

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)	(8)	(9)
1. Current Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. CIMB Preferred Current Plus									
Deposit amount 100,000 THB or more	0.20	-	-	-	-	-	-	-	-
3. Savings Account									
Deposit amount 500 THB or more	0.35	0.30	0.35	0.30	0.30	0.30	0.00	0.00	0.00
4. Basic Banking Account									
Account opening from 1 January 2017 onwards									
Deposit amount 0 THB or more	0.35*	-	-	-	-	-	-	-	-
5. CIMB Preferred Savings Account									
<u>Normal rate interest rate :</u>									
Balance less than or equal to THB 100,000	0.25*	-	-	-	-	-	-	-	-
Balance more than THB 100,000 to THB 1 million	1.50*	-	-	-	-	-	-	-	-
Balance more than THB 1 million to THB 3 million	1.80*	-	-	-	-	-	-	-	-
Balance more than THB 3 million to THB 50 million	1.90*	-	-	-	-	-	-	-	-
Balance more than THB 50 million to THB 500 million.	0.95*	-	-	-	-	-	-	-	-
Balance more than THB 500 million	0.25*	-	-	-	-	-	-	-	-
<u>Interest rate including Bonus rate : (Normal Interest rate + Bonus rate 0.30%)</u>									
For Individual new to bank customers of the Bank or for individual customers applying for CIMB Preferred membership. The Bank will calculate the interest rate including the bonus rate on the 8th of the following month, for a period of 4 month									
Balance less than or equal to THB 100,000	0.55*	-	-	-	-	-	-	-	-
Balance more than THB 100,000 to THB 1 million	1.80*	-	-	-	-	-	-	-	-
Balance more than THB 1 million to THB 3 million	2.10*	-	-	-	-	-	-	-	-
Balance more than THB 3 million to THB 50 million	2.20*	-	-	-	-	-	-	-	-
Balance more than THB 50 million to THB 500 million.	1.25*	-	-	-	-	-	-	-	-
Balance more than THB 500 million	0.55*	-	-	-	-	-	-	-	-
(Open an account since 1 February - 30 April 2024)									
6. Speed Savings Account									
<u>Normal rate interest rate :</u>									
Balance less than or equal to THB 100,000	0.25*	-	0.25****	-	-	-	-	-	-
Balance more than THB 100,000 to THB 1 million	1.50*	-	1.50****	-	-	-	-	-	-
Balance more than THB 1 million to THB 3 million	1.80*	-	1.80****	-	-	-	-	-	-
Balance more than THB 3 million to THB 50 million	1.90*	-	1.90****	-	-	-	-	-	-
Balance more than THB 50 million to THB 500 million.	0.95*	-	0.95****	-	-	-	-	-	-
Balance more than THB 500 million	0.25*	-	0.25****	-	-	-	-	-	-

