and Detail of Interest Rate





Item	<b>Details</b>
Product Name	Speed D Plus Savings by CIMB Thai (Speed D+)
Product Type	Savings Deposit
Minimum Initial Deposit	Normal interest rate <sup>(1)</sup> : Minimum starting from THB 0
Amount/ Maximum Amount	Interest rate including Bonus rate <sup>(2)</sup> : Minimum more than THB 3,000,000
Interest Rate Per Annum	● Speed D Plus Savings by CIMB Thai (Speed D+)

Deposit interest rate is calculated based on total account balance (Tier Rate)

\* The interest rate will be calculated from the first Thai Baht and applied to the whole amount shown at day's

Balance (THB)	Normal interest rate <sup>(1)</sup> (p.a.)	Interest rate including  Bonus rate <sup>(2)</sup> with condition 1 (p.a.)	Interest rate including  Bonus rate <sup>(2)</sup> with  condition 2 (p.a.)
Un to 100 000	0.25%	0.45%	0.65%
Up to 100,000		(0.25%+0.20%)	(0.25%+0.40%)
More than 100,000 up to	1.45%	1.65%	1.85%
3,000,000	1.45%	(1.45%+0.20%)	(1.45%%+0.40%)
More than 3,000,000 up to	4.500/	1.70%	1.90%
20,000,000	1.50%	(1.50%+0.20%)	(1.50%+0.40%)
Mare then 20,000,000	0.50%	0.70%	0.90%
More than 20,000,000		(0.50%+0.20%)	(0.50%+0.40%)

# Normal interest rate (1)

For individual customers

<u>Interest rate including bonus rate</u> <sup>(2)</sup> (Normal interest rate + Bonus 0.20 - 0.40%) from 1 November to 30 December 2025.

## Conditions to receive the interest payment including bonus rate

- 1. Condition 1 for Bonus rate +0.20%:
  - 1.1 For individual customers who are new to the bank and maintain a deposit balance of more than 3 million baht within the month of account opening.
  - 1.2 For individual customers who register as CIMB Preferred members and maintain a deposit balance of more than 3 million baht within the month of CIMB Preferred membership registration.
- Condition 2 for Bonus rate +0.40%: For individual customers who meet the bank's new HNW
  customer criteria, and maintain a deposit balance of more than 3 million baht within the month of
  qualify the criteria of new HNW customers.
- 3. The Bank shall calculate net deposit interest at the standard rate at the end of each day and shall begin applying the interest rate inclusive of the bonus from the 7th day of the following month, for a duration of four months. After this period, the customer will receive the normal interest rate as per the Bank's saving interest rate announcement.

### Example:

- a) Accounts opened or the conditions met between 1 30 November 2025: Receive the interest rate including the bonus rate from 7 December 2025 to 6 April 2026. From 7 April 2025 onward, receive the normal interest rate.
- b) Accounts opened or the conditions met between 1-31 December 2025: Receive the interest rate including the bonus rate from 7 January 2026 to 6 May 2026.

From 7 May 2026 onward, receive the normal interest rate.

The above interest rates are as per the latest announcement.

The interest rate may subject to change. Please find the latest information about the Bank's deposit interest announcement or at www.cimbthai.com, and choose menu "Interest Rates".

# **Product Sales Sheet**

Update as of 01 November 2025





Interest Payment 🕔	Interest paid monthly, with subject to withholding tax as prescribed by the Revenue Department.
Key Requirements 🕔	Account Opening Channels for Speed D Plus Savings by CIMB Thai ("Speed D+")
	1) CIMB THAI Application, for individuals with Thai nationality only. <sup>(1)</sup>
	2) Branches, for Thai individuals, and foreign customer.
	3) TrueMoney application, for individuals with Thai nationality, to be used as a beneficiary account. (2)
	<sup>(1)</sup> In case of Speed D+ account opening via CIMB THAI Application, the branch owner will be Langsuan Branch.
	<sup>(2</sup> In case that a customer opens a Speed D+ savings account via TrueMoney application, the home branch shall be
	specified as Head Office, Langsuan Road Branch. Eligibility is reserved for customers who are at least 20 years old
	on the date of account opening.
	Customer must be aged 15 years old and above at the account opening date.
	Customer must have a valid email address and apply for CIMB THAI Application to do financial transactions
	through the account.
	Customer can open only 1 account of Speed D+.
	Only single account is eligible for Speed D+ account opening.
	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.
	• The debit card will not be issued as requested to do any transactions via Speed D+ account.
	Remark
	Customers can learn about details of savings accounts products from the Bank's current deposit rate
	announcement at https://www.cimbthai.com or by contacting any of CIMB Thai Bank branches or CIMB Thai
	Care Center at Tel. 02-626-7777, every day.
	2. The Bank may change the terms and conditions which can be checked at https://www.cimbthai.com. In case of
D ''04'''   1	dispute, the Bank's decision shall be final.
Deposit/Withdrawal/	Deposit/ Withdrawal via branch or any other channels as specified by the Bank.
Transfer and Other	Funds transfer or payment via CIMB THAI Application or any other channels as specified by the Bank.
Benefits and Conditions	<ul> <li>Require additional identity verification via facial recognition, and any other identity verification measures the bank may specify.</li> </ul>
	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.
	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.
	• 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.
Account Maintenance Fee	In case where the account has remaining balance less than THB 2,000 with no movement or has been
<b>3</b>	uncontactable for over one year (consecutive 12 months), an account maintenance fee will be charged at THB 50
	per month.
Contact Channel	CIMB Thai Bank branches
	CIMB Thai Care Center Tel. 02-626-7777.
	CIMB Thai Website (www.cimbthai.com)
Caution	Inter-region or inter-bank transaction may incur additional fee.
	For any questions, please ask for or seek clarification from the Bank immediately.
Communication of any	The Bank will make prior notice of change in service conditions that may cause the customers to lose their
changes to conditions of	benefits.
the products to customer.	

## **Product Sales Sheet**

Update as of 01 November 2025





- 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.