

20 May 2022

Dear Valued Member,

Subject: To inform you of the terms and conditions for points earning and privileges redemption for CIMB Preferred Members

Enclosures: (1) Important Notes for CIMB Preferred Members
(2) Terms and Conditions of CIMB Preferred Your Choices

CIMB Thai Bank Public Company Limited ("the Bank") would like to thank you for your trust and support given to us all along. We would like to inform you of new terms and conditions of CIMB Preferred Your Choices, effective from 1 July 2022 onwards. The details of which is summarized as follows:-

1. The Bank will consider providing Preferred Points for CIMB Preferred Member based on the AUM/CUM of the previous month.
2. The Bank will deliver Preferred Points via myPreferred application in the following month. The monthly Preferred Points for the first month will be submitted within August 2022 which is considered based on the amount in July 2022.
3. The monthly Preferred Points is valid for 6 month after receipt.
4. This new consideration criteria will provide the Member with more opportunities to gain Preferred Points for redemption of more privileges, up to 12,000 points for each calendar year.*

* The Member maintaining "Private Wealth" for consecutive 12 months will receive 1,000 points in each month.

(AUM or Asset Under Management refers to Asset under the management of the Bank and CUM or Credit Under Management refers to Credit Under Management of the Bank.

Please read additional information in "the Important Notes for CIMB Preferred Members" and "the Terms and Conditions of CIMB Preferred Your Choices" enclosed herewith.

We do hope that you will be satisfied with our various privileges, service provision from your relationship manager in charge of your investment portfolio, and investment advisory services provided by our professional financial advisers.

You may download myPreferred application by scanning QR Code at the bottom of this letter. For further information or in case of any enquiry, please contact CIMB Preferred Line 02 626 7888, every day, during 7.00 a.m. - 8.00 p.m.

Sincerely yours,

Preferred Segment

CIMB Thai Bank Public Company Limited

Scan QR code to download myPreferred application.



Remark As this letter is automatically generated, no signature is thus required.

Important Notes for CIMB Preferred Members

1. The Bank has changed the period of AUM/CUM for considering point earning to be on a monthly basis. The first period for consideration of maintained AUM/CUM will commence during 1 – 31 July 2022. The received Preferred Points on a monthly basis will be submitted within August 2022, of which details are as tabulated:-

Value of AUM or CUM	CIMB Preferred Member Status	Preferred Points to be monthly received
THB 30 million or more	Private Wealth	1,000 Points
THB 10 million - THB 29.99 million	Preferred Elite	300 Points
THB 3 million - THB 9.99 million	Preferred	100 Points
Below THB 3 million	Preferred*	None

The Member who has not maintained AUM or CUM as stipulated in the above table shall receive Preferred* (Preferred Star) status, where your eligibility to receive numerous banking privileges remains (for instance special lending interest rates, cheque book, safety deposit box, financial transaction fees, and special campaigns) subject to the Bank's Terms and Conditions but you shall receive no Preferred Point.

2. Conditions for points earning and privileges redemption:

The Member shall receive Preferred Points within the following month after the consideration period for the maintained AUM or CUM on a monthly basis and shall exercise Preferred Points for redemption to gain the privileges via myPreferred application. The Preferred Points shall be valid for 6 months after being received.

3. Delivery of points

The Bank will deliver Preferred Points via myPreferred application for which the Member's mobile phone number earlier given to us is used for registration. In case of any change in the use of the Member's mobile phone, please inform us to update such information through any of the following channels:

- (1) Any CIMB Thai branch on business days during office hours, or
- (2) Our relationship manager in charge of the Member's investment portfolio.
- (3) CIMB Preferred Line Tel. 02 626 7888, every day, during 7.00 hrs -20.00 hrs.

For the utmost benefits of CIMB Preferred Member, please notify any change in the use of mobile phone's number to the Bank **within the first week of the month eligible for Preferred Points.**

The Bank reserves its right to deliver Preferred Points only to the members who have completely fulfilled the above conditions within specified period.



4. CIMB Preferred Member shall receive Preferred Points higher or lower than that is received in the previous month depending on AUM or CUM during the consideration period of Preferred Points.

In this regard, the Bank may consider elevate CIMB Preferred Member Status according to AUM/CUM on a monthly basis and maintain the Status until December 2022. The consideration of membership status will be made again during the consideration period in the following year.

Terms and Conditions of CIMB Preferred Your Choices

To be effective from 1 July 2022 onwards

1. Conditions for classifying CIMB Preferred membership status based on each Member's possession of the Bank's products to be eligible for the privileges.

CIMB Preferred Member shall receive CIMB Preferred Point based on the value of AUM/CUM to be determined for eligibility on a monthly basis. The detail of Preferred Point earning is as stipulated in the table below:

AUM or the asset under management

Types of products		Calculation of AUM and CUM
1.	Deposit	Derived from End-of-Month Balance.
2.	Mutual fund	Derived from NAV. at month end.
3.	Primary bond	Derived from new investment for a consecutive 6-month of calendar year via following channels. (1) Branch or RM in charge and use of custodian service provided by the Bank. (2) CIMB THAI Digital Banking Application or telebanking system.
4.	Secondary Bond	Derived from new investment for a consecutive 6 month of calendar year, excluding the amount of the bonds duly redeemed.
5.	Life insurance, non-life insurance and unit-linked products	Derived from premium payment for a consecutive 12 month of calendar year.
6.	Structured debenture	Derived from new investment for a consecutive 6 month of calendar year.
7.	Other investment products with special condition as stipulated by the Bank i.e. Perpetual Bond	Derived from new investment for a consecutive 6 month of calendar year.

CUM or Credit Under Management

Types of products		Calculation of AUM and CUM
1.	Secured loans (Home Loan, Home Loan for Refinance) and Unsecured loan (Personal Cash)	Derived from outstanding loan amount at month end.
2.	Wealth Credit Line (WCL)	Derived from the drawn down amount at month end.



CIMB Preferred Member will receive Preferred Points to redeem for privileges of CIMB Preferred Your Choices via myPreferred application

The remaining Preferred Points after the redemption and the Member has not earned any additional Preferred Point sufficient to redeem any other privileges, the remaining Preferred Points cannot be redeemed for cash or any premium items.

2. The Bank may hold promotion campaign activities for Members to gain “campaign points” or special points from the purchase of product as specified by the Bank during a certain period of time. Members will be notified of such activities via myPreferred application and/or other channels for promotion. The campaign points may be combined with Preferred Points to redeem for privileges.
3. Member may access <https://preferred.cimbthai.com> for additional details of CIMB Preferred membership, conditions pertaining thereto, and use of the privileges.
4. In case of no longer being CIMB Preferred Member, the Bank will delete the remaining Preferred points and/or campaign points (if any) from myPreferred application within 15 business days after the consideration of the membership status has been made. The Member will then be unable to return and/or redeem points for any privileges under the CIMB Preferred Your Choices programme.
5. Terms and conditions may be subject to change by the Bank. The Member is asked to study the updated terms and conditions via myPreferred application and <https://preferred.cimbthai.com>. In case of any dispute, the Bank’s decision shall be final.