <li>Deposit period 19 – 31 August 2024</li> </ul>
Deposit/Withdrawal/ Transfer and Other Benefits and Conditions 	<ul style="list-style-type: none"> <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>
Interest rate in case of breaching deposit terms	<ul style="list-style-type: none"> <li>Withdrawal before 3 months: No interest payment.</li> <li>Withdrawal after 3<sup>rd</sup> 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.</li> <li>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</li> </ul>

	submitted to Revenue Department. The depositor has to request the withholding tax refund by themselves.
<b>Account Maintenance Fee</b> 	<ul style="list-style-type: none"> <li>None</li> </ul>
<b>Renewal upon maturity</b> 	<ul style="list-style-type: none"> <li>Upon maturity, if the depositor does not withdraw or give any other instruction or cannot be contacted, the account will be automatically as per following detail. The account will be renewed into a fixed deposit of 7 months with passbook. The interest will be the fixed deposit interest for 7 months with passbook as announced by the Bank and applicable on the renewal date and paid upon maturity.</li> <li>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.</li> </ul>
<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</li> <li>CIMB Thai Website (www.cimbthai.com)</li> </ul>
<b>Caution</b> 	<ul style="list-style-type: none"> <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:**

- 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.