

Type of Deposit	Type of Customer								
	Individual / Group of Individuals	Juristic Person	Non-Profit Organization	Special Juristic Person	Government Agency/ State Enterprise/ Independent Organization/ Juristic Person Whose Share Is Held by Government	Fund, Securities Company, fund mangaement company, and other juristic person defined by the Bank	Financial Institution	Non-Resident	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	Individual (8)	Juristic Person (9)
<b>1. Current Account</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>2. CIMB Preferred Current Plus</b>									
Deposit amount 100,000 THB or more	0.20	-	-	-	-	-	-	-	-
<b>3. Savings Account</b>									
Deposit amount 500 THB or more	0.20	0.10	0.20	0.10	0.10	0.10	0.00	0.00	0.00
<b>4. Basic Banking Account</b>									
Account opening from 1 January 2017 onwards									
Deposit amount 0 THB or more	0.20*	-	-	-	-	-	-	-	-
<b>5. CIMB Thai AirAsia Savers</b>									
Deposit amount 500 THB or more	0.20	-	-	-	-	-	-	-	-
<b>6. CIMB Preferred Savings Account</b>									
Balance less than or equal to THB 100,000	0.20*	-	-	-	-	-	-	-	-
Balance more than THB 100,000 to THB 30 million	0.70*	-	-	-	-	-	-	-	-
Balance more than THB 30 million to THB 500 million.	0.55*	-	-	-	-	-	-	-	-
Balance more than THB 500 million	0.20*	-	-	-	-	-	-	-	-
<b>7. Extra Savings</b>									
Deposit amount 10,000 THB or more	0.20*	-	-	-	-	-	-	-	-
<b>8. Extra Savings for Payroll Customer</b>									
Deposit amount 10,000 THB or more	0.20*	-	-	-	-	-	-	-	-
<b>9. CIMB Thai Junior Savers</b>									
Deposit amount 10,000 THB or more	0.20	-	-	-	-	-	-	-	-
<b>10. CIMB Thai e-Savings Account</b>									
Account opening from 9 September 2014 onwards									
Deposit amount 500 THB or more	0.20*	-	-	-	-	-	-	-	-
<b>11. Chill D Savings by CIMB Thai</b>									
Deposit amount 0 - 10,000 THB (A)	0.50*	-	-	-	-	-	-	-	-
Deposit amount over 10,000 - 50,000 THB (B)	2.00*	-	-	-	-	-	-	-	-
Deposit amount over 50,000 - 100,000 THB (C)	1.00*	-	-	-	-	-	-	-	-
Deposit amount over 100,000 THB (D)	0.20*	-	-	-	-	-	-	-	-
*Average interest rate (A) = 0.50% (B) = 0.50% - 1.70%									
(C) = 1.35% - 1.70% (D) = 0.20% - 1.35%									
Note: Average interest rate is calculated based on the customer's deposit amount.									

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	Individual (8)	Juristic Person (9)
<b>12. Digital Biz Payroll</b>									
Deposit amount 0 - 10,000 THB (A)	0.50*	-	-	-	-	-	-	-	-
Deposit amount over 10,000 - 50,000 THB (B)	2.00*	-	-	-	-	-	-	-	-
Deposit amount over 50,000 - 100,000 THB (C)	1.00*	-	-	-	-	-	-	-	-
Deposit amount over 100,000 THB (D)	0.20*	-	-	-	-	-	-	-	-
*Average interest rate (A) = 0.50% (B) = 0.50% - 1.70% (C) = 1.35% - 1.70% (D) = 0.20% - 1.35% Note: Average interest rate is calculated based on the customer's deposit amount.									
<b>13. My Portfolio Savings Account</b>									
Deposit amount 10,000 THB or more (Account opening during 1 October - 31 December 2012 and 1 April - 30 June 2014)	0.20*	-	-	-	-	-	-	-	-
<b>14. Fixed Deposit Account (With Passbook)</b>									
1-month	0.20	-	0.20	-	-	-	-	-	-
Deposit amount less than 5,000,000 THB	-	0.10	-	0.10	0.10	0.10	-	-	-
Deposit amount 5,000,000 THB or more	-	0.20	-	0.20	0.20	0.20	-	-	-
3-month	0.40	-	0.40	-	-	-	-	-	-
Deposit amount less than 5,000,000 THB	-	0.15	-	0.15	0.15	0.15	0.15	-	-
Deposit amount 5,000,000 THB or more	-	0.25	-	0.25	0.25	0.25	0.25	-	-
4-month	0.40	-	0.40	-	-	-	-	-	-
5-month	0.40	-	0.40	-	-	-	-	-	-
6-month	0.50	-	0.50	-	-	-	-	0.50	-
Deposit amount less than 5,000,000 THB	-	0.20	-	0.20	0.20	0.20	0.20	-	0.20
Deposit amount 5,000,000 THB or more	-	0.30	-	0.30	0.30	0.30	0.30	-	0.30
7-month	0.50	-	0.50	-	-	-	-	0.50	-
8-month	0.50	-	0.50	-	-	-	-	0.50	-
9-month	0.55	0.35	0.55	0.35	0.35	0.35	0.35	0.55	0.35
10-month	0.55	-	0.55	-	-	-	-	0.55	-
11-month	0.55	-	0.55	-	-	-	-	0.55	-
12-month	0.65	0.35	0.65	0.35	0.35	0.35	0.35	0.65	0.35
24-month	0.70	0.35	0.70	0.35	0.35	0.35	0.35	0.70	0.35
36-month	0.75	0.35	0.75	0.35	0.35	0.35	0.35	0.75	0.35
To receive monthly interest payment, the deposit amount must be 500,000 THB or more for Individual / Group of Individuals (1) and Non-Profit Organization (3) only.									

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	Individual / Group of Individuals	Juristic Person	Non-Profit Organization	Special Juristic Person	Government Agency/ State Enterprise/ Independent Organization/ Juristic Person Whose Share Is Held by Government	Fund, Securities Company, fund mangaement company, and other juristic person defined by the Bank	Financial Institution	Non-Resident	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	Individual (8)	Juristic Person (9)
<b>15. Fixed Deposit Account (Without Passbook)</b>									
12-month	0.65*	-	-	-	-	-	-	-	-
<b>16. Fixed Deposit Account - Fixed Deposit Receipt (FDR) and Negotiable Certificate of Deposit (NCD)</b>									
From 3 months But less than 6 months	0.25	0.25	0.25	0.25	0.25	0.25	0.25	-	-
From 6 months But less than 12 months	0.25	0.25	0.25	0.25	0.25	0.25	0.25	-	-
From 12 months But less than 24 months	0.35	0.35	0.35	0.35	0.35	0.35	0.35	-	-
From 24 months But less than 36 months	0.35	0.35	0.35	0.35	0.35	0.35	0.35	-	-
From 36 months or more	0.35	0.35	0.35	0.35	0.35	0.35	0.35	-	-
To receive monthly interest payment, the deposit amount must be 500,000 THB or more for Individual / Group of Individuals (1) and Non-Profit Organization (3) only.									
<b>17. Fixed Deposit Account - Short-Term Fixed Deposit Receipt (FDR)</b>									
At call	-	0.10	-	0.10	0.10	0.10	0.10	-	-
From 7 days But less than 1 month	-	0.10	-	0.10	0.10	0.10	0.10	-	-
From 1 month But less than 2 months	-	0.15	-	0.15	0.15	0.15	0.15	-	-
From 2 months But less than 3 months	-	0.20	-	0.20	0.20	0.20	0.20	-	-
<b>18. Fixed Deposit Account - Short-Term Negotiable Certificate of Deposit (NCD)</b>									
From 7 days But less than 1 month	-	0.10	-	0.10	0.10	0.10	0.10	-	-
From 1 month But less than 2 months	-	0.15	-	0.15	0.15	0.15	0.15	-	-
From 2 months But less than 3 months	-	0.20	-	0.20	0.20	0.20	0.20	-	-
<b>19. Fixed Deposit Account (3 Months) for Payroll Customer</b>									
Fixed Deposit Account (With Passbook) (Interest paid upon maturity)									
Deposit amount 10,000 THB or more									
3-month	0.65*	-	-	-	-	-	-	-	-
<b>20. Senior Fixed Deposit</b>									
Fixed Deposit Account (With Passbook) Interest paid monthly									
Deposit amount 10,000 - 2,500,000 THB									
12-month	0.90*	-	-	-	-	-	-	-	-

