

Terms and Conditions

1. Customers who apply for CIMB Preferred membership from 1 September – 31 December 2023 will earn Preferred Points based on the balance of Asset Under Management (AUM), Wealth Under Management (WUM), and the number of banking product holding- requiring a minimum of two, as outlined below

AUM	The Number of Banking Product Holding	WUM	Preferred Points
Start at 30 MB or more	at least 2	Start at 300,000 baht	10,000
Start at 3 MB <30 MB	at least 2	Start at 300,000 baht	3,000

Asset Under Management (AUM) and the number of banking product holding take account of the following products.

- A. Deposit
- B. Mutual Fund
- C. Primary Bonds
- D. Secondary Bonds
- E. Bancassurance (Life Insurance)
- F. Structure Debentures
- G. Other financial products as specified by the Bank

Wealth Under Management (WUM) takes account of the following products.

- A. Mutual Fund
- B. Primary Bonds
- C. Secondary Bonds
- D. Bancassurance (Life Insurance)
- E. Structure Debentures
- F. Other financial products as specified by the Bank

2. Members have the opportunity to raise the AUM and/ or WUM balances, to earn Preferred Points within 2 calendar months following the month of CIMB Preferred membership enrollment.
3. This privilege is exclusively applicable for CIMB Preferred members, and is non-transferable to others.
4. Customers who apply for and meet the CIMB Preferred membership requirements will earn Preferred Points through myPreferred Application in the subsequent month following the month of their successful CIMB Preferred membership enrollment.
5. Preferred Points are valid for 1 year from the date of receipt. Members can check the expiry date via myPreferred Application.
6. This privilege is limited to one entitlement right per member throughout the promotional period, starting from 1 September - 31 December 2023.
7. CIMB Preferred member shall redeem Preferred Points through myPreferred Application only.
8. The Preferred Points received cannot be transferred, changed, or exchanged for cash.
9. The Bank's terms and conditions for CIMB Preferred membership application and other related conditions are as specified by the Bank. Please note that the Bank's terms, conditions, and benefits may be subject to change. Customers can study and check the conditions at <https://preferred.cimbthai.com>. In the event of any dispute, the Bank's decision shall be considered final.
10. For more information, please contact CIMB Preferred Line 02 626 7888.

Examples

1. Customer A applied for CIMB Preferred membership on 5 September 2023, and possessed an AUM balance of 65 million baht, comprising mutual funds of 15 million baht and secondary bonds of 50 million baht. Consequently, Customer A will earn 10,000 Preferred Points.

2. Customer B applied for CIMB Preferred membership on 30 September 2023, and possessed an AUM balance of 30 million baht solely from deposit, with no proportion of wealth product within 2 calendar months according to the conditions. Consequently, Customer B does not qualify for earning Preferred Points.

3. Customer C applied for CIMB Preferred membership on 30 September 2023, and possessed an AUM balance of 30 million baht from fixed deposit. Subsequently, on 30 October 2023, he purchased an insurance product worth 300,000 baht. Consequently, Customer C will earn 10,000 Preferred Points.

4. Customer D applied for CIMB Preferred membership on 30 September 2023, and possessed an AUM balance of 40 million baht from investing in primary bonds. However, he held less than 2 banking products within 2 calendar months, according to the conditions. Consequently, Customer D does not qualify for earning Preferred Points.

5. Customer E applied for CIMB Preferred membership on 30 September 2023, and possessed an AUM balance of 40 million baht from investing in primary bonds. Subsequently, on 30 October 2023, he opens a savings account with a balance of 2,000 baht. Consequently, Customer E will earn 10,000 Preferred Points.

6. Customer F applied for CIMB Preferred membership on 1 September 2023, and possessed an AUM balance of 2 million baht from deposit. Subsequently, on 15 September 2023, he made an investment of 1 million baht in a mutual fund. Consequently, Customer F will earn 3,000 Preferred Points.

7. Customer G applied for CIMB Preferred membership on 1 September 2023, and possessed an AUM balance of 2 million baht from deposit. Subsequently, on 15 September 2023, he made an investment of 1 million baht in a mutual fund. Consequently, Customer G will earn 3,000 Preferred Points.

Furthermore, on 30 October 2023, Customer G expands his investments by an additional 27 million baht in secondary bonds, which qualifies him for an extra 7,000 Preferred Points.