

Terms and Conditions

1. Participation and Eligibility

1.1. Investment Qualification: The Bank will use the net investment amount as of the campaign end date (March 15, 2026) as the basis for calculating rewards.

1.2. Customer Group: This privilege is exclusively for CIMB Preferred members, including both new and existing members.

1.3. Eligibility Verification: CIMB Preferred members can check their eligibility and campaign conditions with their Relationship Manager or contact CIMB Preferred Care Center at Tel. 02 626 7888.

2. Investment Calculation and Rewards

2.1. Calculation and Grouping: Investments in Group 1 and Group 2 products will be calculated separately. Investment amounts cannot be combined across groups for reward calculation.

2.2. Accumulated Investment: For mutual fund products, the calculation will be based on the net increase in mutual fund holdings during the campaign period (December 15, 2025 – March 15, 2026). Capital gains or losses will not be considered in the net amount for promotional purposes.

2.3. Group 1 Calculation: For no-load funds, the calculation will be based on the Daily Outstanding Balance from the first holding date until March 15, 2026, averaged over the campaign period.

Product Type	Accumulated Purchase Amount (with in group 1)	Reward
No-Load Funds	from THB 30,000,000 or above	Central e-voucher THB 1,500
	from THB 50,000,000 or above	Central e-voucher THB 3,000
	from THB 100,000,000 or above	Central e-voucher THB 7,500
	from THB 500,000,000 or above	Central e-voucher THB 50,000

*Customers who meet the conditions for Group 1 may choose to receive a Central e-voucher or an equivalent reward by contacting their Relationship Manager or the CIMB Preferred Care Center at Tel. 02 626 7888.

Example of Daily Outstanding Balance calculation for considering the promotion during the investment period for **no-load funds**:

Example	15 Dec 25	16 Dec 25	14 Feb 26	1 Mar 26	15 Mar 26	Total Daily Outstanding Balance	Rewards
Example 1	purchased mutual funds 100 MB outstanding 100 MB			outstanding 100 MB			$\frac{100+100+\dots+100}{91 \text{ days}} = 100 \text{ MB}$	Central e-voucher valued THB 7,500
Example 2			outstanding 0 MB			purchased mutual funds 100 MB outstanding 100 MB	$\frac{100}{91 \text{ days}} = 1.098 \text{ MB}$	Not eligible
Example 3	purchased mutual funds 100 MB outstanding 100 MB	sell mutual funds 50 MB outstanding 50 MB			outstanding 50 MB		$\frac{100+50+\dots+50}{91 \text{ days}} = 50.549 \text{ MB}$	Central e-voucher valued THB 3,000
Example 4		outstanding 0 MB			purchased mutual funds 100 MB outstanding 100 MB	outstanding 100 MB	$\frac{100+100+\dots+100}{91 \text{ days}} = 16.483 \text{ MB}$	Not eligible

15 Dec, 25 - 15 Mar 26 = 91 days

2.4. Group 2 Calculation: For load funds, the calculation will be based on net new subscriptions during the campaign period, minus redemptions or switching out.

Product Type	Accumulated Purchase Amount (within group 2)	Reward
Load Funds	from THB 3,000,000 or above	Central e-voucher THB 2,500
	from THB 10,000,000 or above	Apple AirPods Pro 3 (THB 9,600)
	from THB 30,000,000 or above	Apple iPad Air M3 11" (THB 28,800)
	from THB 50,000,000 or above	Apple iPhone 17 Pro (THB 48,000)

2.5. Maximum Reward Value: The total reward value per investor must not exceed 0.2% of the investment amount, as per SEC regulations.

3. Reward Conditions

3.1. Rewards will be delivered within 45 days after the campaign ends, subject to meeting all conditions.

3.2. Delivery will be made to the address provided to CIMB Thai Bank.

3.3. Maximum of 2 rewards per customer (1 rewards per group).

3.4. Privileges are non-transferable.

4. Campaign Period and Rights

4.1. Campaign from December 15, 2025 to March 15, 2026.

4.2. This campaign cannot be combined with other promotions.

4.3. More details of selected mutual funds are available at:

<https://wealth.cimbthai.com/th/MutualFund.html>

4.4. More details of investment products are available at:

<https://wealth.cimbthai.com>

4.5 Terms, conditions and benefits are as specified by the Bank and subject to change, details of which are available on LINE OA @CIMBTHAIWealth. In case of any dispute, the Bank's decision shall be final.

4.6. For inquiries, contact CIMB Preferred Care Center at Tel. 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.