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	Individual (8)	Juristic Person (9)
<b>21. Pherm Ka Sabai Jai</b>									
21.1 Equal monthly deposit amount from 1,000 to 25,000 THB									
24-month	1.30*	-	-	-	-	-	-	-	-
36-month	1.30*	-	-	-	-	-	-	-	-
21.2 Use Direct Debit Service									
To transfer to Pherm Ka Sabai Jai Account									
Equal monthly deposit amount from 1,000 to 25,000 THB									
24-month	1.50*	-	-	-	-	-	-	-	-
<b>22. Pherm Ka Sabai Jai Plus</b>									
Equal monthly deposit amount from 15,000 to 25,000 THB									
24-month	1.60*	-	-	-	-	-	-	-	-
36-month	1.60*	-	-	-	-	-	-	-	-
<b>23. Pherm Ka Sabai Jai for Payroll Customer</b>									
Equal monthly deposit amount from 1,000 to 25,000 THB									
24-month	1.50*	-	-	-	-	-	-	-	-
36-month	1.50*	-	-	-	-	-	-	-	-
<b>24. Pherm Ka Sabai Jai for Payroll Customer</b>									
<b>Who has/applies for CIMB PA Debit Card</b>									
Equal monthly deposit amount from 1,000 to 25,000 THB									
24-month	1.50*	-	-	-	-	-	-	-	-
<b>25. CIMB Thai Power Account</b>									
25.1 Current Account (for account opening before 7/4/20)									
Deposit amount 100,000 THB or more	-	0.00	-	0.00	-	-	-	-	-
25.2 Fixed Deposit Account (With Passbook)									
(for account opening before 7/4/20)									
12-month	-	0.35	-	0.35	-	-	-	-	-
<b>26. CIMB Biz Account (Step-Up Interest Payment)</b>									
Balance less than THB 200,000 (1)	0.00	0.00	0.00	0.00	0.00	-	-	-	-
Balance from THB 200,000 but not more than 10,000,000 Baht (2)	0.25	0.25	0.25	0.25	0.25	-	-	-	-
Balance from THB 10,000,000 but not more than 500,000,000 Baht (3)	0.40	0.40	0.40	0.40	0.40	-	-	-	-
Balance from THB 500,000,000 or more (4)	0.25	0.25	0.25	0.25	0.25	-	-	-	-
*Average interest rate to receive (1) = 0.00%, (2) = 0% - 0.24%									
(3) = 0.24% - 0.40%, (4) = 0% - 0.40%									
<b>27. FI Savings</b>									
From THB 0 or more	-	-	-	-	-	0.10	-	-	-
<b>28. Brokerage Savings</b>									
Deposit amount 0 THB or more	-	-	-	-	-	0.20**	-	-	-

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	Individual (8)	Juristic Person (9)
<b>29. Securities Services Savings</b>									
Deposit amount 0 THB or more	-	0.10*****	-	-	-	0.10*****	-	-	-
<b>30. Cash Management Savings</b>									
Deposit amount 0 THB or more	-	0.10	0.10****	0.10	0.10	-	-	-	-
Deposit amount 1,000,000 THB or more	-	0.15	0.15****	0.15	0.15	-	-	-	-
Deposit amount 10,000,000 THB or more	-	0.25	0.25****	0.25	0.25	-	-	-	-
<b>31. Corporate Super Savings</b>									
Deposit amount 0 THB or more	-	0.10	0.10****	0.10	0.10	-	-	-	-
Deposit amount 10,000,000 THB or more	-	0.25	0.25****	0.25	0.25	-	-	-	-
Deposit amount 100,000,000 THB or more	-	0.25	0.25****	0.25	0.25	-	-	-	-
<b>Special Deposit Campaign</b>									
<b>32. Speed Savings</b>									
Balance less than or equal to THB 100,000	0.20	-	0.20***	-	-	-	-	-	-
Balance more than THB 100,000 to THB 30 million	0.70	-	0.70***	-	-	-	-	-	-
Balance more than THB 30 million to THB 500 million.	0.55	-	0.55***	-	-	-	-	-	-
Balance more than THB 500 million	0.20	-	0.20***	-	-	-	-	-	-
<b>33. Special 9-month deposit program</b>									
Fixed Deposit with Passbook									
Interest paid upon maturity or on a monthly basis									
9-month period									
Balance from THB 50,000 or more	0.60	-	0.60***	-	-	-	-	-	-
(Open account during 1 - 30 June 21)									
<b>34. Special 9-month deposit program (CIMB Preferred)</b>									
Fixed Deposit with Passbook									
Interest paid upon maturity or on a monthly basis									
9-month period									
Balance from THB 50,000 or more	0.70*	-	-	-	-	-	-	-	-
(Open account during 1 - 30 June 21)									
<b>35. Special 3-month deposit program (New CIMB Preferred)</b>									
Fixed Deposit with Passbook									
Interest paid upon maturity									
3-month Period									
Balance from THB 1,000,000 to 5,000,000	0.70*	-	-	-	-	-	-	-	-
(Open an account from 1 June - 31 July 2021)									

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								Individual	Juristic Person
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Note: " - " refers to not accepting deposit.  
" \* " refers to accepting deposit from individuals only and not a group of individuals.  
" \*\* " refers to securities business only.  
" \*\*\* " refers to temples or churches only, excluding non-profit associations and foundations, public and private education institutions, and mosques.  
" \*\*\*\* " refers to non-profit associations and foundations and public and private education institutions, excluding temples and churches.  
" \*\*\*\*\* " refers to fund management business and funds under the custodian business only.



## 1. Definitions of Types of Customer

- 1.1 **Individual** means Thai nationality customers or foreigners who wish to open a bank account for payment of expenses while residing in Thailand such as tourists or those working in Thailand with a work permit or a private fund that is not registered as a juristic person.  
**A group of persons** means a group of people who has a taxpayer identification number with the Revenue Department or non-registered business such as a shop operating under the individual name.
- 1.2 **Juristic Person** means registered juristic person or established legally such as limited companies, public limited companies, ordinary partnership, juristic ordinary partnership, limited partnership, residential juristic person, or private hospital or other funds (established for welfare) registered as a juristic person.
- 1.3 **Non-Profit Juristic Person** means associations and foundations with a charitable purpose of not profiting from the activities they conduct, public and private educational institutions, temple, church, and mosque.
- 1.4 **Special juristic person** means the juristic person under article 1.2 that has terms and conditions for use of the Bank's services such as loan, payroll account service, provident fund management service of the Asset Management Company as specified by the Bank or other services as specified by the Bank and special conditions as agreed with the Bank.
- 1.5 **Government Agency / State Enterprise / Independent Organizations** means a government agency, a state enterprise, a public hospital or other government funds, the treasury of the Privy Purse Bureau, the Crown Property Bureau, an independent organization, local government and other juristic persons established under other specific laws, such as political party  
A state-owned juristic person means a juristic person which the government or state enterprise hold shares
- 1.6 **Fund, an Asset Management Company and other juristic persons as specified by the Bank** mean finance company, securities company, asset management company, other funds such as a private fund having juristic person status, a mutual fund, a provident fund, a pension fund, a compensation fund, an insurance company, a life insurance company, saving and credit cooperatives, a federation of savings and credit cooperatives, a private pawn shop, government, an asset management corporation, a secondary mortgage corporation.
- 1.7 **Financial institution** means Thai and foreign commercial Banks, the Bank of Thailand, a depository institution, a government Bank, Thai credit guarantee corporation and other financial institutions.
- 1.8 **Non-resident Account- Individual** means a foreigner who resides abroad and opens a Bank account for general purpose (NRBA) such as general investment or investment, payment of goods and services or account opening for investment in securities and other financial instruments (NRBS).
- 1.9 **Non-resident Account- Juristic Person** means an offshore juristic person which opens the account for general purpose (NRBA) such as general investment or investment, payment of goods and services or account opening for investment in securities and other financial instruments (NRBS).

