



หัวข้อผลิตภัณฑ์	รายละเอียดผลิตภัณฑ์
Product Name	Special Fixed 12 Month Deposit Program for customer who has fixed deposits in all deposit periods, with maturity in January 2024. (With passbook)
Product Type	Fixed Deposit
Minimum Initial Deposit Amount/ Maximum Amount	Minimum: THB 100,000
Interest Rate Per Annum and Detail of Interest Rate	<p>Interest rate (p.a.) as at 1 January 2024</p> <ul style="list-style-type: none"> Fixed deposit 12 month : 2.30% p.a. <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 12 months
Interest Payment	Monthly interest payment or upon maturity date
Key Requirements	<ul style="list-style-type: none"> Applicable only to an individual who has fixed deposits in all deposit periods, with maturity in January 2024. 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case of withdrawing before maturity date and receiving monthly interest payment, the whole deposit transaction must be withdrawn.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 12-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 12-month fixed deposit with passbook according to the deposit interest rate announcement on the date of deposit. Deposit period 1 – 31 January 2024
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.
Account Maintenance Fee	<ul style="list-style-type: none"> None
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 to the 12-month fixed deposit with passbook and pay the deposit interest rate according to the Bank's announcement on the date of renewal and upon the 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.

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.