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	Individual (8)	Juristic Person (9)
<p>Interest rate including Bonus rate : (Normal Interest rate + Bonus rate 0.30%) For Individual new to bank customers of the Bank or for individual customers applying for CIMB Preferred membership. The Bank will calculate the interest rate including the bonus rate on the 8th of the following month, for a period of 4 month</p> <p>Balance less than or equal to THB 100,000 0.55*</p> <p>Balance more than THB 100,000 to THB 1 million 1.80*</p> <p>Balance more than THB 1 million to THB 3 million 2.10*</p> <p>Balance more than THB 3 million to THB 50 million 2.20*</p> <p>Balance more than THB 50 million to THB 500 million. 1.25*</p> <p>Balance more than THB 500 million 0.55*</p> <p>(Open an account since 1 February - 30 April 2024)</p>									
<p>7. Chill D Savings by CIMB Thai</p> <p>Deposit amount 0 - 10,000 THB ^(A) 0.50*</p> <p>Deposit amount over 10,000 - 50,000 THB ^(B) 1.80*</p> <p>Deposit amount over 50,000 - 100,000 THB ^(C) 2.88*</p> <p>Deposit amount over 100,000 THB ^(D) 0.20*</p> <p>*Average interest rate (A) = 0.50% (B) = 0.50% - 1.54% (C) = 1.54% - 2.21% (D) = 0.20% - 2.21%</p> <p>Note: Average interest rate is calculated based on the customer's deposit amount.</p>									
<p>8. Speed D Plus Savings by CIMB Thai (Speed D+)</p> <p>Balance less than or equal to THB 100,000 0.80*</p> <p>Balance more than THB 100,000 to THB 20 million 1.88*</p> <p>Balance more than 20 million 0.50*</p>									
<p>9. Fixed Deposit Account (With Passbook)</p> <p>1-month 0.60 0.65 0.60 0.65 0.65 0.65 - - -</p> <p>3-month 1.00 0.75 1.00 0.75 0.75 0.75 0.75 - -</p> <p>4-month 1.00 - 1.00 - - - - - -</p> <p>5-month 1.00 - 1.00 - - - - - -</p> <p>6-month 1.20 0.85 1.20 0.85 0.85 0.85 0.85 1.20 0.85</p> <p>7-month 1.20 - 1.20 - - - - 1.20 -</p> <p>8-month 1.20 - 1.20 - - - - 1.20 -</p> <p>9-month 1.50 0.85 1.50 0.85 0.85 0.85 0.85 1.50 0.85</p> <p>10-month 1.55 - 1.55 - - - - 1.55 -</p> <p>11-month 1.60 - 1.60 - - - - 1.60 -</p> <p>12-month 1.60 1.00 1.60 1.00 1.00 1.00 1.00 1.60 1.00</p> <p>24-month 1.90 1.25 1.90 1.25 1.25 1.25 1.25 1.90 1.25</p> <p>36-month 2.05 1.30 2.05 1.30 1.30 1.30 1.30 2.05 1.30</p> <p>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.</p>									

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	Individual (8)	Juristic Person (9)
10. Fixed Deposit Account (Without Passbook)									
12-month	1.60*	-	-	-	-	-	-	-	-
11. Fixed Deposit Account - Fixed Deposit Receipt (FDR) and Negotiable Certificate of Deposit (NCD)									
11.1 Fixed Deposit Receipt (FDR) and Negotiable Certificate of Deposit (NCD)									
From 3 months But less than 6 months	0.75	0.75	0.75	0.75	0.75	0.75	0.75	-	-
From 6 months But less than 12 months	0.85	0.85	0.85	0.85	0.85	0.85	0.85	-	-
From 12 months But less than 24 months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-
From 24 months But less than 36 months	1.25	1.25	1.25	1.25	1.25	1.25	1.25	-	-
From 36 months or more	1.30	1.30	1.30	1.30	1.30	1.30	1.30	-	-
11.2 Fixed Deposit Receipt (FDR) - No Early Termination									
From 3 months But less than 6 months	-	0.75	0.75	0.75	0.75	0.75	0.75	-	-
From 6 months But less than 12 months	-	0.85	0.85	0.85	0.85	0.85	0.85	-	-
From 12 months But less than 24 months	-	1.00	1.00	1.00	1.00	1.00	1.00	-	-
From 24 months But less than 36 months	-	1.25	1.25	1.25	1.25	1.25	1.25	-	-
From 36 months or more	-	1.30	1.30	1.30	1.30	1.30	1.30	-	-
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.									
12. Fixed Deposit Account - Short-Term Fixed Deposit Receipt (FDR)									
12.1 Fixed Deposit Receipt (FDR)									
At call	-	0.25	-	0.25	0.25	0.25	0.25	-	-
From 7 days But less than 1 month	-	0.35	-	0.35	0.35	0.35	0.35	-	-
From 1 month But less than 2 months	-	0.65	-	0.65	0.65	0.65	0.65	-	-
From 2 months But less than 3 months	-	0.65	-	0.65	0.65	0.65	0.65	-	-
12.2 Fixed Deposit Receipt (FDR) - No Early Termination									
From 7 days But less than 1 month	-	0.35	-	0.35	0.35	0.35	0.35	-	-
From 1 month But less than 2 months	-	0.65	-	0.65	0.65	0.65	0.65	-	-
From 2 months But less than 3 months	-	0.65	-	0.65	0.65	0.65	0.65	-	-
13. Fixed Deposit Account - Short-Term Negotiable Certificate of Deposit (NCD)									
From 7 days But less than 1 month	-	0.35	-	0.35	0.35	0.35	0.35	-	-
From 1 month But less than 2 months	-	0.65	-	0.65	0.65	0.65	0.65	-	-
From 2 months But less than 3 months	-	0.65	-	0.65	0.65	0.65	0.65	-	-
14. Senior Fixed Deposit									
14.1 Fixed Deposit Account (With Passbook)									
Interest paid monthly									
Deposit amount 10,000 - 2,300,000 THB									
12-month	1.15*	-	-	-	-	-	-	-	-
(Open an account since 1 February 2023)									
Deposit amount 10,000 - 2,000,000 THB									
12-month	1.45*	-	-	-	-	-	-	-	-
(Open an account since 1 February - 30 June 2023)									