## 2. Conditions of deposit accounts

### 2.1 Minimum account opening amount

2.1.1	Current deposit	THB	10,000
2.1.2	Savings deposit	THB	1,000
2.1.3	Fixed deposit	THB	1,000
2.1.4	Non-Passbook Fixed Deposit	THB	1,000
2.1.5	Time deposit with periodic interest for deposit period from 3 months onwards	THB	500,000 (except for some products specified otherwise)
2.1.6	Fixed Deposit Receipt (FDR)	THB	100,000
2.1.6.1	Call deposit in the amount of	THB	5,000,000
2.1.6.2	For period less than 3 months in the amount of	THB	5,000,000
2.1.6.3	For period from 3 months and onwards in the amount of	THB	100,000
Note: minimum deposit for the next FDR is THB 10,000			
2.1.7	The savings account is required for fixed deposit as per no. 2.1.3 - 2.1.5		

### 2.2 In case of no interest payment

2.2.1	Savings deposit with ending balance of each day less than THB 500
2.2.2	Time deposit in the amount less than THB 500
2.2.3	Time deposit for 3 months and onwards and being withdrawn before 3-month due.
2.2.4	Current deposit

### 2.3 Conditions of fixed deposit interest payment according to the deposit term

- 2.3.1 Each fixed deposit transaction can be counted in the sum of fixed deposit in the same deposit period. The sum of fixed deposit must have the same account name with the same branch. The interest payment will be made based on the total fixed deposit amount.
- 2.3.2 For individual customers / group of persons and non-profit juristic persons with fixed deposit period of 3 months onwards will receive periodic interest payment at the rate according to the types of fixed deposit with passbook and FDR. However, there is an exception for the special deposit program with other terms and conditions specified.
- 2.3.3 Negotiable certificates of deposit (NCD) with 3-month period or more will receive periodic interest payment at the rate as announced by the Bank.
- 2.3.4 For FDR (call deposit), the new FDR certificate will be replaced according to the interest rate announcement.

- 2.3.5 The maturity date of FDR and NCD can be determined. In case where the maturity date is not in line with the interest announcement date, the interest rate of the announcement date which is shorter than the maturity date will be applied.
- 2.3.6 In case of interest rate of fixed deposit with passbook, FDR and NCD, the Bank will renew the deposit as same as the previous deposit period with the interest rate subject to the interest announcement date when renewing deposit. The deposit renewal for fixed deposit of juristic person (2) Special juristic person (4) Fund, securities, asset management companies and other juristic persons as specified by the Bank (6) The fixed deposit with passbook that is due and unable to contact the depositor, without the fixed deposit type that requires the same renewal period, the Bank will renew the deposit for one month which receives the rate of fixed deposit with passbook, FDR and NCD based on the customer type opening the account. This is subject to the Bank's announcement on the renewal date and the interest payment is made upon the maturity date.
- In case of fixed deposits of government agency/ state enterprise/ independent organization/ state-owned juristic person (5) non-resident (juristic person) (9) with passbook has matured while the depositors are unreachable with no fixed deposit in the same period before, the Bank will renew the deposit period and change into 6-month fixed deposit, with interest at the rate of the fixed deposit with passbook or FDR or NCD as announced by the Bank according to the customer's account type on the renewal date. The interest will be payable upon maturity
- 2.3.7 Non-resident customer who wishes to open an account for payment of expenses while residing in Thailand, for example, tourist and those working in Thailand with work permit is able to open Resident Account of all types with interest payment as announced in column (1)
- 2.3.8 Non-resident customer who wishes to open Non-resident Baht Account (NRBA) can open a current account, savings account or only 6-month fixed deposit account. For Non-resident Baht Account for Securities (NRBS), they can open a current account or savings account only.
- 2.4 In case of fixed deposit withdrawal prior to the maturity date.**
- 2.4.1 In case of withdrawal before maturity for the deposit length of 3 months or more since the date of deposit, the Bank will pay the savings interest rate for individual customer (column 1) of the withdrawal amount (both in partial and in full) with withholding tax deduction in accordance with conditions specified by the Revenue Department, effective from 1 August 2016 onwards. For the remaining deposit balance, the Bank will pay the interest at the rate as announced on the deposit date and will not count in the sum of deposit with other deposits.
- 2.4.2 In case of withdrawal before maturity for FDR and NCD with term of 7 days but less than 1 month, 1 month month but less than 2 months, and 2 months but less than 3 months, the Bank will pay interest at savings interest rate for individual customer (column 1) of the withdrawal amount but not exceeding the interest rate specified on the certificates with withholding tax deduction in accordance with conditions set by the Revenue Department.
- 2.4.3 In the case of periodic interest, if the depositor has received the interest more than the actual amount according to the deposit period. The Bank will deduct the principal deposit to compensate the excess interest before paying to the depositor. The Bank reserves the right not to refund the withholding tax deducted from interest payment since it is already submitted to the Revenue Department (RD). The depositor must contact the RD for the refund of withholding tax. In this regard, the withdrawal under the periodic interest payment must be made in full amount. The partial withdrawal is not allowed.
- 2.4.4 In the case of changing the fixed deposit account with passbook and FDR into the NCD before maturity date, the Bank will pay interest by calculating from the date of deposit until the date of change at the rate as specified for each type of fixed deposit accounts. The deposit account will be subsequently converted to NCD based on the original principal amount, the interest rate and the maturity date. However, the depositor must deposit money for at least 3 months.
- 2.4.5 In the case of periodic interest, the depositor allows the Bank to pay interest into the savings account and deduct the withholding tax as determined by the Revenue Department from each interest payment. In all cases, the depositor agrees not to claim for the tax-deducted amount from the Bank. In the event that the interest receipt due date is on the bank holiday, the depositor allows the Bank to pay the periodic interest after withholding tax deduction into the bank account on the next business day, except for FDR that receives the interest by transferring into other bank's account or by cheque.
- 2.4.6 In the case of the deposit maturity date is on the bank holiday and the depositor is unable to receive the deposit on the bank holiday, the deposit maturity date will be the first business day after the bank holiday and the interest calculation will also include the bank holiday. When the depositor withdraws interest or partially withdraws the principal on the first business day and continue to deposit, the Bank will consider such first business day as the new deposit start date.
- 2.5 In case of the interest payment referring to savings account**
- 2.5.1 Other savings account subject to the Bank's interest rate announcement such as "My Savings Account", "Teen Plus Savings Account" "Working Professional Savings Account", "Payroll Savers Saving Account", "E Saving Payroll Savings Account", "Savings Account for Money Expo Bangkok 2012", CIMB @ Work Savings Account", Savings Account for Investment Agent.
- 2.5.2 Other savings accounts subject to the Bank's interest rate announcement such as Mother's Day Savings Account (open account between 10 August - 30 September 2012) and Doan Jai Savings Accounts (open account between 1 October - 30 November 2012)



## 2.6 Product conditions and special deposit programs

### 2.6.1 Basic Savings Account

- 2.6.1.1 The applicant must be an individual customer holding government welfare card or aged from 65 years old and higher on the account opening date.
- 2.6.1.2 No minimum initial deposit for account opening.
- 2.6.1.3 The account name must have a single name only (unable to open all types of joint accounts ("for", "by", "and", "or") and a group of persons).
- 2.6.1.4 The government welfare card holder must apply for PromptPay service by using 13-digit ID card number only.
- 2.6.1.5 Waiver of savings account maintenance fee
- 2.6.1.6 Other terms and conditions are in line with normal savings account.
- 2.6.1.7 The customer's cancellation of PromptPay service is considered non-compliance with conditions. The Bank will thus change the bank account status to normal savings account and charge the account maintenance fee as specified by the Bank.
- 2.6.1.8 For the inactive account more than 24 months, the Bank will change the account status to dormant account.
- 2.6.1.9 Opening an account at any branches of CIMB Thai Bank.

