CIMB THAI
ซีไอเอ็มบี ไทย

CIMB Thai Bank Public Company Limited

Notification of Interest Rate on Foreign Currency Deposit (Per Annum) No. 2/2019

Effective from 1 February 2019

Currency	Type of Deposit	Type of Customer			
		Resident		Non-resident	
		Individual	Juristic Person	Individual	Juristic Person
USD	1. Current deposit	-	0.00%	-	0.00%
	2. Savings deposit	0.10%	0.10%	0.10%	0.10%
	3. Fixed deposit				
	1-month	-	0.10%	-	0.10%
	2-month	-	0.35%	-	0.35%
	3-month	0.50%	0.40%	0.50%	0.40%
	6-month	0.70%	0.55%	0.70%	0.55%
	9-month	-	0.75%	-	0.75%
	12-month	1.00%	0.75%	1.00%	0.75%
	4. Special interest rate program - Fixed deposit*				
	6-month	1.80%	-	1.80%	-
	12-month	2.00%	-	2.00%	-
	*Minimum amount for special rate: Not less than USD 2,000 per transaction. The Maximum amount for special rate: Not greater than USD 5 Million per transaction (Special interest rate for transactions that occur during period 1 - 28 February 2019) the Bank will pay interest on monthly basis.				
EUR	1. Current deposit	-	0.00%	-	0.00%
	2. Savings deposit	0.00%	0.00%	0.00%	0.00%
	3. Fixed deposit				
	1-month	-	0.00%	-	0.00%
	2-month	-	0.00%	-	0.00%
	3-month	-	0.00%	-	0.00%
	6-month	-	0.00%	-	0.00%
	9-month	-	0.00%	-	0.00%
	12-month	-	0.00%	-	0.00%
SGD	1. Current deposit	-	0.00%	-	0.00%
	2. Savings deposit	0.00%	0.00%	0.00%	0.00%
	3. Fixed deposit				
	1-month	-	0.00%	-	0.00%
	2-month	-	0.00%	-	0.00%
	3-month	-	0.00%	-	0.00%
	6-month	-	0.00%	-	0.00%
	9-month	-	0.00%	-	0.00%
	12-month	-	0.00%	-	0.00%
AUD	1. Current deposit	-	0.00%	-	0.00%
	2. Savings deposit	1.00%	1.00%	1.00%	1.00%
	3. Fixed deposit				
	1-month	-	1.10%	-	1.10%
	2-month	-	1.35%	-	1.35%
	3-month	-	1.40%	-	1.40%
	6-month	-	1.60%	-	1.60%
	9-month	-	1.65%	-	1.65%
	12-month	-	1.75%	-	1.75%

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		Individual	Juristic Person	Individual	Juristic Person
GBP	1. Current deposit	-	0.00%	-	0.00%
	2. Savings deposit	0.15%	0.15%	0.15%	0.15%
	3. Fixed deposit				
	1-month	-	0.30%	-	0.30%
	2-month	-	0.30%	-	0.30%
	3-month	-	0.40%	-	0.40%
	6-month	-	0.70%	-	0.70%
	9-month	-	0.80%	-	0.80%
	12-month	-	0.90%	-	0.90%
JPY	1. Current deposit	-	0.00%	-	0.00%
	2. Savings deposit	0.00%	0.00%	0.00%	0.00%
	3. Fixed deposit				
	1-month	-	0.00%	-	0.00%
	2-month	-	0.00%	-	0.00%
	3-month	-	0.00%	-	0.00%
	6-month	-	0.00%	-	0.00%
	9-month	-	0.00%	-	0.00%
	12-month	-	0.00%	-	0.00%
MYR	1. Current deposit	-	-	-	-
	2. Savings deposit	1.00%	0.90%	-	-
	3. Fixed deposit				
	1-month	-	1.00%	-	-
	2-month	-	1.10%	-	-
	3-month	-	1.15%	-	-
	6-month	-	1.30%	-	-
	9-month	-	1.40%	-	-
	12-month	-	1.50%	-	-

Remark: " - " refers to no service available.

1. Definition of Type of Customer

1.1 **Resident individual** refers to a Thai or foreign person who is permitted to reside in Thailand permanently.

1.2 **Resident juristic person** refers to a business, institution or company incorporated in Thailand; an office, branch or agent of a foreign person / juristic person incorporated in Thailand; a Thai government agency, government organization, state enterprise; a juristic person established by specific law excluding a government pension fund; a social security fund; a provident fund; a mutual fund; a securities company; an insurance company; or a financial institution established by specific law.

