CIMB THAI
ธนาคาร ซีไอเอ็มบี ไทย

Items	Details
Product Name	Fixed Deposit Account with passbook
Product Type	Fixed Deposit
Deposit period	1 - 36 months
Minimum Initial Deposit Amount/ Maximum Amount	Minimum: THB 1,000
Interest Rate Per Annum and Detail of Interest Rate	Interest rate (p.a.) as at 14 March 2025 See table below 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.
Interest Payment	Interest paid monthly or upon maturity date.
Key Requirements	• Minimum initial deposit amount : 1,000 THB • Monthly interest payment condition : - Customer having a deposit term of 3 months or longer are entitled to monthly interest payment at the rate on Fixed Deposit Account with passbook, except for any special deposit campaign with terms and conditions stated otherwise. - Customer must have or open a savings account of CIMB Thai Bank on the deposit date, of which account name is the same as fixed deposit account. - 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case of withdrawing before maturity date and receiving monthly interest payment, the whole deposit transaction must be withdrawn.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 of monthly interest payment, if it appears any interest paid earlier exceeds the amount that the depositor should receive based on actual term of deposit, the difference will be deducted from principal to be returned to the depositor. The Bank reserves the right not to return any withholding tax on interest that has already been paid to Revenue Department, and the depositor must request a return of it by him/herself. In case of interest paid monthly, the amount must be withdrawn in full.
Deposit/Withdrawal/ Transfer and Other Benefits and Conditions	• 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.

Interest rate (p.a.) as at 14 March 2025

Deposit term	Interest rate (p.a.)
1 month	0.50%
3-5 month	0.80%
6-8 month	1.00%
9-12 month	1.40%
24 month	1.60%
36 month	1.70%

Interest rate in case of breaching deposit terms	• Deposit amount less than THB 500: 0.00% • 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.
Account Maintenance Fee🔊	• None
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 renewed into a fixed deposit with passbook under the same term, with interest at rate on fixed deposit with passbook as announced by the Bank and applicable on the renewal 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 🔊	• CIMB Thai Bank branches • CIMB Thai Care Center Tel. 02-626-7777 • 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 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.