### 2.6.2 CIMB Preferred Current Plus Account

- 2.6.2.1 The applicant must be an individual customer and a member of CIMB Preferred of the Bank or apply to be CIMB Preferred member on the same date and in same time of opening an account.
- 2.6.2.2 Minimum initial deposit for account opening is THB 10,000.
- 2.6.2.3 The account balance of less than THB 100,000 at end of the day will not receive the interest on that day.
- 2.6.2.4 Monthly interest payment is made at the end of each month from the daily interest calculation.
- 2.6.2.5 The interest calculation is made according to the tiers of account balance at end of the day. The interest rate is subject to the Bank's announcement with the withholding tax deduction as specified by the Revenue Department. Here is the detail: -  
Interest at the end of day =  $\frac{\text{deposit balance at end of each day} \times \text{interest rate announced at that time}}{365 \text{ or } 366 \text{ days}}$

### 2.6.3 CIMB Thai AirAsia Savers Savings Account

- 2.6.3.1 The applicant must be an individual customer aged from 7 years old and more on the account opening date and can open only one account per person.
- 2.6.3.2 The account name must have a single name only (unable to open all types of joint accounts ("for", "by", "and", "or") and a group of persons).
- 2.6.3.3 Minimum amount for opening an account is THB 1,000.
- 2.6.3.4 The monthly interest payment is transferred into the saving account at the end of each month. The Bank reserves the right not to pay interest for less than -THB 500 account balance.
- 2.6.3.5 Accounts with quarterly average balance of THB every 5,000 will be rewarded 50 BIG Points.  
(calculated as additional return of approximately 0.8% per year, excluding the normal interest rate received). The excess amount less than THB 5,000 will not be calculated to earn the reward points. BIG Points will be earned at the maximum of 999,999 points in each quarter. This is applicable to customer who have already applied for BIG Card member, whereby customer is required to present their BIG Card membership number via CIMB Thai Care Center by the end of each quarter.
- 2.6.3.6 The customer can apply for withdraw cash at a branch counter as channel for doing financial transactions and receive the privilege of BIG Points according to the marketing program.
- 2.6.3.7 Redemption of points, maturity, and terms and conditions for BIG Points are subject to the terms and conditions of the AirAsia BIG Loyalty Program.

### 2.6.4 CIMB Preferred Savings Account

- 2.6.4.1 From 1 June 2016 onwards, the Bank reserves the right to open only one CIMB Preferred Account for each customer. This is exception for the customer opening the account before 1 June 2016 can have more than one account. However, the Bank reserves the right not to open new account which allows customer to have more than 1 account per person.
- 2.6.4.2 For individual customer and CIMB Preferred customer or applies for CIMB Preferred members on the same date and in same time of account opening.
- 2.6.4.3 Minimum initial deposit for account opening is THB 100,000.
- 2.6.4.4 Monthly interest payment is made at the end of each month.

## 2.6.5 Extra Savings Account

- 2.6.5.1 The applicant must be individual customer aged between 15 - 65 years old on the account opening date and is eligible for an accident insurance coverage. Each applicant can open one account only.
- 2.6.5.2 Minimum initial deposit for account opening is THB 10,000
- 2.6.5.3 The applicant aged over 65 years old is not eligible for personal accident insurance coverage but the saving interest payment according to the Bank's interest rate announcement.
- 2.6.5.4 The deposit balance at the end of day less than THB 10,000 is considered in breach of conditions and the deposit interest will not be paid on that day. The customer will not be covered by personal accident insurance on the next day until the deposit balance reaches THB 10,000 or more.
- 2.6.5.5 Personal accident insurance coverage is 10 times of deposit balance on the day before the accident date within the maximum coverage of THB 1,000,000 from Allianz Ayudhya Insurance Public Company Limited until 30 September 2020. From 1 October 2020 onwards customer will receive insurance protection from Sampo Insurance (Thailand) PCL. instead.
- 2.6.5.6 The account closing before 6-month maturity from the date of account opening is charged the fee of THB 500.

## 2.6.6 Extra Savings Account for Payroll Customer

- 2.6.6.1 The applicant must be an individual with the following qualifications: -
  - (1) Apply for CIMB payroll service or be an employee of the company participating in the CIMB @Work program.
  - (2) Aged between 15 - 65 years old on the date of opening account, the applicant will receive personal accident insurance coverage.
- 2.6.6.2 The applicant aged over 65 years old is not eligible for personal accident insurance coverage but the saving interest payment according to the Bank's interest rate announcement.
- 2.6.6.3 Each applicant can open one account only (including Extra Savings Account).
- 2.6.6.4 No minimum initial deposit for opening an account
- 2.6.6.5 The deposit balance at the end of day less than THB 10,000 is considered in breach of conditions and the deposit interest will not be paid on that day. The customer will not be covered by personal accident insurance on the next day until the deposit balance reaches THB 10,000 or more.
- 2.6.6.6 Personal accident insurance coverage is 15 times of deposit balance on the day before the accident date within the maximum coverage of THB 1,500,000 from Allianz Ayudhya Insurance Public Company Limited until 30 September 2020. From 1 October 2020 onwards customer will receive insurance protection from Sampo Insurance (Thailand) PCL. instead.

## 2.6.7 CIMB Thai Junior Savers Savings Account

- 2.6.7.1 Minimum initial deposit for opening an account is THB 500.
- 2.6.7.2 The account must be the joint account name such as "(child name) by (father's name or mother's name or parent's name (appointed by the court) or the adopter's name, as the case may be) "
- 2.6.7.3 The applicant is children aged from birth to 15 years old on the date of opening the account. Each person can open one account only.
- 2.6.7.4 Personal accident insurance coverage (AorBor. 2) for father or mother or parent or adoptee aged not over 65 years is within the maximum limit of THB 1,000,000.
- 2.6.7.5 Personal accident insurance coverage is 10 times of deposit balance on the day before the accident date within the maximum coverage of THB 1,000,000 from Allianz Ayudhya Insurance Public Company Limited until 30 September 2020. From 1 October 2020 onwards customer will receive insurance protection from Sampo Insurance (Thailand) PCL. instead.
- 2.6.7.6 In case that the father or mother or parent or adopter aged over 65 years old is not eligible for personal accident insurance coverage but the saving interest payment according to the Bank's interest rate announcement.
- 2.6.7.7 The deposit balance less than THB 3,000 is not eligible for the personal accident insurance coverage.

## 2.6.8 CIMB Thai e-Savings account

- 2.6.8.1 For individual with Thai nationality only.
- 2.6.8.2 No minimum initial deposit for account opening
- 2.6.8.3 The account name has a single name only. (unable to open all types of joint accounts ("for", "by", "and", "or") and a group of persons)
- 2.6.8.4 For Non-Passbook Savings Account, the Bank will send the bank statement to customer every month to E-mail address provided to the Bank.
- 2.6.8.5 Opening the account at all branches of CIMB Thai Bank

## 2.6.9 Chill D Savings by CIMB Thai

- 2.6.9.1 Account opening channels
  - 2.6.9.1.1 Mobile Application or digital channel, available for individual customer with Thai nationality only.
  - 2.6.9.1.2 Branches for individual customers with Thai nationality and foreigner.
- 2.6.9.2 Account owner must be aged at least 15 years on the account opening date.
- 2.6.9.3 Only one account can be opened for each person.

