








Item	Details															
Product Name	Speed D Plus Savings by CIMB Thai (Speed D+)															
Product Type	Savings Deposit															
Minimum Initial Deposit Amount/ Maximum Amount	Normal interest rate <sup>(1)</sup> : Minimum starting from THB 0															
Interest Rate Per Annum and Detail of Interest Rate	Interest rate including Bonus rate <sup>(2)</sup> : Minimum more than THB 3,000,000															
	<div></div> <div><p>● <b>Speed D Plus Savings by CIMB Thai (Speed D+)</b></p><p><b>Deposit interest rate is calculated based on total account balance (Tier Rate)</b></p><p>* The interest rate will be calculated from the first Thai Baht and applied to the whole amount shown at day's end.</p><table><tr><th>Balance (Baht)</th><th>Normal interest rate <sup>(1)</sup> (p.a.)</th><th>Interest rate including Bonus rate <sup>(2)</sup> (p.a.)</th></tr><tr><td>Up to 100,000</td><td>0.25%</td><td><b>0.55%</b> (0.25%+0.30%)</td></tr><tr><td>More than 100,000 up to 3,000,000</td><td>1.50%</td><td><b>1.80%</b> (1.50%+0.30%)</td></tr><tr><td>More than 3,000,000 up to 20,000,000</td><td>1.80%</td><td><b>2.10%</b> (1.80%+0.30%)</td></tr><tr><td>More than 20,000,000</td><td>0.50%</td><td><b>0.80%</b> (0.50%+0.30%)</td></tr></table><p><b>Normal interest rate <sup>(1)</sup></b></p><p>For individual customers</p><p><b>Interest rate including bonus rate <sup>(2)</sup> (Normal interest rate + Bonus 0.30%)</b> from 1 January to 31 March 2025.</p><p><b>Conditions to receive the interest payment including bonus rate for a new customer</b></p><ol style="list-style-type: none"><li>1. Applicable only to individual new customers of the Bank or individual customers applying for CIMB Preferred membership at the same month as the account opening request.</li><li>2. Minimum account opening amount of more than THB 3,000,000 on the account opening date or an accumulated amount of more than THB 3,000,000 within the month of account opening (based on the remaining balance at the end of the day).</li><li>3. The Bank will calculate the interest rate, including the bonus rate, based on the remaining balance at the end of the day on the 8<sup>th</sup> day 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.</li></ol><p><b>Conditions to receive the interest payment including bonus rate for existing Speed D+ customer</b></p><ol style="list-style-type: none"><li>1. Applicable only to new individual customers of the Bank or individual customers applying for CIMB Preferred membership and having the remaining balance of more than THB 3,000,000 at the end of any day within the same month of applying for the membership during the campaign period from 1 January to 31 March 2025.</li><li>2. The Bank will calculate the interest rate, including the bonus rate, based on the remaining balance at the end of the day on the 8<sup>th</sup> day of the following month, commencing from the month in which the customer qualifies, 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.</li></ol><p><b>Example:</b></p><ol style="list-style-type: none"><li>a) Accounts opened or the conditions met between 1 - 31 January 2025: Receive the interest rate including the bonus rate from 8 February 2025 to 8 June 2025. From 9 June 2025 onward, receive the normal interest rate.</li><li>b) Accounts opened or the conditions met between 1 – 28 February 2025: Receive the interest rate including the bonus rate from 8 March 2025 to 8 July 2025. From 9 July 2025 onward, receive the normal interest rate.</li></ol></div>	Balance (Baht)	Normal interest rate <sup>(1)</sup> (p.a.)	Interest rate including Bonus rate <sup>(2)</sup> (p.a.)	Up to 100,000	0.25%	<b>0.55%</b> (0.25%+0.30%)	More than 100,000 up to 3,000,000	1.50%	<b>1.80%</b> (1.50%+0.30%)	More than 3,000,000 up to 20,000,000	1.80%	<b>2.10%</b> (1.80%+0.30%)	More than 20,000,000	0.50%	<b>0.80%</b> (0.50%+0.30%)
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	<p>c) Accounts opened or the conditions met between 1 - 31 March 2025:</p> <p>Receive the interest rate including the bonus rate from 8 April 2025 to 8 August 2025.</p> <p>From 9 August 2025 onward, receive the normal interest rate.</p> <p>The above interest rates are as per the latest announcement.</p> <p>The interest rate may subject to change. Please find the latest information about the Bank's deposit interest announcement or at <a href="http://www.cimbthai.com">www.cimbthai.com</a>, and choose menu "Interest Rates".</p>
