

Terms and Conditions

1. This campaign is for CIMB Preferred members who are interested in investing in the products specified by the bank under this campaign and who have not made any investments in the past 12 calendar months from the month of the new investment
2. CIMB Preferred members can check their eligibility before investing by contacting their Relationship Manager or calling 02 626 7888.
3. These benefits are exclusive to CIMB Preferred members and are non-transferable.
4. Eligible CIMB Preferred members will receive benefits when investing in bank products, including: Life insurance products, Unit-linked life insurance products, Secondary bonds, Mutual funds with a front-end or switching-in fee of at least 1%, Structured notes, Other investment products as specified by the bank (excluding primary market bonds)

Product Type	Invested Amount	Preferred Points Earned
• Life insurance / Unit-linked life insurance	From THB 1,000,000	1,500 points
• Secondary bonds • mutual funds (with front-end or switching-in fee ☐ 1% fee), structured notes, other eligible investments (excluding primary bonds)	THB 3,000,000 to < =THB 5,000,000	1,000 points
	From THB 10,000,000	3,000 points

Table of Calculation method

Product	Calculation method
Bancassurance	First year premium paid during campaign period.
All-type mutual funds with Front-End Fee or Switching-In Fee starting from 1 % and more	Investment amount during campaign period.
Secondary bond	
SD (ELN, Maxi)	
Other investment products (except Primary bond)	

5. Member complying in the conditions above will receive Preferred Points in the following month from myPreferred application and by redemption via such application only.
6. Total received benefits must not be higher than 0.2% of the investment value of each investor.
7. Preferred Points will be valid for one year after the date of receipt. The validity date can be checked at myPreferred Application.
8. Campaign period from May 1, 2025 – November 30, 2025
9. More details of selected mutual funds are available at <https://preferred.cimbthai.com>
10. More details of investment products at are available <https://wealth.cimbthai.com>
11. Terms, conditions and benefits are as specified by the Bank and subject to change, details of which are available on myPreferred Application and at <https://preferred.cimbthai.com> In case of any dispute, the Bank's decision shall be final.
12. For further enquiries on benefits or the usage of myPreferred Application, please call CIMB Preferred Care Center at 02 626 7888.

Disclaimer:

- Investor should study and understand the product features, conditions, returns, and risks before making an investment decision.
- Investment in Mutual Funds is not “deposit” and not protected by the Deposit Protection Agency. Therefore, it involves with risks, including possible losses of the principal amount invested.
- Investment in Mutual Funds may carry the foreign exchange risk. Investor may experience currency losses or gains or receive the return less than their initial investment.
- These Mutual Funds may invest in future contracts, which carry higher risk than other Mutual Funds , so as to generate the potential returns. It thus may not suit investor who wishes to maintain the principal in full.

- These Mutual Funds may have the investment concentration on the real estate industry or in the country of investment. In case of any negative factors which adversely affect the investment, investor may lose a huge amount of investment.
- Investor should study the details of Mutual Funds, especially its investment policies, risks and performance. A prospectus can be requested at any CIMB Thai branches or your relationship manager. For more details, please call Tel. 02 626 7777.
- The insured should study and understand the conditions of coverage. Benefits and exclusions under the insurance policy before deciding to buy insurance every time.
- Bancassurance products are not deposits. For the maximum benefit from the policy, the insured should pay the premium until the end of the premium payment period and hold the policy until the end of the contract. The insured may not receive a refund equal to the maximum benefit from the policy or the amount of premium paid.