- 2.6.9.4 It is a non-passbook account. An e-statement is sent to customer at the end of every month at e-mail address provided to the bank.
- 2.6.9.5 No initial account opening amount is required.
- 2.6.9.6 Monthly interest payment on split rate basis.
- 2.6.9.7 A single account only. (Unable to open all types of joint accounts ("for", "by", "and", "or") and group of person account.
- 2.6.9.8 The account can be linked with Chill D Debit Card (Thai chip card standard) for payment or withdrawing cash from an automatic cash deposit machine. However, customer using a passport to Chill D savings account cannot apply for Chill D Debit Card.
- 2.6.9.9 In case of opening an account via Mobile App. or digital channel, the account holder branch will be Head Office, Langsuan Road.
- 2.6.9.10 "CIMB Thai Digital Savings" was renamed to "Chill D savings by CIMB Thai " from 21 July 2020 onwards

#### 2.6.10 Digital Biz Payroll Savings Account

- 2.6.10.1 For individual customer aged 15-65 years old on the date of account opening and be the employee of the company using CIMB Biz Account or the company as specified by the Bank.
- 2.6.10.2 The applicant aged over 65 years old is not eligible for personal accident insurance coverage but the saving interest payment according to the Bank's interest rate announcement.
- 2.6.10.3 Each applicant can open only one account in type of non-passbook savings account. The Bank will send the bank E-statement via e-mail address provided to the Bank at end of every month.
- 2.6.10.4 No minimum initial deposit for account opening
- 2.6.10.5 Monthly interest payment with Split Rate interest calculation
- 2.6.10.6 The account name must have a single name only (unable to open all types of joint accounts ("for", "by", "and", "or") and a group of persons).
- 2.6.10.7 Opening an account at any branches of CIMB Thai Bank or other channels as the Bank specifies.
- 2.6.10.8 Personal accident insurance coverage is 10 times of deposit balance on the day before the accident date within the maximum coverage of THB 3,000,000 from Allianz Ayudhya Insurance Public Company Limited until 30 September 2020. From 1 October 2020 onwards customer will receive insurance
- 2.6.10.9 In case of opening an account via Mobile App. or digital channel, the account holder branch will be Head Office, Langsuan Road.
- 2.6.10.10 Conditions for changing Biz Payroll digital savings account to CIMB Thai e-Savings account
  - 1) Employee status of the company is terminated as specified by the Bank.
  - 2) According to auditing period in every January for dormant accounts for 3 consecutive months (auditing between Oct. - Dec. of every year)

#### 2.6.11 My Portfolio Savings Program (Savings Program for Trading Securities)

(Open accounts between 1 October - 31 December 2012 and from 1 April - 30 June 2014)

- 2.6.11.1 **Account opening from 1 October - 31 December 2012**
  - 2.6.11.1.1 Interest under this special program is provided to individual customer with the following qualifications: -
    - (1) Presenting the account opening document from CIMB Securities (Thailand) Company Limited (as specified by the Bank) and applying for CIMB Clicks (internet/ Mobile Banking)
    - (2) Non-Juristic Private fund under management of CIMB Thai Bank as a custodian. The account must open at Langsuan branch only.
  - 2.6.11.1.2 Minimum initial deposit for opening an account is THB 100,000 and each applicant can open only one account per person
  - 2.6.11.1.3 Interest payment is made twice a year in June and December with withholding tax deduction according to Revenue Department criteria.
- 2.6.11.2 **Account opening from 1 April - 30 June 2014**
  - 2.6.11.2.1 For individual customer presenting the account opening document from Securities Company (as specified by the Bank) and applying for CIMB Clicks (internet/ Mobile Banking)
  - 2.6.11.2.2 Minimum initial deposit for opening an account is THB 100,000
  - 2.6.11.2.3 Interest payment is made twice a year in June and December with withholding tax deduction according to Revenue Department criteria
  - 2.6.11.2.4 The applicant can open an account at the head office (Langsuan), Wall Street Tower branch, Ratchawong branch, Thonglor branch, Paradise Park Srinakarin Branch, Hua Mak branch, Siam Square branch and Siam Paragon branch.

#### 2.6.12 3-month Fixed Deposit for Payroll Customers

- 2.6.12.1 For individual who applies for the Bank's payroll service or is an employee of a company participating in CIMB@Work Program
- 2.6.12.2 Minimum deposit amount of THB 10,000 per transaction
- 2.6.12.3 Interest payable upon maturity

- 2.6.12.4 In case of deposit by cheque(s), if there is any returned cheque that causes the deposited amount to be less than the minimum initial deposit amount, it will be deemed as a breach of condition, and that deposited amount will receive interest at the rate for 3-month fixed deposit with passbook announced by the Bank on the depositing date.
- 2.6.12.5 Upon maturity, if the depositor does not withdraw or give any other order or is not contactable, the Bank will automatically renew it into a Fixed Deposit Account with Passbook under the same tenor. Interest will be at the rate applied to 3-month Fixed Deposit with Passbook announced by the Bank on the renewal dated and paid upon maturity
- 2.6.12.6 For pre-term withdrawal with a deposit period of less than three months, no interest will be paid.
- 2.6.12.7 In case of pre-term withdrawal in a partial amount, interest will be paid only for the remaining account balance at the rates announced by the Bank on the depositing date.
- 2.6.12.8 Interest rate is calculated based on the announced rate on 3-month Fixed Deposit with Passbook applied at that time plus 0.25% p.a.

#### 2.6.13 Senior Fixed Deposit

- 2.6.13.1 For individual residing in Thailand and having a citizen ID number whose age is 55 years or more on the account opening date.
- 2.6.13.2 One account per customer only.
- 2.6.13.3 Single account only (not allowed for any types of joint account, i.e. "for", "by", "and", "or" and an account for group of persons).
- 2.6.13.4 Minimum initial deposit balance is THB 10,000, not exceeding THB 2,500,000, with once deposit transaction allowed, for depositor opening account from 1 February 2021 onwards until further notice of change.
- 2.6.13.5 The Bank reserves the right for depositor opening account before 1 February 2021 are unable to additionally deposit during this deposit period. If the depositor wishes to deposit money according to the conditions 2.6.13.4, they must wait until Senior Fixed Deposit has matured in order to newly deposit according to the condition clause 2.6.13.4.
- 2.6.13.6 Interest payable monthly only. The Bank reserves the right to offer interest under the old conditions for account opening before 1 August 2017.
- 2.6.13.7 Savings or current account with the Bank is required for receiving a transfer of interest. The owner of that savings or current account must be the same as that of Senior Fixed Deposit. In case of being a joint account, either owner of that savings or current account must be the same as that of Senior Fixed Deposit. Interest will be transferred to that savings or current account as notified by the depositor on the account opening date.
- 2.6.13.8 Pre-term withdrawal:
- (1) For a deposit period of less than three months, no interest will be paid.
- (2) For a deposit period of three months or more but less than the term specified, interest will be paid at the rate for individual's savings deposit (column 1) on the amount withdrawn (either partial or full) after deducting withholding tax as prescribed by the Revenue Department. For the remaining account balance for partial withdrawal will be paid at the rate announced by the Bank on the depositing date.
- 2.6.13.9 In case of monthly interest payment account, a pre-term withdrawal of principal must be in full amount. If it appears that the interest paid earlier is higher than the amount supposed to be received based on the actual deposit period, that excess amount will be deducted from the principal balance will be deducted from the principal balance
- 2.6.13.10 Upon maturity, if the depositor does not withdraw or give any other order or is not contactable, Senior Fixed Deposit will be renewed automatically with the same deposit term. Interest rate and deposit conditions shall be as per the Bank's announcement applicable during the time of renewal.
- 2.6.13.11 Interest over THB 30,000 per tax year is subject to 15% withholding tax as prescribed by the Revenue Department since the first baht.
- 2.6.13.12 Eligibility for interest tax exemption shall be as defined by the Revenue Department.

