

Terms and Conditions for Speed D Plus Savings by CIMB Thai (Speed D+) and Speed D Savings by CIMB Thai

- Account Opening Channel of Speed D Plus Savings by CIMB Thai (“**Speed D+**”)
 - 1) CIMB THAI Digital Banking Application, for individuals with Thai nationality only.⁽¹⁾
 - 2) Branch channel, for individuals with Thai and foreign customers.

⁽¹⁾In case of Speed D+ account opening via CIMB THAI Digital Banking Application, the branch owner is Langsuan Road Head Office.

- Customer must age 15 years and above as of the Speed D+ account opening date.
- Customer must have e-mail address to apply for CIMB THAI Digital Banking Application.
- Customer can open a maximum of 1 account of Speed D+. In case the customer does not meet the additional requirements for Speed D+ account⁽²⁾ the Bank will change the type of account to Speed D Savings by CIMB Thai (“**Speed D**”) as specified by the Bank.

If the customer’s Speed D account is still active, additionally opening of Speed D+ account will not be allowed.

⁽²⁾**Customer must read “Conditions to maintain Speed D+ account”**

- Customer can open Speed D+ account for single account only (a joint account is not allowed).
- There is no passbook provided for Speed D+ account and Speed D account . The Bank will send statement to the customer’s email address provided to the Bank on monthly basis.
- Interest paid at every month end.
- The interest calculation will be made at the day end based on the account balance according to the following tier rate.

(1) Speed D+ account Tier Rate is as followed:-

- Balance 0 - 2,000,000 Baht	Interest Rate 0.80% p.a.
- Balance more than 2,000,000 - 3,000,000 Baht	Interest Rate 1.60% p.a.
- Balance more than 3,000,000 - 500,000,000 Baht	Interest Rate 0.50% p.a.
- Balance more than 500,000,000 Baht	Interest Rate 0.20% p.a.

(2) Speed D account Tier Rate is as followed:-

- Balance 0 - 3,000,000 Baht	Interest Rate 0.80% p.a.
- Balance more than 3,000,000 - 500,000,000 Baht	Interest Rate 0.50% p.a.
- Balance more than 500,000,000 Baht	Interest Rate 0.20% p.a.

As per the current deposit interest rate announcement.

- Speed D account is an account that the Bank uses for the change of the account type, in case that the customer's financial status does not meet with the Bank's requirement. Therefore, the customer cannot request for opening Speed D account.
- The debit card cannot be issued for Speed D+ account or Speed D account

Importance: Customer must read before opening the account.

How to maintain Speed D+ account

1. Maintain or increase value of AUM⁽¹⁾ and value of investment in wealth products or CUM⁽²⁾ at least the minimum requirement as per table 1.

Table 1

Total value of AUM or CUM	THB 3,000,000 and above
Number of products maintained	2 products and above
Investment Value of Wealth Products	THB 1,000,000 and above

Customer can maintain or increase value of AUM/CUM and value of wealth products to be higher than the minimum requirement according to CIMB Preferred Members' Status Criteria as per table 2.

Table 2

CIMB Preferred Status	Total value of AUM or CUM	Number of products maintained	Investment Value of Wealth Products
<i>Private Wealth</i>	THB 30 million and above	2 products	THB 5 million and above
<i>Preferred Elite</i>	THB 10 million – THB 29.99 million	2 products	THB 3 million and above
<i>Preferred</i>	THB 3 million – THB 9.99 million	2 products	THB 1 million and above

⁽¹⁾AUM or Asset Under Management refers to "Asset" Under Management of the Bank

⁽²⁾CUM or Credit Under Management refers to "Credit" Under Management of the Bank

2. Customer shall maintain or increase value of AUM/CUM as per table 1 and 2 throughout the holding period of the Speed D+ account.

Importance: The change from *Speed D+ account to Speed D account or Speed D to Speed D+ account*

2.1 For CIMB Preferred member who has no member status as Preferred or Preferred Elite Private Wealth on the date of holding Speed D+ account, the Bank will consider changing the account type based on the followings: -

- (1) The consideration of changing of the account type shall be made on 15th day of the 7th month from the date of opening Speed D+ account.
- (2) The consideration of changing of the account type shall be made on 15th day of the following month from the latest date of changing of the account type.

2.2 For CIMB Preferred member who has member status as Preferred or Preferred Elite Private Wealth on the date of holding Speed D+ account, the Bank will consider changing the account type based on the followings:-

- (1) The consideration of changing of the account type shall be made on 15th day of January and July each year (or as per CIMB Preferred Membership Conditions).
- (2) In case where the customer wishes and informs the Bank to cancel CIMB Preferred Membership and/or no longer holding the Bank's products**, the consideration of changing of the account type shall be made on 15th day of the following month from the latest date of changing of the account type

** In accordance with the details specified in CIMB Preferred Your Choices Conditions during the calendar year.

Notes:

1. Customer can find out more details of deposit products from the Bank's announcement of current deposit interest rate through www.cimbthai.com or contact any CIMB Thai Bank branch or CIMB Thai Care Center Tel. 02-626-7777, daily, from 07:00 - 20:00 hrs.
2. Customer can study the latest details about CIMB Preferred membership, member status group and conditions set by the Bank from <https://preferred.cimbthai.com>.
3. CIMB Preferred members can check their member status at myPreferred application.
4. The Bank may change the terms and conditions from time to time. To find out more information,

please visit <https://preferred.cimbthai.com>. In case of dispute, the Bank's decision shall be final.

5. The Bank will notify the change of Speed D+ account type before and after the change according to the Bank's practice via "Notification" in the CIMB THAI Digital Banking Application and/or myPreferred Application (for CIMB Preferred Member only). Please ensure that the Notification is turn on in your device.

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- 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.