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	Individual (8)	Juristic Person (9)
Deposit amount 10,000 - 1,700,000 THB 12-month	1.60*	-	-	-	-	-	-	-	-
Deposit amount 10,000 - 1,700,000 THB 12-month (Open an account since 1 July 2023 - 31 January 2024)	1.70*	-	-	-	-	-	-	-	-
14.2 For new to bank customer only Deposit amount 10,000 - 1,500,000 THB 12-month (Open an account since 1 February 2024 onward)	1.80*	-	-	-	-	-	-	-	-
15. Pherm Ka Sabai Jai 15.1 Equal monthly deposit amount from 1,000 to 25,000 THB 24-month	1.30*	-	-	-	-	-	-	-	-
36-month (Opening an account before 6 February 2023)	1.30*	-	-	-	-	-	-	-	-
15.2 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 (Opening an account before 6 February 2023)	1.50*	-	-	-	-	-	-	-	-
16. Pherm Ka Sabai Jai Plus Equal monthly deposit amount from 15,000 to 25,000 THB 24-month	1.60*	-	-	-	-	-	-	-	-
36-month (Opening an account before 6 February 2023)	1.60*	-	-	-	-	-	-	-	-
17. Pherm Ka Sabai Jai for Payroll Customer Equal monthly deposit amount from 1,000 to 25,000 THB 24-month	1.50*	-	-	-	-	-	-	-	-
36-month (Opening an account before 6 February 2023)	1.50*	-	-	-	-	-	-	-	-
18. Pherm Ka Sabai Jai Equal monthly deposit amount from 1,000 to 25,000 THB 24-month	1.70*	-	-	-	-	-	-	-	-
36-month (Opening an account 6 February 2023 onwards)	1.90*	-	-	-	-	-	-	-	-
24-month	1.95*	-	-	-	-	-	-	-	-
36-month (Opening an account 4 April 2023 onwards)	2.05*	-	-	-	-	-	-	-	-
19. CIMB Thai Power Account 19.1 Current Account (for account opening before 7/4/2020) Deposit amount 100,000 THB or more	-	0.00	-	0.00	-	-	-	-	-
19.2 Fixed Deposit Account (With Passbook) (for account opening before 7/4/2020) 12-month	-	1.00	-	1.00	-	-	-	-	-

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	(1)	(2)	(3)	(4)	(5)	(6)	(7)	Individual (8)	Juristic Person (9)
20. CIMB Biz Account (Step-Up Interest Payment)									
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%									
21. FI Savings									
From 0 THB or more	-	-	-	-	-	0.30	-	-	-
22. Brokerage Savings									
Deposit amount 0 THB or more	-	-	-	-	-	0.30**	-	-	-
23. Securities Services Savings									
Deposit amount 0 THB or more	-	0.30*****	-	-	-	0.30*****	-	-	-
24. Cash Management Savings									
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	-	-	-	-
25. Corporate Super Savings									
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	-	-	-	-
26. CIMB Platinum Savings									
Balance less than THB 5,000,000	-	0.50	0.50	-	-	-	-	-	-
Balance from THB 5,000,000 to THB 45,000,000	-	1.88	1.88	-	-	-	-	-	-
Balance more than THB 45,000,000	-	0.50	0.50	-	-	-	-	-	-
Special Deposit Campaign									
27. Special 6 month deposit program (CIMB Preferred)									
Fixed Deposit with Passbook									
Interest paid upon maturity or on a monthly basis									
Balance from THB 100,000 or more (Open an account during 1- 31 March 2024)	2.00*	-	-	-	-	-	-	-	-
28. Special 6 month deposit program for new customers of the Bank only									
Fixed Deposit with Passbook									
Interest paid upon maturity or on a monthly basis									
Balance from THB 100,000 or more (Open an account during 1- 31 March 2024)	2.00*	-	-	-	-	-	-	-	-
Note:	<p>" - " refers to not accepting deposit. " * " refers to accepting deposit from individuals only and not a group of individuals.</p> <p>" * * " refers to securities business only.</p> <p>" * * * " refers to temples or churches only, excluding non-profit associations and foundations, public and private education institutions, and mosques.</p> <p>" * * * * " refers to non-profit associations and foundations and public and private education institutions, excluding temples and churches.</p> <p>" * * * * * " refers to fund management business and funds under the custodian business only.</p>								

