

Fact Sheet: Digital Banking Service

(Please read this fact sheet and thoroughly study the details and conditions before you decide to buy or use the products/services.)

<Product launching unit> CIMB Thai Bank Public Company Limited

<Product name> CIMB THAI

1. Product Information

CIMB THAI App is a digital banking service that is designed with your convenience in mind. The application allows you to perform online financial transactions anywhere and anytime via electronic devices such as smartphones and tablets without the need to visit any branches. The application is also enforced with prudent security standards set by CIMB Group. The application provides the following features:

1.1 Account services (Savings Account, Current Account and Fixed Deposit Account)

- View summary of account balances
- Open an e-Savings account (Only available for Thai Citizens)
- Open Digital Fixed Deposit account (Only available for Thai Citizen who are currently our deposit customers)
- Open / Close deposit plan under Digital Fixed Deposit account
- View account transaction history up to the past 1 year

1.2 Funds Transfer services

- Transfer money between accounts of CIMB Thai Bank
- Transfer money between banks using destination account numbers

1.3 Payments for goods and services via PromptPay

- Pay for goods and services through the following methods: filling recipient information, scanning barcodes and scanning QR codes which are in accordance with Bank of Thailand standards

1.4 PromptPay services

- Apply for PromptPay services by a Thai citizen ID number or a mobile phone number
- Unregister the PromptPay service applied through CIMB Thai Bank
- Show details of your PromptPay application with CIMB Thai Bank

1.5 Funds transfer and Payment services using QR Codes

- QR Customer Scan Customer (C Scan C) is the method of scanning a QR code to transfer money from your account to another person's account
- QR Customer Scan Business (C Scan B) is the method of scanning a QR code to transfer money from your account to various service providers
- QR Cross Border (C Scan B) is the method of scanning a QR to transfer money from your account to various international service providers in Malaysia, Indonesia or further additional countries which collaborate with QR cross Border project.

1.6 QR Code to receive money – You must apply for PromptPay with CIMB Thai Bank to use this service

1.7 Ability to verify transaction detail using QR code on the transaction receipt

1.8 Limit adjustments for transfer and bill payment transactions

- Adjust limits of transfers between your own CIMB Thai accounts
- Adjust limits of transfers to other CIMB Thai accounts
- Adjust limits of transfers to other banks and PromptPay
- Adjust limits of bill payments

1.9 Mutual fund services

- View mutual fund account details
- Subscribe, redeem, switch mutual fund which CIMB Thai Bank acts as selling agent. The transactions can be done as stated in each Fund prospectus View historical fund performance
- View account transaction history up to the past 3 years
- Perform Client Suitability Assessment
- Subscribe Primary and Secondary bond via CIMB THAI App

1.10 Loan services (Only available for Thai Citizens)

- When you register for the CIMB THAI App by your loan account number, you will only be able to view your loan details and to generate barcode to pay your loan at various service points. If you would like to use other services such as to view your deposit details or perform a funds transfer, you have to register using your debit card details or invitation code
- Apply unsecured loan account
- Loan repayments except for Cash Link can be done through the mobile app
- Extra cash loans can be disbursed into your own savings accounts
- View available loan product offerings if you do not have any loans

1.11 Other services

- Push notifications when making financial transactions through the application
- Turn on/off Face ID, Touch ID or fingerprint function
- Change application Passcode
- Change email

1.12 Supported devices:

- iOS version 12 and above
- Android version 9 and above

Please note that this can be changed from time to time to ensure the security measure of the application is aligned with the Bank's policy as well as related regulations.

2. Eligibility

- 2.1 CIMB THAI App service for Thai and Foreigner customers who have deposit products or Thai customers who have wealth products or loan products of CIMB Thai Bank PCL. for single account type.
- 2.2 Limit to 1 active device per customer. In case of a device change, you have to download the application, register and verify your identity on the new device.
- 2.3 In case of individual foreign customers who do not have deposit products, you have to apply to open deposit products at any of the Bank's branches after that you will be able to register CIMB THAI App.
- 2.4 For individual customers who have deposit account with the Bank, you can register to the CIMB THAI App and perform the following transactions:
- 2.4.1 Funds Transfer services
 - 2.4.2 Payments for goods and services by PromptPay
 - 2.4.3 Funds transfer and Payment services using QR codes
 - 2.4.4 Ability to verify transaction detail using QR code on the transaction receipt
 - 2.4.5 Limit adjustments for transfer and bill payment transactions
 - 2.4.6 Other services
 - Push notification when making financial transactions through the application
 - Turn on/off Face ID, Touch ID or fingerprint function
 - Change application Passcode
 - Change email
- 2.5 In case of consumer customers who have deposit products, you have to register CIMB THAI App by using the following registration method:
- 2.5.1 Request the invitation code – please contact CIMB Thai branches or CIMB Thai Care Center at 02 626 7777 and follow through the identity verification before receiving the Invitation Code from the Bank system that will be sending to your provided contactable mobile phone number. In case of changing a mobile number, you have to update the new mobile number at any of the Bank's branches before proceed on the registration. For email changing, you can adjust the information through the application.
 - 2.5.2 Facial Recognition – you are required to verify their identity by promptly providing deposit account number and facial recognition. (Only Thai customers)
- 2.6 In case of consumer customers who have loan products, you can register for CIMB THAI App by using loan account number.
- 2.7 The Bank will send an One Time Password (OTP) for application registration via SMS to your mobile number that you provided to the Bank. In case of changing a mobile number, you have to update the new mobile number at any of the 'Bank's branches.

