

Fact Sheet: Electronic Banking Service

(Please read this fact sheet and thoroughly study the details and conditions before you decide to buy or use the products/services.)

<Product seller's name> CIMB Thai Bank Public Company Limited

<Product launching unit> CIMB Thai Bank Public Company Limited

<Product name> CIMB THAI Digital Banking (CIMB TH)

1. Product Information

CIMB THAI Digital Banking (CIMB TH) application is a digital banking service that is designed with your convenience in mind. The application allows you to perform online financial transactions anywhere and anytime via electronic devices such as smartphones and tablets without the need to visit any branches. The application is also enforced with prudent security standards set by CIMB Group.

The application provides the following features:

- Account services (Savings Account and Current Account)
 - View summary of account balances
 - Open an e-Savings account (Only available for Thai Citizens)
 - View account transaction history up to the past 1 year
- Funds Transfer services
 - Transfer money between accounts of CIMB Thai
 - Transfer money between banks using destination account numbers
- Payments for goods and services via PromptPay
 - Pay for goods and services through the following methods:
 - Filling recipient information
 - Scanning Barcodes
 - Scanning QR codes which are in accordance with Bank of Thailand standards
- PromptPay services
 - Apply for PromptPay services using a Thai citizen ID number or a mobile phone number
 - Unregister from the PromptPay service applied through CIMB Bank
 - Show details of your PromptPay application with CIMB Bank
- Funds transfer and Payment services using QR Codes
 - QR Customer Scan Customer (C Scan C) is the method of scanning a QR code to transfer money from your account to another person's account
 - QR Customer Scan Business (C Scan B) is the method of scanning a QR code to transfer money from your account to various service providers
 - QR Cross Border (C Scan B) is the method of scanning a QR to transfer money from your account to various international service providers in Malaysia, Indonesia or further additional countries which collaborate with QR cross Border project.
- QR Code to receive money – You must apply for PromptPay with CIMB Bank to use this service
- Ability to verify transaction detail using QR code on the transaction receipt
- Limit adjustments for transfer and bill payment transactions
 - Adjust limits of transfers between your own CIMB Thai accounts
 - Adjust limits of transfers to other CIMB Thai accounts
 - Adjust limits of transfers to other banks and PromptPay

- Adjust limits of bill payments
- Mutual fund services
 - View mutual fund account details Subscribe, redeem, switch mutual fund which CIMB Thai acts as selling agent. The transactions can be done as stated in each Fund prospectus View historical fund performance
 - View account transaction history up to the past 3 year
 - Perform Client Suitability Assessment
- Subscribe Primary and Secondary bond via CIMB THAI Digital Banking
- Loan services (Only available for Thai Citizens)
 - When you register for the CIMB TH application using your loan account number, you will only be able to view your loan details and to generate barcode to pay your loan at various service points. If you would like to use other services such as to view your deposit details or perform a funds transfer, you have to register using your debit card details or invitation code
 - Apply unsecured loan account (Only available for New Thai Citizens)
 - Loan repayments except for Cash Link can be done through the mobile app
 - Extra cash loans can be disbursed into your own savings accounts
 - View available loan product offerings if you do not have any loans
- Other services
 - Push notifications when making financial transactions through the application
 - Turn on/off Face ID, Touch ID or fingerprint function
 - Change application Passcode
- Supported devices:
 - iOS version 12 and above
 - Android version 9 and above

2. Eligibility

- Online service for consumer customers who have deposit or wealth products of CIMB Thai Bank PCL.
- Limit to 1 active device per customer. In case of a device change, you have to download the application, register and verify your identity on the new device.
- The Bank will send an OTP (One Time Password) for application registration via SMS to your mobile number that you provided to the Bank. In case of a mobile number change, you have to update the new mobile number at any of the 'Bank's branches or CIMB THAI Care Center at 0-2626-7777 from 7.00 am to 7.00 pm.
- To access and utilize CIMB THAI Digital Banking Application, customers are required to verify their identity by promptly providing One Time Password (OTP) from the email address provided to the Bank during the application registration process.
- You must log-in with Passcode, Face ID, Touch ID or using a fingerprint.
- You must enter your passcode when performing a financial transaction if you logged-in using Face ID, Touch ID or fingerprint.
- Customers will be required to verify their identity with Facial Recognition for the following type of transactions, fund transfer transactions to other CIMB THAI accounts, other bank accounts or PromptPay in case of transfer amount 50,000 baht and above per transaction and accumulated transfer amount every 200,000 baht in one day, setting transfers schedule and adjusting the transfer amount limit.

- If you wish to cancel the use of the CIMB THAI Digital Banking (CIMB TH) application, please contact our CIMB THAI Care Center at 0-2626-7777.
- For other conditions please refer to the Terms and Conditions of the CIMB THAI Digital Banking application .

3. Fees

- **Registration fee:** Free of charge
- **Annual fee:** Free of charge
- **Payment fees and limits**

Funds Transfer service	Fee	Limit per transaction (THB)	Default Daily Transaction Limit (THB)	Maximum Daily Transaction Limit (THB)
Payments for goods, loan and services through PromptPay system including scanning QR codes	No fees	500,000	500,000	2,000,000
Payments for goods and services through scanning QR codes for cross border payment	No fees	100,000	500,000	500,000
Payments for goods and services through scanning QR codes for Quick Pay	No fees	5,000	5,000	5,000

- **Funds transfer fees and limits**

Funds Transfer service	Fee	Limit per transaction (THB)	Default Daily Transaction Limit (THB)	Maximum Daily Transaction Limit (THB)
Funds transfer to your own account	No fees	10,000,000	500,000	10,000,000
Funds transfer to other accounts within CIMB Bank	No fees	500,000	100,000	5,000,000
PromptPay and Funds transfer to other banks	No fees	500,000	100,000	2,000,000
Funds transfer for Quick Pay	No fees	5,000	5,000	5,000


4. Security Policies

You are responsible to keep your Passcode confidential and your electronic devices secure . We recommend that:

- You should keep your electronic device in your possession . In case of losing your device, please download and register the application on a new device immediately to prevent unauthorized access on the lost device .

- You should remember your Passcode and not store it on devices which you installed CIMB TH on
- You must not let any person, including the Bank's staff, know your Passcode.
- You should log-out of the application everytime
- Please contact our CIMB Thai Call Center at 0-2626-7777 from 7.00 am to 7.00 pm as soon as there are unusual or suspicious transactions in your account.

5. Contact channels

- CIMB Thai branches
- CIMB THAI Care Center at 0-2626-7777 from 7.00 am to 7.00 pm or cimbthai.carecenter@cimbthai.com
- CIMB Website: www.cimbthai.com
-  CIMB THAI Bank ธนาคาร ซีไอเอ็มบี ไทย

* The Bank of Thailand has set up the Financial Consumer Protection Center with aims to give advice, receive and handle complaints relating to financial services, and educate general public on financial matters. If you receive unfair treatments while receiving the Bank's service, you may contact the Financial Consumer Protection Center at 1213 or fcc@bot.or.th

** If you would like to provide suggestions or comments regarding the Bank's investment products to the Securities and Exchange Commission (SEC), please contact the SEC at Tel. 02-033-9999 or through the hotline 1207 or, send an email to saraban@sec.or.th or use the e-service available at www.sec.or.th.

The information in this document is accurate as of 9th August 2023