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 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
- 2.2.5 The early redemption of Fixed Deposit Receipt-No Early Termination

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, 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 case of withdrawal before maturity for FDR - No Early Termination, no early redemption is allowed in respect of this FDR, the Bank is not required to pay any interest accrued pursuant to this FDR.*
- 2.4.4 *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.*
- 2.4.5 *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.*
- 2.4.6 *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 to 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.*
- 2.4.7 *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*
- E Saving Payroll, Normal Saving for CIMB@Work, Savings Account for Investment Agent, My Portfolio Savings Program
- 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 = $(\text{deposit balance at end of each day} \times \text{Interest rate announced at that time})$
365 or 366 days

2.6.3 CIMB Preferred Savings Account

- 2.6.3.1 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.
- 2.6.3.2 For individual customer and CIMB Preferred customer or applies for CIMB Preferred members on the same date and in same time of account opening.
- 2.6.3.3 Minimum initial deposit for account opening is THB 100,000.
- 2.6.3.4 Monthly interest payment is made at the end of each month.

Condition of interest rate including Bonus rate

- 1) Applicable only to individual new customers of the Bank or individual customers applying for CIMB Preferred membership at the same date
- 2) Minimum account opening amount of more than 3,000,000 THB on the account opening date.
- 3) The Bank will calculate the interest rate including the bonus rate based on the total balance at the end of the day on the 8th of the following month, starting from the month the account is opened, for a period of 4 months. After this period, the customer will receive the normal interest rate as per the Bank's interest rate announcement.

Example :

- Accounts opened from 1 – 29 February 2024, will have an interest rate including Bonus rate applied from 8 March – 8 July 2024.

Starting from 9 July 2024, the interest rate will be calculated at the normal rate

- Accounts opened from 1 – 31 March 2024, will have an interest rate including Bonus rate applied from 8 April 2023 – 8 August 2024.

Starting from 9 August 2024, the interest rate will be calculated at the normal rate.

- Accounts opened from 1 – 30 April 2024, will have an interest rate including Bonus rate applied from 8 May – 8 September 2024.

Starting from 9 September 2024, the interest rate will be calculated at the normal rate.

4) Open an account since 1 February - 30 April 2024

2.6.4 Chill D Savings by CIMB Thai

- 2.6.4.1 Account opening channels
- 2.6.4.1.1 Mobile Application or digital channel, available for individual customer with Thai nationality only.
- 2.6.4.1.2 Branches for individual customers with Thai nationality and foreigner.
- 2.6.4.2 Account owner must be aged at least 15 years on the account opening date.
- 2.6.4.3 Only one account can be opened for each person.
- 2.6.4.4 It is a non-passbook account. The Bank will send monthly e-statement on 1st date of month to the email provided on the account opening date.
- 2.6.4.5 Customer must have a valid E-Mail address and apply for CIMB THAI Digital Banking Application to do financial transactions through the account.
- 2.6.4.6 No initial account opening amount is required.
- 2.6.4.7 Monthly interest payment on split rate basis.
- 2.6.4.8 A single account only. (Unable to open all types of joint accounts ("for", "by", "and", "or") and group of person account.
- 2.6.4.9 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.
- 2.6.4.10 In case of opening an account via Mobile App. or digital channel, the account holder branch will be Head Office, Langsuan Road.
- 2.6.4.11 "CIMB Thai Digital Savings" was renamed to "Chill D savings by CIMB Thai " from 21 July 2020 onwards

