



1 November 2023

Dear Valued Member,

Subject: Terms and Conditions for CIMB CIMB Preferred Your Choices

Enclosures: Terms and Conditions of CIMB Preferred Your Choices

CIMB Thai Bank Public Company Limited (“the Bank”, “we”) 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 January 2024 onwards. Please read additional information in “The Important Notes for CIMB Preferred Members” and “Terms and Conditions of CIMB Preferred Your Choices” enclosed herewith.

We hope that you will be satisfied with our privileges, and services from our Relationship Managers well as investment advisory from our Professional Financial Advisers.

In order to redeem your privileges, please download myPreferred application by scanning QR Code provided below.

For further information or enquiry, please contact CIMB Preferred Line at 02 626 7888, daily, during 7:00 AM - 10:00 PM.

Sincerely yours,

Preferred Segment

CIMB Thai Bank Public Company Limited

Please download myPreferred application.



Remark This letter is automatically generated, no signature is thus required.

Terms and Conditions of CIMB Preferred Your Choices

1. Member Status

- 1.1 Starting from 1 January 2024 the CIMB Preferred Points will be considered based on Asset Under Management (“AUM”) or Credit Under Management (“CUM”) value as of the month earlier.

You can check your CIMB Preferred member’s status from myPreferred application.

Value of AUM or CUM	CIMB Preferred Member Status	Regular Monthly Points	Special Points in Member’s Birth Month
THB 30 million or more	Private Wealth	1,000 Points	200 Points
THB 10 million - THB 29.99 million	Preferred Elite	300 Points	200 Points
THB 3 million - THB 9.99 million	Preferred	100 Points	200 Points
Below THB 3 million	Preferred*	-	-

The Bank reserved the right to make change of member’s status and the Points without advanced notice.

- 1.2 To maximize your benefits, the Bank will consider the highest value between AUM or CUM Member may have at the month. Any positive change of the AUM/CUM will effect on your higher member’s status. In this regard, the Bank may consider elevate CIMB Preferred Member Status according to the AUM or CUM on a monthly basis and maintain the Status until December of each year. The consideration of membership status will be made again during the consideration period in the following year.
- 1.3 The Points will be provided via myPreferred application and valid for 6 months only.
- 1.4 All Points are not refundable or exchange into cash and any goods and services. The expired Points will not be able to revert or reuse.
- 1.5 Members of each status are eligible for CIMB Preferred banking privileges (for instance special lending interest rates, cheque book, safe deposit box, financial transaction fees, and special campaigns) subject to the Bank’s Terms and Conditions.
- 1.6 List of products that eligible for AUM or CUM considerations are as follow.

AUM

Types of products		Calculation Basis
1.	Deposit	Derived from End-of-Month Balance.
2.	Mutual Fund	Derived from a monthly NAV. at month end.
3.	Primary Bond	Derived from new investment during the period of 6 consecutive calendar months.
4.	Secondary Bond	Derived from new investment during the period of 6 consecutive calendar months, excluding the amount of the bonds duly redeemed.
5.	Life Insurance, Non-Life Insurance and Unit-Linked products	Derived from premium payment during the period of 12 consecutive calendar month.
6.	Structured Debenture	Derived from new investment during the period of 6 consecutive calendar months.
7.	Other investment products with special condition as stipulated by the Bank i.e. Perpetual Bond	Derived from new investment during the period of 6 consecutive calendar months.

CUM

Types of products		Calculation Basis
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.

2. Points Delivery and Redemption

- 2.1 To redeem your valid Preferred Points for privileges from myPreferred application, Member must register to use the application.
- 2.2 For your security, the Bank will send OTP to your provided mobile number whenever you register to use the myPreferred application. If you would like to update your contact information, please contact during business hours us at:-
- (1) Bring your valid identification document to CIMB Thai branches , or
 - (2) Contact your Relationship Manager, or
 - (3) Call CIMB Preferred Line Tel. 02 626 7888.

To ensure that you do not miss any privileges, if you wish to change your contact detail please contact us **within the first week of the month in order to receive your entitled Preferred Points in the following month.**

3. Other Terms and Conditions

- 3.1 The Bank may carry out promotion campaign activities for Member to gain “Campaign Point” or special points from the purchase of product(s) as specified by the Bank during a certain period of time. Members will be notified of such activities via myPreferred application or other channels for promotion. The Campaign Point can be combined with valid Preferred Points to redeem for privileges available.
- 3.2 If you are not eligible for any status of CIMB Preferred member, any remaining Points will be removed from myPreferred application and its related system(s) within 15 business days.
- 3.3 The Bank reserved the rights to change these Terms and Conditions at any time. For updated CIMB Preferred membership details, Terms & Conditions and other promotions, please visit <https://preferred.cimbthai.com> or myPreferred application.
- 3.4 In case of any dispute of CIMB Preferred Points or Member’s status and other related matter, the Bank’s consideration and decision shall be deemed as final.