#### 2.6.14 12-month Fixed Deposit Without Passbook

- 2.6.14.1 For individual and single account only.
- 2.6.14.2 Other rules and conditions as applied to Fixed Deposit with Passbook.

#### 2.6.15 Pherm Ka Sabai Jai

- 2.6.15.1 For individual residing in Thailand and aged from 1 month to 65 years on account opening date.
- 2.6.15.2 Account opener aged over 65 years is not eligible for personal accident insurance, but receives deposit interest at the rate as announced by the Bank.
- 2.6.15.3 One account per customer only (including all types of tax-free fixed deposit with monthly deposit).
- 2.6.15.4 In case a father and/or a mother deposits money for a minor child, that deposit and incurred income shall be deemed as the minor child's.
- 2.6.15.5 Minimum initial deposit amount of THB 1,000.
- 2.6.15.6 Depositing shall be made monthly in an equal amount in the range between THB 1,000 and THB 25,000, and in multiples of THB 500.
- 2.6.15.7 Deposit term is either 24 or 36 months. Maximum deposit amount throughout the deposit term is THB 600,000.

- 2.6.15.8 Customer will receive accident insurance coverage from the insurance company as specified by the Bank in an amount equal to the deposit balance upon maturity of deposit but not exceeding THB 600,000. The insurance coverage will be provided by Allianz Ayudhya Insurance PCL. until 30 September 2020. From 1 October 2020 onwards customer will receive insurance protection from Sampo Insurance (Thailand) PCL. instead.
- 2.6.15.9 Customer must have savings account or current account with the Bank to receive the transfer of principle and interest upon maturity of deposit and/or use direct debit service to transfer into Pherm Kar Sabai Jai Fixed Deposit on a monthly basis.
- 2.6.15.10 In case of failure to make deposit:
- (1) Not exceeding two months: Depositing can be continued as usual, but the maturity date will be put off in accordance with 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 day with deduction of 15% withholding tax as stipulated by the Revenue Department. Deposit account will be closed automatically, with principal and interest after withholding tax transferred to a savings account notified by the customer on account opening date.
- 2.6.15.11 To withdraw before maturity, it must be in whole amount. Deposit account will be closed and interest will be paid as follows:
- (1) For a deposit period of less than three months, no interest will be paid.
  - (2) For a deposit period of three months or more but before maturity, interest will be paid based on actual deposit period and amount at the savings deposit rate announced by the Bank on that particular day with deduction of withholding tax as prescribed by the Revenue Department.

#### 2.6.16 Pherm Ka Sabai Jai Plus

- 2.6.16.1 For individual residing in Thailand and aged from 1 month to 65 years on the account opening date, who is a member of CIMB Preferred or applies for CIMB Preferred membership on the date and at the time of account opening request.
- 2.6.16.2 Account opener aged over 65 years is not eligible for personal accident insurance, but receives deposit interest at the rate as announced by the Bank.
- 2.6.16.3 One account per customer only (including all types of tax-free fixed deposit with monthly deposit).
- 2.6.16.4 In case a father and/or a mother deposits money for a minor child, that deposit and incurred income shall be deemed as the minor child's.
- 2.6.16.5 Minimum initial deposit amount of THB 15,000.
- 2.6.16.6 Depositing shall be made monthly in an equal amount in the range between THB 15,000 and THB 25,000, and in multiples of THB 500.
- 2.6.16.7 Deposit term is either 24 or 36 months. Maximum deposit amount throughout the deposit term is THB 600,000.
- 2.6.16.8 Customer will receive accident insurance coverage from the insurance company as specified by the Bank in an amount equal to the deposit balance upon maturity of deposit but not exceeding THB 600,000. The insurance coverage will be provided by Allianz Ayudhya Insurance PCL. until 30 September 2020. From 1 October 2020 onwards customer will receive insurance coverage from Sampo Insurance (Thailand) PCL. instead.
- 2.6.16.9 Customer must have Extra Savings account as payroll account with the Bank to receive the transfer of principle and interest upon maturity of deposit and/or use direct debit to transfer into Pherm Kar Sabai Jai Fixed Deposit for payroll customer having/applying for CIMB Thai PA Debit Card on a monthly basis.
- 2.6.16.10 In case of failure to make deposit:
- (1) Not exceeding two months: Depositing can be continued as usual, but the maturity date will be put off in accordance with 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 day with deduction of 15% withholding tax as stipulated by the Revenue Department. Deposit account will be closed automatically, with principal and interest after withholding tax transferred to a savings account notified by the customer on account opening date.
- 2.6.16.11 To withdraw before maturity, it must be in whole amount. Deposit account will be closed and interest will be paid as follows:
- (1) For a deposit period of less than three months, no interest will be paid.
  - (2) For a deposit period of three months or more but before maturity, interest will be paid based on actual deposit period and amount at the savings deposit rate announced by the Bank on that particular day with deduction of withholding tax as prescribed by the Revenue Department.

#### 2.6.17 Pherm Ka Sabai Jai for Payroll Customer

- 2.6.17.1 For individual who is qualified as follows:
- (1) Applying for the Bank's payroll service or being an employee of a company participating in CIMB@Work Program;
  - (2) Applying for auto debit service for a transfer CIMB Thai savings account to Pherm Ka Sabai Jai for Payroll Customer account;
  - (3) Aged from 1 month to 65 years on the account opening date.



- 2.6.17.2 One account per customer only (including all types of tax-free fixed deposit with monthly deposit).
- 2.6.17.3 Minimum initial deposit amount of THB 1,000.
- 2.6.17.4 Depositing shall be made monthly in an equal amount in the range between THB 1,000 and THB 25,000, and in multiples of THB 500.
- 2.6.17.5 Deposit term is either 24 or 36 months. Maximum deposit amount throughout the deposit term is THB 600,000.
- 2.6.17.6 Customer will receive accident insurance coverage from the insurance company as specified by the Bank in an amount equal to the deposit balance upon maturity of deposit but not exceeding THB 600,000. The insurance coverage will be provided by Allianz Ayudhya Insurance PCL. until 30 September 2020. From 1 October 2020 onwards customer will receive insurance coverage from Sampo Insurance (Thailand) PCL. instead.
- 2.6.17.7 Customer must have Extra Savings account as payroll account with the Bank to receive the transfer of principle and interest upon maturity of deposit and/or use direct debit to transfer into Pherm Kar Sabai Jai Fixed Deposit for payroll customer having/applying for CIMB Thai PA Debit Card on a monthly basis.
- 2.6.17.8 In case of failure to make deposit:
- (1) Not exceeding two months: Depositing can be continued as usual, but the maturity date will be put off in accordance with 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 day with deduction of 15% withholding tax as stipulated by the Revenue Department. Deposit account will be closed automatically, with principal and interest after withholding tax transferred to a savings account notified by the customer on account opening date.
- 2.6.17.9 To withdraw before maturity, it must be in whole amount. Deposit account will be closed and interest will be paid as follows:
- (1) For a deposit period of less than three months, no interest will be paid.
  - (2) For a deposit period of three months or more but before maturity, interest will be paid based on actual deposit period and amount at the savings deposit rate announced by the Bank on that particular day with deduction of withholding tax as prescribed by the Revenue Department.