<b>Interest Payment</b> 	Interest paid monthly, with subject to withholding tax as prescribed by the Revenue Department.
<b>Key Requirements</b> 	<ul style="list-style-type: none"> <li>Account Opening Channels for Speed D Plus Savings by CIMB Thai ("Speed D+")               <ol style="list-style-type: none"> <li>CIMB THAI Application, for individuals with Thai nationality only.<sup>(1)</sup></li> <li>Branches, for Thai individuals ,and foreign customer.</li> </ol> <p><sup>(1)</sup>In case of Speed D+ account opening via CIMB THAI Application, the branch owner will be Langsuan Branch.</p> </li> <li>Customer must be aged 15 years old and above at the account opening date.</li> <li>Customer must have a valid email address and apply for CIMB THAI Application to do financial transactions through the account.</li> <li>Customer can open only 1 account of Speed D+.</li> <li>Only single account is eligible for Speed D+ account opening.</li> <li>Speed D+ account is no passbook savings accounts. The Bank will send monthly e-statement on every first date of month to the email provided on the account opening date.</li> <li>The debit card <u>will not be</u> issued as request to do any transactions via Speed D+ account.</li> </ul> <p>Remark</p> <ol style="list-style-type: none"> <li>Customers can learn about details of savings accounts products from the Bank's current deposit rate announcement at <a href="https://www.cimbthai.com">https://www.cimbthai.com</a> or by contacting any of CIMB Thai Bank branches or CIMB Thai Care Center at Tel. 02-626-7777, every day.</li> <li>The Bank may change the terms and conditions which can be checked at <a href="https://www.cimbthai.com">https://www.cimbthai.com</a>. In case of dispute, the Bank's decision shall be final.</li> </ol>
<b>Deposit/Withdrawal/ Transfer and Other Benefits and Conditions</b> 	<ul style="list-style-type: none"> <li>Deposit/ Withdrawal via branch or any other channels as specified by the Bank.</li> <li>Funds transfer or payment via CIMB THAI Application or any other channels as specified by the Bank.</li> <li>Require additional identity verification via facial recognition, and any other identity verification measures the bank may specify.</li> <li>In case of no account movement (dormant status), please contact CIMB Thai branch or any other channels as specified by the Bank to reactivate the account before conducting any transactions such as deposit, withdrawal, money transfer or payment.</li> <li><b>In case of deposit account opening, if no deposit is made within the date falling 30 days after the account opening date, such deposit account will be closed automatically without prior or further notice.</b></li> <li>From 11 August 2021 onwards, the deposit shall receive protection by Deposit Protection Agency, as prescribed by law, in the amount of THB 1 million per 1 depositor per 1 financial institution.</li> </ul>
<b>Account Maintenance Fee</b> 	In case where the account has remaining balance less than THB 2,000 with no movement or has been uncontactable for over one year (consecutive 12 months), an account maintenance fee will be charged at THB 50 per month.
<b>Contact Channel</b> 	<ul style="list-style-type: none"> <li>CIMB Thai Bank branches</li> <li>CIMB Thai Care Center Tel. 02-626-7777.</li> <li>CIMB Thai Website (<a href="http://www.cimbthai.com">www.cimbthai.com</a>)</li> </ul>
<b>Caution</b> 	<ul style="list-style-type: none"> <li>Inter-region or inter-bank transaction may incur additional fee.</li> <li>For any questions, please ask for or seek clarification from the Bank immediately.</li> </ul>

<b>Communication of any changes to conditions of the products to customer.</b>	The Bank will make prior notice of change in service conditions that may cause the customers to lose their benefits.
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**Remarks:**

- Tax exemption shall be applicable to the interest received not exceeding THB 20,000 per year (from all savings accounts in combination), except for the case of customer declaring an intention not to disclose his/her deposit information to the Revenue Department or non-Thai residents.
- Product conditions shall be as specified by the Bank.
- Being hired to open an account, or consenting other people to use account shall receive punishments by the law if your account is used in committing an offense.