- 2.8 To access and utilize CIMB THAI App, you are required to verify their identity by promptly providing One Time Password (OTP) from the email address provided to the Bank during the application registration process.
- 2.9 You must create and confirm passcode 6 digits in order to login into CIMB THAI App.
- 2.10 You must log in with Passcode, Face ID, Touch ID or using a fingerprint.
- 2.11 You must enter your passcode when performing a financial transaction if you logged-in using Face ID, Touch ID or fingerprint.
- 2.12 You will be required to verify their identity with Facial Recognition for the following type of transactions, fund transfer transactions to other CIMB Thai Bank accounts, other bank accounts or PromptPay in case of transfer amount 50,000 baht and above per transaction and accumulated transfer amount every 200,000 baht in one day, setting transfers schedule and adjusting the transfer amount limit. For security measure, the Bank may prescribe or automatically adjust these limits from time to time without prior notice.
- 2.13 In case of individual customers who are forgot passcode 6 digits of CIMB THAI App, you are required to verify their identity by promptly providing the following method:
- 2.13.1 Facial Recognition – you are required to verify their identity by promptly providing deposit account number, facial recognition, and One Time Password (OTP) that the Bank will send via SMS to your mobile number that you provided to the Bank. (Only Thai customers)
- 2.13.2 Enter debit card number – you are required to verify their identity by promptly providing debit card number, pin code 6 digits of debit card and One Time Password (OTP) that the Bank will send via SMS to your mobile number that you provided to the Bank.
- 2.13.3 Request the invitation code – please contact CIMB Thai branches or CIMB Thai Care Center at 02 626 7777 and follow through the identity verification before receiving the Invitation Code from the Bank system that will be sending to your provided contactable mobile phone number. In case of changing a mobile number, you have to update the new mobile number at any of the Bank's branches before proceeding on the registration. For email changing, you can adjust the information through the application.
please contact our CIMB Thai Care Center at 0-02 626 7777 for identity verification and after that the Bank will send an invitation code 6 digits for application registration via SMS to your mobile number that you provided to the Bank. You have to enter One Time Password (OTP) that the Bank will send via SMS to your mobile number that you provided to the Bank.
- 2.13.4 Enter loan account number – you are required to verify their identity by promptly providing loan account number and One Time Password (OTP) that the Bank will send via SMS to your mobile number that you provided to the Bank. (Only customers who have loan products)
- 2.14 If you wish to cancel the use of the CIMB THAI App, please contact our CIMB Thai Care Center at 02 626 7777.
- 2.15 For other conditions, please refer to the Terms and Conditions of the CIMB THAI App.

3. Fees

3.1 Registration fee: Free of charge

3.2 Annual fee: Free of charge

3.3 Payment fees and limits

Funds Transfer service	Fee	Limit per transaction (THB)	Default Daily Transaction Limit (THB)	Maximum Daily Transaction Limit (THB)
Payments for goods, loan and services through PromptPay system including scanning QR codes	No fees	500,000	500,000	2,000,000
Payments for goods and services through scanning QR codes for cross border payment	No fees	100,000	500,000	500,000
Payments for goods and services through scanning QR codes for Quick Pay	No fees	5,000	5,000	5,000

3.4 Funds transfer fees and limits

Funds Transfer service	Fee	Limit per transaction (THB)	Default Daily Transaction Limit (THB)	Maximum Daily Transaction Limit (THB)
Funds transfer to your own account	No fees	10,000,000	500,000	10,000,000
Funds transfer to other accounts within CIMB Bank	No fees	500,000	100,000	5,000,000
PromptPay and Funds transfer to other banks	No fees	500,000	100,000	2,000,000
Funds transfer for Quick Pay	No fees	5,000	5,000	5,000

4. Security Policies

You are responsible to keep your Passcode confidential and your electronic devices secure. We recommend that:

- 4.1 You should keep your electronic device in your possession. In case of losing your device, please download and register the application on a new device immediately to prevent unauthorized access on the lost device.
- 4.2 You should remember your Passcode and not store, record or note it on devices which you installed CIMB THAI App.
- 4.3 You must not let any person, including the Bank's staff, know your Passcode.
- 4.4 You should log-out of the application every time.
- 4.5 If you find any suspicious transactions or transaction which has not been done by yourself, please immediately contact CIMB Thai Care Center 02 626 7777, Monday to Sunday 24 hours. (press 9 for English).

5. Contact channels

- 5.1 CIMB Thai branches
- 5.2 CIMB Thai Care Center at 02 626 7777, Monday to Sunday 24 hours.
- 5.3 CIMB Website: www.cimbthai.com and choose Contact Us,
- 5.4 Facebook CIMB Thai Bank ธนาคาร ซีไอเอ็มบี ไทย

*The Bank of Thailand has set up the Financial Consumer Protection Center with aims to give advice, receive and handle complaints relating to financial services, and educate general public on financial matters. If you receive unfair treatments while receiving the Bank's service, you may contact the Financial Consumer Protection Center at 1213 or fcc@bot.or.th

**If you would like to file a complaint and/or send an inquiry regarding the Bank's investment products to the Securities and Exchange Commission (SEC), please contact the SEC through many channels. Call at Telephone No.02-033-9999 or through the hotline 1207 or, send an email to complaint@sec.or.th. or use the e-service available at www.sec.or.th

The information in this document is accurate as of 7th May 2024