**2.6.18 Pherm Ka Sabai Jai for Payroll Customer Holding/Applying for CIMB THAI Debit Card Jeb Mai Tong Jai**

- 2.6.18.1 For individual who is qualified as follows:
- (1) Applying for the Bank's payroll service or being an employee of a company participating in CIMB@Work Program;
  - (2) Applying for auto debit service for a transfer CIMB Thai savings account to Pherm Ka Sabai Jai for Payroll Customer Holding/Applying for CIMB THAI Debit Card Jeb Mai Tong Jai
  - (3) Holding/applying for any type of CIMB THAI Debit Card Jeb Mai Tong Jai (having the card before or at the time of account opening);
  - (4) Aged from 1 month to 65 years on the account opening date.
- 2.6.18.2 One account per customer only (including all types of tax-free fixed deposit with monthly deposit).
- 2.6.18.3 Minimum initial deposit amount of THB 1,000.
- 2.6.18.4 Depositing shall be made monthly in an equal amount in the range between THB 1,000 and THB 25,000, and in multiples of THB 500.
- 2.6.18.5 Deposit term is 24 months. Maximum deposit amount throughout the deposit term is THB 600,000.
- 2.6.18.6 Customer will receive accident insurance coverage from the insurance company as specified by the Bank in an amount equal to the deposit balance upon maturity of deposit but not exceeding THB 600,000. The insurance coverage will be provided by Allianz Ayudhya Insurance PCL. until 30 September 2020. From 1 October 2020 onwards customer will receive insurance coverage from Sampo Insurance (Thailand) PCL. instead.
- 2.6.18.7 Customer must have Extra Savings account as payroll account with the Bank to receive the transfer of principle and interest upon maturity of deposit and/or use direct debit service to transfer into Pherm Kar Sabai Jai Fixed Deposit for payroll customer having/applying for CIMB Thai PA Debit Card on a monthly basis.
- 2.6.18.8 In case of failure to make deposit:
- (1) Not exceeding two months: Depositing can be continued as usual, but the maturity date will be put off in accordance with 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 day with deduction of 15% withholding tax as stipulated by the Revenue Department. Deposit account will be closed automatically, with principal and interest after withholding tax transferred to a savings account notified by the customer on account opening date.
- 2.6.18.9 To withdraw before maturity, it must be in whole amount. Deposit account will be closed and interest will be paid as follows:
- (1) For a deposit period of less than three months, no interest will be paid.
  - (2) For a deposit period of three months or more but before maturity, interest will be paid based on actual deposit period and amount at the savings deposit rate announced by the Bank on that particular day with deduction of withholding tax as prescribed by the Revenue Department.



**2.6.19 Negotiable Certificate of Deposit (NCD)**

- 2.6.19.1 Minimum initial deposit amount of THB 50,000.
- 2.6.19.2 Ownership transfer must be made for the full amount of principal and interest. The transferor must affix the same signature as provided as signature specimen to endorse the NCD. For the benefit of the transferee, names of ownership transferee should be specified and the NCD should be brought to the card-issuing branch for registration of the transfer.
- 2.6.19.3 In case of card loss:
- 2.6.19.3.1 Depositor must notify the Bank without delay for freezing the payment of that lost NCD.
- 2.6.19.3.2 Depositor must take a proof of police complaint and make a written request for freezing the NCD and the Bank's issuance of replacement

**2.6.20 CIMB THAI Power Account**

- 2.6.20.1 Current account and special 12-month fixed deposit for corporate customer applying for CIMB THAI Power Account program.
- 2.6.20.2 Current account interest is paid semi-annually in June and December with deduction of withholding tax according to criteria of Revenue Department and the 12-month fixed deposit, including conditions of fixed deposit account no.2.1 - 2.4 above.

**2.6.21 CIMB Biz Account**

- 2.6.21.1 For individual and corporate customer residing in Thailand, including non-profit organization; government agency/state enterprise/independent organization/juristic person whose share is held by government; and other juristic persons as specified by the Bank. It is not applicable to financial institution, insurance company, fund, cooperative and juristic person defined by the Bank.
- 2.6.21.2 No minimum initial deposit amount.
- 2.6.21.3 Interest payable on a split basis.
- 2.6.21.4 Interest paid monthly.
- 2.6.21.5 One account per customer only.
- 2.6.21.6 Cash management benefits are provided as tabulated below.

<b>Payment Services</b>	<b>Benefit</b>
1. Cheque Book	Buy 1 get 1 free
2. Payroll	<b>No fee</b> for no unlimited transactions CIMB Biz Channel
3. Direct Credit	
4. Smart Credit Next Day	
5. Interbank money transfer via BAHTNET	
6. Outward Remittance	
<b>Collection Services</b>	<b>Benefit</b>
7. Interbank money transfer via BAHTNET	<b>No fee</b>
8. Cheque Collection	

- 2.6.21.7 Customer has to open CIMB Biz Account and sign for acknowledgement of product condition.
- 2.6.21.8 In exercising the right to get 1 free 1 passbook, customer has to prove their identity as CIMB Biz Account customer at branches
- 2.6.21.9 Individual depositor must submit a business operator identification document issued by government agency, such as commercial registration or PhorPor. 20.

**2.6.22 FI savings**

- 2.6.22.1 Savings for finance company, Securities Company, fund management companies such as private fund as juristic person, mutual fund, provident fund, Pension fund, Insurance company, Life insurance company, Agricultural savings cooperatives, Cooperatives group, private-government pawn shop, Asset Management Corporation, Asset Management Company, Secondary Mortgage Corporation.
- 2.6.22.2 No initial deposit balance required
- 2.6.22.3 Interest is paid semi-annually in June and December with deduction of withholding tax according to criteria of Revenue Department

**2.6.23 Brokerage Savings**

- 2.6.23.1 Special savings account for securities business only.
- 2.6.23.2 Minimum initial deposit amount of THB 1,000.
- 2.6.23.3 In case of CIMB Thai Bank Plc. being a custodian, no minimum initial deposit amount.
- 2.6.23.4 Interest payable twice a year in June and December, with withholding tax deduction as prescribed by the Revenue Department.

**2.6.24 Securities Services Savings**

- 2.6.24.1 Special savings account for asset management companies and funds under custodian business only.
- 2.6.24.2 Minimum initial deposit amount of THB 1,000
- 2.6.24.3 In case of CIMB Thai Bank Plc. being a custodian, no minimum initial deposit amount.
- 2.6.24.4 Interest payable twice a year in June and December, with withholding tax deduction as prescribed by the Revenue Department.

#### 2.6.25 Cash Management Savings

- 2.6.25.1 For special juristic person residing in Thailand and other juristic persons specified by the Bank who apply for the Bank's Transaction Banking service only.
- 2.6.25.2 Juristic person who is approved an interest rate under Cash Management Savings Program must apply for Biz Channel service (Internet Banking for juristic person) and use at least one of the following Transaction Banking products: Supplier Payment, Payroll, Cheque Payment, Collection Service (Bill Collection or Virtual Drop Box), eCustoms, eRevenue, eRemittance, Advanced Account Aggregation, Multi-bank Sweep, L/C issuance, Packing Credit, Trust Receipt or other services defined by the Bank.
- 2.6.25.3 Minimum initial deposit amount of THB 1,000.
- 2.6.25.4 Interest payable twice a year in June and December, with withholding tax deduction as prescribed by the Revenue Department.

