

Terms and Conditions for Receiving Benefits for CIMB Preferred Members

1. Membership Status

1.1 Starting from January 1, 2025, the calculation of Preferred Points will be based on the highest balance of Assets Under Management (“AUM”) or Credit Under Management (“CUM”) from the previous month. The calculation of Preferred Points will refer to the net balance as detailed below:

Asset Value (AUM) Managed by the Bank in the month:

AUM Value	CIMB Preferred Member Status	Preferred Points per Month
From 30 million THB and above	Private Wealth	1,000 points
From 10 - 29.99 million THB	Preferred Elite	300 points
From 3 - 9.99 million THB	Preferred	100 points

Credit Value (CUM) Managed by the Bank in the month:

CUM Value	CIMB Preferred Member Status	Preferred Points per Month
From 30 million THB and above	Private Wealth	1,000 points
From 10 - 29.99 million THB	Preferred Elite	300 points
From 5 - 9.99 million THB	Preferred	100 points

You can check your CIMB Preferred membership status for each month via the myPreferred app.

Notes:

1. CIMB Preferred membership and the receipt of points from the Preferred Rewards Program do not include salary accounts from CIMB Thai Bank Public Company Limited and its affiliates.
2. The Bank reserves the right to modify the details of CIMB Preferred membership status and Preferred Points without prior notice.
3. The calculation of points and membership status will be based on the highest net value at the end of each month, considering either AUM or CUM. The status will be updated by the 25th of the following month.

2. **Conditions for Earning Preferred Points and Redeeming Benefits** You will receive Preferred Points in the following month after the evaluation based on the monthly AUM or CUM value and can

use the points to redeem benefits through the myPreferred app. Points are valid for 6 months after you earn them by meeting investment conditions or participating in specific investment campaigns.

2.1 To redeem benefits with Preferred Points that have not expired, you can do so through the myPreferred app by using the phone number you have registered with the bank.

2.2 If you change your phone number, please update your details with the bank at least 1 month before you are due to receive Preferred Points for that month. The steps are as follows:

- (1) Bring current identity verification documents to any CIMB Thai Bank branch, or
- (2) Contact your relationship manager, or
- (3) Contact the CIMB Preferred Care Center at 02 626 7888, available daily.

2.3 You will receive a One-Time Password (OTP) sent to the registered phone number for security purposes when using the app. If you change the registered phone number, please refer to section 2.2.

2.4 Preferred Points cannot be exchanged for cash or for other gifts. Expired points cannot be reused in any case.

Terms and Conditions for Receiving Benefits from CIMB Preferred Rewards Program

- Conditions for Earning Preferred Points for CIMB Preferred Members** The calculation of Preferred Points for CIMB Preferred members will be based on the net value of assets and/or loans held in the bank's products to earn Preferred Points.

CIMB Preferred members will earn Preferred Points based on the value of AUM and/or CUM. The bank will evaluate on a monthly basis, and the details of the points you will receive will refer to the value and holdings of the financial products as specified below. Please refer to the table below.

AUM (Assets Under Management by the Bank)*:

Product	Calculation Conditions and Financial Product Holdings
1. Savings/Current Account (CASA)	End-of-month balance of savings deposits
2. Fixed Deposit	The fixed deposit amount will be calculated as half of the net balance at the end of the month
3. Mutual Fund	Net Asset Value (NAV) at the end of the month
4. Primary Bonds, Perpetual Bonds, Common Stock, Real Estate Investment Trusts (REITs)	New investment within a 6-month consecutive period
5. Secondary Bonds, Offshore Bonds, Structured Products (including ELN & MAXI)	Investment value from the start of the investment until maturity, excluding any redemption with the bank
6. Life Insurance and Unit-linked Life Insurance	Premium payments within a 12-month consecutive period

*Note: The calculation of points for eligible products includes transactions via both branch channels and the mobile app.