2.6.5 Speed D Plus Savings by CIMB Thai (Speed D+)

- 2.6.5.1 Customer must aged 15 years and above at the account opening date.
- 2.6.5.2 Only one account can be opened for each person.
- 2.6.5.3 Only single account is eligible for Speed D+ account opening. (No joint account is allowed).
- 2.6.5.4 No initial account opening amount is required.
- 2.6.5.5 Account Opening Channels for Speed D Plus Savings by CIMB Thai ("Speed D+")
- 2.6.5.5.1 CIMB THAI Digital Banking Application, for individuals with Thai nationality only
- In case of Speed D+ account opening via CIMB THAI Digital Banking Application, the branch owner will be Langsuan Branch.

2.6.5.5.2 Branches, for Thai individuals ,and foreign customer.

- 2.6.5.6 Monthly interest payment with Tier rate calculation based on total account balance
- 2.6.5.7 Customer must have a valid email address and apply for CIMB THAI Digital Banking Application to do financial transactions through the account.
- 2.6.5.8 Speed D+ account is a no passbook saving. The Bank will send monthly e-statement on 1st date of month to the email provided on the account opening date.
- 2.6.5.9 The debit card will not be issued for Speed D+

2.6.6 Senior Fixed Deposit

- 2.6.6.1 For individual residing in Thailand and having a citizen ID number whose age is 55 years or more on the account opening date.
- 2.6.6.2 Minimum initial deposit balance is THB 10,000, not exceeding THB 1,500,000 , with once deposit transaction allowed, for depositor opening account from 1 February 2024 onwards until further notice of change.
- 2.6.6.3 One account per customer only.
- 2.6.6.4 Single account only (not allowed for any types of joint account, i.e. "for", "by", "and", "or" and an account for group of persons).
- 2.6.6.5 Interest payable monthly only. The Bank reserves the right to offer interest under the old conditions for account opening before 1 February 2023. at the rate announced by the Bank on the depositing date.
- 2.6.6.6 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.
- 2.6.6.7 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.
- 2.6.6.8 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
- 2.6.6.9 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.
- 2.6.6.10 Interest over THB 30,000 per tax year is subject to 15% withholding tax as prescribed by the Revenue Department since the first baht.
- 2.6.6.11 Eligibility for interest tax exemption shall be as defined by the Revenue Department.

2.6.7 12-month Fixed Deposit Without Passbook

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

2.6.8 Pherm Ka Sabai Jai (account opening from 4 April 2023 onwards)

- 2.6.8.1 For individual residing in Thailand and aged from 1 month to 65 years on account opening date.
- 2.6.8.2 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.
- 2.6.8.3 One account per customer only (including all types of tax-free fixed deposit with monthly deposit).
- 2.6.8.4 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.
- 2.6.8.5 Minimum initial deposit amount of THB 1,000.
- 2.6.8.6 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.
- 2.6.8.7 Deposit term is either 24 or 36 months. Maximum deposit amount throughout the deposit term is THB 600,000.
- 2.6.8.8 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 receive insurance protection from Sampo Insurance (Thailand) PCL. instead.
- 2.6.8.9 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.
- 2.6.8.10 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.

2.6.8.11 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.

2.6.9 Negotiable Certificate of Deposit (NCD)

2.6.9.1 Minimum initial deposit amount of THB 50,000.

2.6.9.2 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.

2.6.9.3 In case of card loss:

2.6.9.3.1 Depositor must notify the Bank without delay for freezing the payment of that lost NCD.

2.6.9.3.2 Depositor must take a proof of police complaint and make a written request for freezing the NCD and the Bank's issuance of replacement

2.6.10 CIMB THAI Power Account

2.6.10.1 Current account and special 12-month fixed deposit for corporate customer applying for CIMB THAI Power Account program.

2.6.10.2 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.

2.6.11 CIMB Biz Account

2.6.11.1 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.

