

Terms and Conditions for Receiving Privileges as a CIMB Preferred Member

CIMB Preferred members may verify their membership status and receive monthly Preferred Points in the following month, after the evaluation period of their Asset Under Management (AUM) or Credit Under Management (CUM). These points can be redeemed for exclusive privileges via LINE Official Account: Wealth & Preferred. Points are valid for 12 months from the receipt date of points met with the investment criteria or participating in only eligible investment campaign as outlined below.

1. Membership Status

Effective from 1 January 2026, Preferred Points will be considered and awarded based on the highest net balance of AUM or CUM from the preceding month. Points are calculated according to the net balance as per the following criteria:

Asset Under Management (AUM) by the Bank for the Month

AUM Value	CIMB Preferred Status	Monthly Preferred Points
THB 30 million and above	Private Wealth	800 Points
THB 10 – 29.99 million	Preferred Elite	200 Points
THB 3 – 9.99 million	Preferred	50 Points

Credit Under Management (CUM)

CUM Value	CIMB Preferred Status	Monthly Preferred Points
THB 30 million and above	Private Wealth	800 Points
THB 10 – 29.99 million	Preferred Elite	200 Points

Members can earn Preferred Points based on their AUM and/or CUM values. Monthly evaluations are conducted by the Bank, and point allocation is determined solely by the value and holding of eligible financial products, as detailed below.

AUM (Assets Under Management) *

Product	Calculation and Financial Product Holding Criteria
1. Savings/Current Account (CASA)	End-of-month net balance.
2. Fixed Deposit	Half of the net month-end balance.
3. Mutual Fund	Active Mutual Fund or Equity/Mixed Fund: The daily outstanding balance of mutual funds (or mixed funds) is calculated from the first holding day until the end of the month, then divided by the total number of days in that month. Passive Mutual Fund or Debt Instrument: The daily outstanding balance is calculated from the first holding day until the end of the month, then divided by the total number of days in that month. However, only half of the resulting average value will be taken into account for calculation purposes.
4. Primary Bonds, Perpetual Bonds, Common Stocks, Real Estate Investment Trusts (REITs)	New investments with a custodian account held at CIMB Thai within the past 12 consecutive calendar months, excluding redemption amounts.
5. Secondary Bonds, Offshore Bonds, Structured Products (ELN & MAXI)	New investments with a custodian account held at CIMB Thai within the past 12 consecutive calendar months, multiplied by two**, excluding redemption amounts.
6. Life Insurance and Unit-linked Insurance (UL)	<u>First-year premium paid</u> within the past 12 consecutive calendar months, multiplied by two.**

*Transactions conducted via CIMB Thai branches and the CIMB THAI mobile application are included in the calculation.

**The multiplication by a factor of two does not represent a multiplication of returns nor guarantee that the investment will double. It serves solely as an 'accounting multiplier' for the purpose of calculating customer status.

CUM (Credit Under Management)

To earn Preferred Points from credit products, members must maintain a net outstanding balance of THB 10 million or more.

Product	Calculation and Financial Product Holding Criteria
1. Secured Loans (e.g., home loan, refinance) and Unsecured Loans (e.g., personal cash)	End-of-month outstanding balance
2. Wealth Credit Line (WCL)	End-of-month utilized balance

Notes:

1. CIMB Preferred membership and Preferred Rewards Program points are not applicable to payroll accounts of CIMB Thai Bank Plc. and its subsidiaries.
2. The Bank reserves the right to amend membership status and Preferred Points details without prior notice.
3. Membership status and point allocation are based on the highest net balance of AUM or CUM at end of that month. Status updates will be reflected by the end of the following month.

Conditions for Earning Preferred Points and Redeeming Privileges

1. Preferred Points for CIMB Preferred members are calculated based on the net value of assets and/or credit holdings in eligible financial products with CIMB Thai Bank.
2. Members may access full details regarding CIMB Preferred membership, terms, and conditions for earning and redeeming privileges at:
<https://www.cimbthai.com/en/preferred/home.html>
3. If a member ceases to hold any CIMB Preferred status, the Bank will remove all remaining Preferred Points and/or Campaign Points from the LINE Official Account:

Wealth & Preferred within 15 business days after the date of status evaluation. These points cannot be reinstated or redeemed for any gifts or privileges under CIMB Preferred Your Choices.

4. The Bank reserves the right to amend any conditions with prior notification within an appropriate timeframe through the Bank's designated channels. Members may check for updates via the LINE Official Account: Wealth & Preferred or the website <https://www.cimbthai.com/en/preferred/home.html>. In the event of any dispute, the Bank's decision shall be deemed final.
5. Preferred Points will not be rewarded retroactively under any circumstances.
6. Any remaining balance from redeemed privileges cannot be converted into cash or exchanged for other gifts under any circumstances.
7. New CIMB Preferred members will be evaluated based on net investment and/or credit holdings from the previous month. Points will be awarded in the next month's cycle.
8. Points may be redeemed through LINE Official Account: Wealth & Preferred using the mobile number registered with the Bank.

8.1 If you change your mobile number, please update your information at least one month prior to the point receipt date. You may do so by:

- (1) Visiting any CIMB Thai Bank branch with valid and current document for an identification
- (2) Contacting your Relationship Manager or
- (3) Calling CIMB Preferred Care Center at 02 626 7888 (available daily)

8.2 For security purpose, a One-Time Password (OTP) will be sent only to the registered mobile number used with the application.