#### 2.6.26 Corporate Super Savings

- 2.6.26.1 For juristic person residing in Thailand and other juristic persons as specified by the Bank.
- 2.6.26.2 Minimum initial deposit amount of THB 1,000.
- 2.6.26.3 Interest payable twice a year in June and December, with withholding tax deduction as prescribed by the Revenue Department

#### 2.6.27 Speed Savings (account opening from 1 February 2012 onwards)

- 2.6.27.1 Account opener during 1 February 2012 - 1 August 2013 must purchase or activate the product as determined by the Bank.
- 2.6.27.2 Account opener from 1 August 2013 onwards is exempted from the requirement on a purchase or activation of product as prescribed by the Bank.
- 2.6.27.3 Minimum initial deposit amount of THB 100,000
- 2.6.27.4 Eligibility requirement:  
 (1) Account opening before 1 January 2015: Individual or group of person or non-profit organization.  
 (2) Account opening from 1 January 2015 onwards: Individual or group of persons or temple or church.
- 2.6.27.5 Interest payable monthly.
- 2.6.27.6 From 1 October 2013 onwards, Speed Savings account can be opened for one person/one account only, except that those having the account before 1 Oct 2013 can open more than 1 account. The Bank reserves its right not to open new account as the customer will have more than 1 account.
- 2.6.27.7 Eligibility for exemption of savings interest withholding tax shall be as prescribed by the Revenue Department

#### 2.6.28 Special 9-month deposit program (account opening from 1 - 30 June 2021)

- 2.6.28.1 For individual person or a group of persons or a temple or church
- 2.6.28.2 Minimum deposit amount of THB 50,000 or more per time. Additional deposits can be made within the program period.
- 2.6.28.3 Monthly interest payment or upon maturity date
- 2.6.28.4 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 9-month savings account.
- 2.6.28.5 In case of monthly interest payment, the interest will be paid by automatic transfer into the savings account.
- 2.6.28.6 In case of depositing by cheque and one of them being returned cheque that makes the deposit balance lower than minimum initial balance, it is deemed in breach of conditions. Therefore, customer will receive the interest rate of 9-month fixed deposit with passbook for such deposit amount according to the Bank's announcement on the date of deposit.
- 2.6.28.7 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 as 9-month fixed deposit with passbook and get the interest rate of such deposit according to the Bank's announcement on the date of renewal and receive the interest upon maturity date.
- 2.6.28.8 In case of withdrawing deposit before 3 months, the interest will not be paid. In case of withdrawing deposit after 3 months from the deposit date but before the maturity date, the interest will be paid based on remaining amount according to the Bank's announcement which will not be included with other deposit transactions.
- 2.6.28.9 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.

## 2.6.29 Special 9-Month Deposit Program for CIMB Preferred customer (account opening from 1 - 30 June 2021)

- 2.6.29.1 For CIMB Preferred Individual customer only or those applying for CIMB Preferred customer on the same date and time as the account opening request.
- 2.6.29.2 Other rules and conditions are the same as aforementioned 9-month Special Fixed Deposit Program in accordance with Clause 2.6.28.2 - 2.6.28.9.

## 2.6.30 Special 3-month deposit program for New CIMB Preferred customer (account opening from 1 June - 31 July 2021).

- 2.6.30.1 For CIMB Preferred individual customer only or those applying for CIMB Preferred customer on the same date and time as the account opening request.
- 2.6.30.2 The deposit amount must be from THB 1,000,000 to 5,000,000 only and unable to additionally deposit within the deposit program.
- 2.6.30.3 Interest payment upon maturity date
- 2.6.30.4 Customer must have or open CIMB Thai savings account on the deposit date.  
The name of savings account must be have the name of special 3-month fixed account owner.
- 2.6.30.5 In case of depositing by cheque and one of them being returned cheque that makes the deposit balance lower than minimum initial balance, it is deemed in breach of conditions. Therefore, customer will receive the interest rate of 3-month fixed deposit with passbook for such deposit amount according to the Bank's announcement on the date of deposit.
- 2.6.30.6 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 as 9-month fixed deposit with passbook and get the interest rate of such deposit according to the Bank's announcement on the date of renewal and receive the interest upon maturity date.
- 2.6.30.7 In case of withdrawing deposit before 3 months, the interest will not be paid. In case of withdrawing deposit after 3 months from the deposit date but before the maturity date, the interest will be paid based on remaining amount with deduction of withholding tax according to Revenue Dpt. The interest will be paid for the remain deposit after partial withdrawal as per the Bank's announcement on the deposit date which will not be included with other deposit transactions.

## 2.7 Calculation method of interest payable

The interest will be calculated based on actual deposit period and deducted withholding tax as per Revenue Dpt's criteria as follows:-

- 2.7.1 **Fixed deposit:** Interest is calculated based on the term on a daily basis at the rate as announced by the Bank on the depositing date, divided by 365 days.
- 2.7.2 **Savings deposit:** Interest is calculated based on account balance at day-end at the rate as announced by the Bank, divided by the actual calendar days (365 or 366 days). Daily interest payable will be accumulated before transferred to bank account every period-end (June and December) of a year with deduction of withholding tax as required by the Revenue Department as below.

$$\text{Interest at day-end} = \frac{\text{Account balance at day-end} \times \text{Interest rate announced at particular time}}{365 \text{ or } 366 \text{ days}}$$

## 2.7.3 Split-rate interest calculation is as exemplified below.

THB 1 million deposit receives interest as follows:

- Tier 1: THB 0 - 5,000 (A) Interest rate of 0.50\*
- Tier 2: Exceeding THB 5,000 - 50,000 (B) Interest rate of 2.00\*
- Tier 3: Exceeding THB 50,000 - 100,000 (C) Interest rate of 1.00\*
- Tier 4: Exceeding THB 100,000 (D) Interest rate of 0.20\*

\*Average interest rate (A) = 0.50% (B) = 0.50% - 1.70% (C) = 1.35% - 1.70% (D) = 0.20% - 1.35%

\*Based on deposit interest rates most recently announced by the Bank.

- 2.7.4 In the case of Pherm Kar Sabai Jai fixed deposit, the interest will be calculated based on the account balance at the end of day at the rate of Pherm Kar Sabai Jai fixed deposit on the account opening date throughout the deposit period.

## 2.8 Tax benefit

- 2.8.1 Eligibility for interest tax exemption for each deposit type shall be as defined by the Revenue Department.
- 2.8.2 Tax exemption is granted to any deposit with total interest up to THB 20,000 in that particular tax year. For any deposit account with total interest receivable over THB 20,000, the Bank is duty-bound to deduct the withholding tax from the savings account balance in the actual calculated amount for paying to the Revenue Department. In this regard, the depositor may opt not to include in the personal income tax calculation only deposit interest that has already been deducted withholding tax. Any interest not deducted withholding tax due to insufficient amount in the savings account balance must be included in the filing for personal income tax calculation at year-end.

### 3. Fees

Account maintenance fee and other fees relating to all types of deposit shall be as per the Bank's announcement on service fees, penalty fees in relation to deposit and loan, and other service fees at that particular period, or as per the service use terms and conditions of that deposit product.

### 4. Conditions for special deposit interest

The Bank may consider offering a special deposit interest rate as appropriate on a case by case basis but not more than 4.00% p.a. from the normal rate defined for other depositors in the same group who have the same type of deposit account, subject to an approval from the Bank's authorized person.

### 5. Deposit protection

All Thai baht deposits are protected on principal and interest by the Deposit Protection Agency under the Deposit Protection Act B.E. 2551 or the amendment thereof (if any) for the limits specified by the laws.

Period	Protected amount
Present - 10 August 2021	Up to THB 5 million
From 11 August 2021 onwards	Up to THB 1 million

Principal and interest protection is not applied to Thai baht deposit account of individual and/or juristic person residing outside Thailand that is opened for specific transaction as prescribed by the laws relating to exchange control.

### 6. Interest payment conditions

- 6.1 The Bank reserves the right to change conditions and/or deposit interest rates as deemed appropriate or in line with the economic and finance circumstances in each particular period.
- 6.2 The above deposit interest rates are applicable from the date of announcement until further notice of change.
- 6.3 For more details, please enquire the Bank staff.
- Interest rates in the previous announcement on deposit interest rates (p.a.) that are subject to no change due to this announcement shall be in effect until further notice

Announced on 31 May 2021

  
 (Paul Wong Chee Kin)  
 President & CEO

CIMB Thai Bank Public Company Limited