2.6.11.2 No minimum initial deposit amount.

2.6.11.3 Interest payable on a split basis.

2.6.11.4 Interest paid monthly.

2.6.11.5 One account per customer only.

2.6.11.6 Cash management benefits are provided as tabulated below.

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

2.6.11.7 Customer has to open CIMB Biz Account and sign for acknowledgement of product condition.

2.6.11.8 In exercising the right to get 1 free 1 passbook, customer has to prove their identity as CIMB Biz Account customer at branches

2.6.11.9 Individual depositor must submit a business operator identification document issued by government agency, such as commercial registration or PhorPor. 20.

2.6.12 FI savings

2.6.12.1 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.

2.6.12.2 No initial deposit balance required

2.6.12.3 Interest is paid semi-annually in June and December with deduction of withholding tax according to criteria of Revenue Department

2.6.13 Brokerage Savings

2.6.13.1 Special savings account for securities business only.

2.6.13.2 Minimum initial deposit amount of THB 1,000.

2.6.13.3 In case of CIMB Thai Bank Plc. being a custodian, no minimum initial deposit amount.

2.6.13.4 Interest payable twice a year in June and December, with withholding tax deduction as prescribed by the Revenue Department.

2.6.14 Securities Services Savings

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

2.6.15 Cash Management Savings

- 2.6.15.1 *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.*
- 2.6.15.2 *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.*
- 2.6.15.3 *Minimum initial deposit amount of THB 1,000.*
- 2.6.15.4 *Interest payable twice a year in June and December, with withholding tax deduction as prescribed by the Revenue Department.*

2.6.16 Corporate Super Savings

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

2.6.17 Speed Savings (account opening from 1 February 2012 onwards)

- 2.6.17.1 *Eligibility requirement:*
 - (1) *Account opening from 1 January 2015 onwards: Individual or group of persons or temple or church.*
 - (2) *Account opening before 1 January 2015: Individual or group of person or non-profit organization.*
- 2.6.17.2 *Minimum initial deposit amount of THB 100,000*
- 2.6.17.3 *Interest payable monthly.*
- 2.6.17.4 *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.*
- 2.6.17.5 *Account opener during 1 February 2012 - 1 August 2013 must purchase or activate the product as determined by the Bank.*
- 2.6.17.6 *Account opener from 1 August 2013 onwards is exempted from the requirement on a purchase or activation of product as prescribed by the Bank.*
- 2.6.17.7 *Eligibility for exemption of savings interest withholding tax shall be as prescribed by the Revenue Department*

Condition of interest rate including Bonus rate

- 1) *Applicable only to individual new customers of the Bank or individual customers applying for CIMB Preferred membership at the same date*
- 2) *Minimum account opening amount of more than 3,000,000 THB on the account opening date.*
- 3) *The Bank will calculate the interest rate including the bonus rate based on the total balance at the end of the day on the 8th of the following month, starting from the month the account is opened, for a period of 4 months. After this period, the customer will receive the normal interest rate as per the Bank's interest rate announcement.*

Example :

- *Accounts opened from 1 – 29 February 2024, will have an interest rate including Bonus rate applied from 8 March – 8 July 2024. Starting from 9 July 2024, the interest rate will be calculated at the normal rate*
- *Accounts opened from 1 – 31 March 2024, will have an interest rate including Bonus rate applied from 8 April 2023 – 8 August 2024. Starting from 9 August 2024, the interest rate will be calculated at the normal rate.*
- *Accounts opened from 1 – 30 April 2024, will have an interest rate including Bonus rate applied from 8 May – 8 September 2024. Starting from 9 September 2024, the interest rate will be calculated at the normal rate.*
- 4) *Open an account since 1 February - 30 April 2024*

2.6.18 Special Fixed 6 Month Deposit Program for CIMB Preferred customer (account opening from 1 - 31 March 2024)

- 2.6.18.1 *For CIMB Preferred Individual customer only or those applying for CIMB Preferred customer on the same date and time as the account opening request.*
- 2.6.18.2 *Minimum deposit amount of THB 100,000 or more. Additional deposits can be made within the program period.*
- 2.6.18.3 *Monthly interest payment or upon maturity date*
- 2.6.18.4 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 6 month savings account.