CUM (Credit Under Management by the Bank)*:

Product	Calculation Conditions and Financial Product Holdings
1. Secured Loans (e.g., home loans, home refinance loans) and Unsecured Loans (e.g., personal loans)	Outstanding balance at the end of the month
2. Wealth Credit Line (WCL)	Outstanding balance at the end of the month

To earn points for credit products, CIMB Preferred members must have loans starting at 5 million THB or more.

Preferred Points will be based on the outstanding loan balance of 3 million THB or more.



CIMB Preferred members will receive Preferred Points to redeem benefits from the CIMB Rewards Program through the myPreferred app.

2. For Promotional Campaigns or "Campaign Points"
Promotional or special points earned by purchasing products during a specified period as defined by the bank will be communicated to members via the myPreferred app and/or other bank communication channels. These points can be combined with Preferred Points for accumulation and redemption of various benefits.
3. You can learn more about CIMB Preferred membership, terms, and conditions for earning and using benefits at: <https://preferred.cimbthai.com>.
4. If you lose your CIMB Preferred membership status, the bank will remove your remaining Preferred Points and/or Campaign Points from the myPreferred app within 15 business days after determining your CIMB Preferred status. You will no longer be able to redeem or claim benefits from CIMB Preferred.
5. The bank may change the terms and conditions without prior notice. CIMB Preferred members can check updates on the myPreferred app and <https://preferred.cimbthai.com>. In the event of any disputes, the bank's decision is final.
6. **Preferred Points will not be awarded retroactively** in any case.
7. **If you redeem benefits with CIMB Preferred points**, any remaining balance after redemption cannot be exchanged for cash or other gifts, and the remaining expired points cannot be reinstated under any circumstances.
8. For new CIMB Preferred members, the evaluation of your net value of investments and/or loans from the previous month will be considered. You will earn points in the following month.

Banking Privileges Terms and Conditions

1. The criteria for earning Preferred Points will be based on your AUM or CUM from the previous month. You can check your CIMB Preferred membership status through the myPreferred app.

The bank reserves the right to change the details of CIMB Preferred membership status and Preferred Points without prior notice.

- For your benefit, the bank will evaluate based on the highest value of either AUM or CUM for the month. Continuous growth in the value of AUM/CUM will positively impact your CIMB Preferred membership status.
 - Your membership status will remain at the highest level achieved throughout the year until December, and your status will be re-evaluated in the next cycle of the year.
 - You can redeem benefits through the myPreferred app, and points are valid for only 6 months after you earn them.
 - Preferred Points cannot be exchanged for cash or other gifts, and expired points cannot be reinstated under any circumstances.
 - CIMB Preferred members at each level can receive exclusive benefits such as special interest rates on loan products, checkbook services, special fee rates, and exclusive campaigns, under the bank's conditions.
2. The bank will provide checkbook coupons through the myPreferred app in January of each member's anniversary year, based on the amount of AUM or CUM held with the bank. These coupons will expire on December 31, 2025, and cannot be redeemed for cash or other gifts.
 3. Any service fees or charges incurred for services exceeding the benefits available to CIMB Preferred members or for services outside the scope of membership privileges will be according to the bank's fee schedule, including fees related to deposits, loans, and other services.
 4. Wealth Advisory Services are available for personal wealth management consultations with investment strategists. Appointments can be made through the CIMB THAI Wealth & Preferred LINE Official Account or your relationship manager.
 5. CIMB Preferred members have access to special lounges and meeting rooms in 13 branches for financial services, investment consultations, and private meeting facilities.
 6. The bank may change conditions from time to time, and CIMB Preferred members can verify changes on the myPreferred app and/or <https://preferred.cimbthai.com>. In case of disputes, the bank's decision is final.

Note: For Safe Deposit Box privileges, due to the bank's policy to discontinue the service, CIMB Preferred members who previously had access to this service before December 30, 2024, will be able to continue using the service until December 31, 2025. The bank will notify members 30 days in advance before discontinuing this service.