








Items	Details
Product Name	Basic Banking Account
Product Type	Savings Deposit
Deposit period	None
Minimum Initial Deposit Amount/ Maximum Amount	Minimum: THB 0
Interest Rate Per Annum  and Detail of Interest Rate	<b>Interest (p.a.) as at 14 March 2025</b> <b>0.25% (p.a.)</b> 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> .
Interest Payment 	At every end of accounting period (June and December) of the year, with deducted withholding tax as prescribed by The Revenue Department.
Key Requirements 	<ul style="list-style-type: none"> <li>● Applicable to holder of state welfare smart card or individual aged 65 or more as of the account opening date.</li> <li>● State welfare smart cardholder must apply for PromptPay service with a 13-digit ID card number only</li> <li>● Revocation of PromptPay service is considered breaching the condition set forth. The Bank will subsequently change the deposit account type into general savings account with the account maintenance fee to be charged as specified by the Bank.</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>● None</li> </ul>
Account Maintenance Fee 	<ul style="list-style-type: none"> <li>● In case the account has no movement or loses contact for over two consecutive years (24 months), the account status shall be changed to inactive. Customer may contact any branch to reactivate the account.</li> </ul>
Renewal upon maturity	<ul style="list-style-type: none"> <li>● None</li> </ul>
Contact Channel 	<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 (<a href="http://www.cimbthai.com">www.cimbthai.com</a>)</li> </ul>
Caution 	<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>
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:**

- 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.