- 2.6.18.5 In case of monthly interest payment, the interest will be paid by automatic transfer into the savings account.
- 2.6.18.6 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 6-month fixed deposit with passbook for such deposit amount according to the Bank's announcement on the date of deposit.
- 2.6.18.7 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 6-month fixed deposit 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.
- 2.6.18.8 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.**
- 2.6.18.9 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.**

2.6.19 Special Fixed 6 Month Deposit Program for new customers of the Bank only (account opening from 1 - 31 March 2024)

- 2.6.19.1 **Applicable only to individual new customers of the Bank**
- 2.6.19.2 In case of depositors could not meet the conditions, The Bank reserves its right to reduce interest rate for the whole amount of depositing **to equal to 6-month fixed deposit 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.
- 2.6.19.3 **Other rules and conditions are the same as aforementioned 6 month Special Fixed Deposit Program in accordance with Clause 2.6.18.2 - 2.6.18.9**

2.6.20 CIMB Platinum Savings

- 2.6.20.1 **Saving account for juristic persons and non-profit organizations domiciled in Thailand of which have annual sales revenue of no more than THB 3,000 million and do not have loan facilities with CIMB Thai.**
- 2.6.20.2 **No minimum initial deposit amount.**
- 2.6.20.3 **Interest is paid semi-annually in June and December with deduction of withholding tax according to criteria of Revenue Department**
- 2.6.20.4 **Limited to one account per one customer**
- 2.6.20.5 **The interest is calculated based on the tiers of account balance at the end of the day. The interest rate is disclosed in the bank's announcement, and interest payout is subject to withholding tax as specified by the Revenue Department. The calculation is as follow:**
Interest at the end of day = $\frac{\text{deposit balance at end of each day} \times \text{interest rate announced at that time}}{365 \text{ or } 366 \text{ days}}$
- 2.6.20.6 **Other terms and conditions are in line with normal savings account.**

2.6.21 Fixed Deposit Receipt (FDR) No Early Termination

- 2.6.21.1 **If the deposit is made via cheque, this Fixed Certificate of Deposit shall be binding upon the bank only if the cheque has been cleared in in good funds and the money is so received by the bank.**
- 2.6.21.2 **No early redemption is allowed in respect of this Fixed Certificate of Deposit, if this condition is not complied with, the bank is not required to pay any interest accrued pursuant to this Fixed Certificate of Deposit.**
- 2.6.21.3 **The depositor hereby consents that the bank may deduct the withholding tax applicable to interest payable under this Fixed Certificate of Deposit and the depositor will not claim the bank for such withholding tax.**
- 2.6.21.4 **The bank will pay the amount representing the deposit under this Fixed Certificate of Deposit on the due date pursuant to the payment method agreed with the depositor.**
- 2.6.21.5 **The Depositor shall not carry out any such action with respect to this Fixed Certificate of Deposit nor shall it be used as collateral.**
- 2.6.21.6 **Other terms and conditions shall be as announced or specified by the bank from time to time.**

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.**

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

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

THB 1 million deposit receives interest as follows:

- Tier 1: THB 0 - 10,000 (A) Interest rate of 0.50*
- Tier 2: Exceeding THB 10,000 - 50,000 (B) Interest rate of 1.80*
- Tier 3: Exceeding THB 50,000 - 100,000 (C) Interest rate of 2.88*
- Tier 4: Exceeding THB 100,000 (D) Interest rate of 0.20*

**Average interest rate (A) = 0.50% (B) = 0.50% - 1.54% (C) = 1.54% - 2.21% (D) = 0.20% - 2.21%*

**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 increasing the interest payable to a depositor on a case-by-case basis as deemed appropriate, by taking into account transactions or business values that are made or potentially made with the Bank, provided that the total interest rate after such increase shall not exceed 4.00% p.a. from the normal interest rate that the Bank offers to the same group of depositors who own the same type of accounts. In this regard, this is subject to the consideration of the Bank's authorized approver as the case may be.

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
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 29 February 2024



(Paul Wong Chee Kij)
President & CEO

CIMB Thai Bank Public Company Limited