Product Sales sheet

Update as of 1 October 2025

Items	Details
Product Name	Pherm Ka Sabai Jai
Product Type	Fixed Deposit
Deposit Term	24 months or 36 months or as specified by the Bank, subject to the Bank's current effective deposit interest rate announcement.
Minimum Initial Deposit Amount/ Maximum Amount	• 24 months : Minimum: THB 1,000 and Maximum THB 25,000 • 36 months : Minimum: THB 1,000 and Maximum THB 16,500 or as specified by the Bank, subject to the Bank's current effective deposit interest rate announcement.
Interest Rate Per Annum and Detail of Interest Rate	Interest rate (per year) as of 1 October 2025 **• 24-month type: Interest rate 1.50% per year.** **• 36-month type: Interest rate 1.60% per year.** However, interest rates may change. You can view current deposit interest rate information at www.cimbthai.com
Interest Calculation Method	Method and number of days per year used to calculate interest. The Bank will calculate interest at the annual percentage rate announced in the Bank's deposit interest rate announcement. This calculation is based on the remaining balance daily, using the number of days in the calendar year. The formula for calculating interest is as follows: Amount of interest received=Principal × $\frac{\text{Interest rate}}{100}$ x $\frac{\text{actual number of deposit period}}{365}$ Example: If you deposit THB 25,000 for 1 day, you will receive interest as follows (based on the interest rate as of 1 June 2024): - For the 24-month Pherm Ka Sabai Jai Account, you will receive interest at: (25,000x1.95/100x1/365) = THB 1.33
Interest Payment	Upon maturity 24 months or 36 months or as specified by the Bank, subject to the Bank's current effective deposit interest rate announcement.
Key Requirements	• For individual with residence in Thailand • Open only 1 account per customer (including all types of tax-free fixed deposits with monthly deposits). • In case that a father and/or a mother is the depositor for a minor, the deposit amount and generated income belong to the minor. • The monthly deposit amount must be equal each month, and must be in multiples of THB 500, or as specified by the Bank in the current deposit interest rate announcement. • Deposit term: 24 months or 36 months, or as specified by the Bank in the current deposit interest rate announcement. • The total deposit amount throughout the deposit period must not exceed THB 600,000. • In cases where the balance in the Operating Account is insufficient to deduct for transferring money to Perm Kha Sabaijai Fixed Deposit, customers can deposit money into the Operating Account from the date of the failed deduction until one day before the last day of that month (Grace Period - 1). If it is the last day of the month, customers must deposit money directly

	into Perm Kha Sabaijai Fixed Deposit at the branch counter only, and this will be considered within the deposit period.
Deposit/Withdrawal/ Transfer and Other Benefits and Conditions	● Depositor must own a savings account or current account with the Bank for receiving transferred principal or interest upon maturity and/or for auto monthly transfer to Pherm Ka Sabai Jai account. ● Depositor can deposit on any day within the month and must deposit the same amount each month until the scheduled deposit term ends. - The deposit due date refers to the day after you deposited the last funds into your savings account for that month. However, if a deposit is made later in the month than the date of the last deposit, the deposit due date for the latter funds will be the same as the date of the last deposit. For example: - Month 1: Deposit on the 5th of January. - Month 2: Deposit on the 1st of February. - Month 3: Deposit on the 12th of March. - Month 24 and Month 36: Deposit on the 10th of December. - The deposit due date is the 12th of January. However, the Pherm Ka Sabai Jai Account's deposit term shall follow the Bank's announcement. ● In case of failure to make a deposit (1) Less than two months: Depositing can be continued as usual but the maturity date will be put off following the number of month(s) with no deposit. (2) Exceeding two months: Interest will be calculated on only principal on a daily basis at the savings deposit rate announced by the Bank on that particular date with deduction of 15% withholding tax as stipulated by the Revenue Department. The deposit account will be closed automatically, with principal and interest after withholding tax deduction transferred into a savings account notified by the customer during account opening. ● From 11 August 2021 onwards, the deposit shall receive protection by the Deposit Protection Agency, as prescribed by law, in the amount of THB 1 million per 1 depositor per 1 financial institution.
Interest Rate if Breaching Deposit Terms	● For premature withdrawal, the whole amount must be withdrawn and the deposit account will be closed with interest paid as below: (1) Withdrawal before 3 months: No interest payment. (2) 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.
Inactivity Fee	● No inactivity fee to be charged
Renewal upon maturity	● Upon maturity, the deposit account will be closed automatically and the principal and interest will be transferred to a savings account or current account notified by the customer.

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 customers in any case. • Inter-region or inter-bank transactions shall incur an additional fee. • For any questions, please ask for clarification from the Bank immediately.
Communication of any changes to conditions of the products to customers.	The Bank will make prior notice about any change in service conditions that may cause the customers to lose their benefits.

Remarks:

- Product conditions shall be as specified by the Bank.
- Being hired to open an account, or consenting other people to use an account shall receive punishments by the law if your account is used in committing an offense.