1.3 **Non-resident individual** is a foreigner who lives or works in the country temporarily; a Thai person with permanent residence overseas; and a foreign officer or employee or expert or other person who works for embassy, consulate, specialized agency, or a Thailand-based international organization or institution.

1.4 **Non-resident juristic person** is an office, branch, and representative of a person / juristic person outside Thailand; a business, institution or company incorporated overseas; a foreign government and organization; an embassy; a consulate; a specialized agency of the United Nations; or a Thailand-based international organization or institution excluding a government pension fund; a social security fund; a provident fund; a securities company; an insurance company; or a financial institution.

2. Term of Interest Payment

2.1 For current accounts, no interest will be paid.

2.2 For savings accounts, the Bank will pay interest twice a year, at the end of June and December.

- For investment agent account, the Bank will pay interest following savings account's interest rate and saving account's term of interest payment.

2.3 For fixed accounts, the Bank will pay interest upon maturity date. In case where the account owner withdraws money from such account prior to the maturity date:

- With deposit period over 1 month, the interest at savings rate as of the withdrawal date will be paid.
- With deposit period less than 1 month, no interest will be paid.

In this connection, the Bank may consider paying interest at the rate of fixed account to the account owners who have qualifications as per the Bank's criteria as deemed appropriate on a case by case basis.

3. Renewal

3.1 In case where the fixed deposit reaches its maturity date and the Bank is unable to contact the depositor, the account will be renewed and remained as a fixed deposit with the same term. The Bank-announced interest rate applicable on the date of renewal will be applied.

4. Interest Calculation Method

4.1 Interest calculation method and days per annum used in calculation:

$$\frac{\text{Principal x interest rate x deposit period}}{\text{360 or 365 x 100}}$$

4.2 The basis of 360 days per annum is applied in the calculation for currencies of USD, AUD, EUR and JPY.

4.3 The basis of 365 days per annum is applied in the calculation for currencies of GBP, SGD and MYR.

5. Condition for Special Interest Rate

The Bank reserves the right to consider paying extra interest to the customers who meet the conditions and criteria of the Bank and have a special agreement with the Bank as deemed appropriate.

6. Servicing Branch

6.1 Individual customers

6.1.1 Foreign currency deposit account opening is available at any branch except mini branch.

6.1.2 For any other transactions related to foreign currency deposit account, the service is available at any branch.

6.2 Corporate customers

6.2.1 Foreign currency deposit account opening is available at Head Office (Langsuan) Branch, Siam Paragon Branch, Silom Office Branch, and Hat Yai Branch.

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7. Terms and conditions for MYR deposit account opening

7.1 Thai resident (individual and juristic person) who opens MYR account is required to have an obligation/income from trades and services with individual or juristic person registered in Malaysia only.

7.2 MYR deposit account shall be subject to the terms and conditions regarding deposit /withdrawal /funds transfer /renewal or any other regulations announced by the Bank of Thailand and Bank Negara Malaysia.

8. Terms and conditions for opening of fixed deposit and special interest rate program deposit account for individual customer

8.1 Customer shall own or open THB and foreign currency (in the same currency as that of fixed deposit or special interest rate program deposit) savings account on the date of deposit transaction with the Bank under the same account owner's name as that of fixed deposit or special interest rate program account to be opened.

8.2 Customer may not make any partial withdrawal of the fixed deposit or special interest rate program deposit prior to the maturity date unless the withdrawal is made in full amount and subject to Term of Interest Payment (2)

9. Other conditions

9.1 The Bank reserves the right to consider and change conditions and deposit interest rates as deemed appropriate in line with the conditions of the markets of foreign currencies accepted by the Bank to be deposited.

9.2 Deposit interests rate above take effect from the date of the Bank's announcement until further announced changes.

9.3 Principal and interest of a foreign currency deposit account are not protected by the Deposit Protection Agency Act B.E. 2551 (2008).

9.4 Foreign currency deposit account shall comply with the terms and conditions of the Exchange Control Law.

9.5 For a juristic person established by specific law; a government pension fund; a social security fund; a provident fund; a mutual fund; a securities company; an insurance company; or a financial institution established by specific law wanting to open FCD account, please contact the bank officer .

The Bank's Notification re: Interest Rate on Foreign Currency Deposit (Per Annum) No. 1/2019 is to be rescinded from 1 February 2019 onwards.

Announcement Date 29 January 2019

(Mr. Kittiphun Anutarasoti)

President and Chief Executive Officer

CIMB Thai Bank Public Company Limited