

Terms and Conditions for Cash Advance/Call for Cash/Click for Cash/Quick Cash program

1. Cash Advance/Call for Cash/Click for Cash/Quick Cash program ("Program") is the Program of Citibank, N.A. Bangkok branch ("Bank") which allows the participating Citi Credit Card holder and/or Citi Ready Credit customer ("Participant") to apply for a loan at the interest rate and fee as agreed with the Bank.
2. Citi Credit Card holder/Citi Ready Credit customer can participate in the Program by • sending a complete application form to the Bank by mail or fax • applying through CitiPhone Banking 1588 • applying through Citibank Online at www.citibank.co.th • applying through any other means determined by the Bank.
3. Approval of the participation in the Program and loan amount is subject to the Bank's sole discretion.
4. Once the loan is approved, the Bank shall transfer the loan to the bank account designated by the Participant as per the instruction requested via the Participant's Citibank Online/Citi Mobile App account and/or other channels which the Bank has received the instruction. The Participant agrees and accepts that the Participant receives such loan from the Bank correctly and completely at the time of the Bank transferring money to the above-mentioned bank account.
5. The loan that the Participant receives from this Program including any interest and fee is part of credit limit of Citi Credit Card/Citi Ready Credit. Repayment for the loan under this Program is subject to terms and conditions stipulated herein and in a letter of Program approval (credit advice) including Terms and Conditions of Using Citi Credit Card/Citi Ready Credit, loan agreement for Citi Ready Credit, and any other relevant terms/agreements as well as any amendments, alterations and addendums thereof as determined by the Bank.
6. The Participant agrees not to use the loan received from this Program to repay any other loans or obligations owed to the Bank, nor invest in any investment product or any other financial products of the Bank and/or its affiliates. Otherwise, the Bank reserves the right to take any action per the Bank's policy and law including cancellation of the Program and the Participant must pay all expenses from the actions.
7. This Program is not participating in Citi Rewards point program. The Participant shall not receive any Citi Rewards point from this Program.
8. The first installment amount consists of principal, interest (calculated from the approval date to the cycle cut date of Participant's Citi credit card/Citi Ready Credit account) and may consist of cash advance fee 3% of booking amount and VAT 7% of cash advance fee (if any). The subsequent installment amount consists of principal and interest (calculated from previous cycle cut date to the next cycle cut date) and will be charged monthly into the Participant's Citi credit card/Citi Ready Credit account.
9. The participant acknowledges and agree that in the event that the participant fails to make full payment within the payment due date, in addition to the default interest, the Bank shall be entitled to the interest on the default principal during the period starting from the cycle cut date until the payment due date up to the maximum rate as the Bank's announcement and applicable law.

10. In the case that the participant fails to make payment within the payment due date, or make payment less than the minimum amount due for over 60 days, or the participant's Card/Account is canceled under any circumstances, the Bank has the right to cancel the program and collect the remaining principle balance in the participant's Card or Account, including interest charges on the total past due amount up to the maximum rate as the Bank's announcement and applicable law.

11. In case the Participant makes any payment in the amount greater than the specified installment amount billed in the relevant month, the Participant shall not receive any interest on the excessive amount ("excess payment"). The excess payment shall remain as a credit in the Participant's Citi Credit Card/Citi Ready Credit account and shall not be applied to the outstanding principle, interest, and/or any other fees of the Program which are not due.

12. The due date of the Program for installment repayments shall be the same due date of the Participant's Citi Credit Card/Citi Ready Credit. The Participant shall make the first installment repayment within the due date specified in the Participant's Citi Credit Card/ Citi Ready Credit statement for the cycle in which the Participant is granted an approval of participation in the Program. The Participant acknowledges that the due date of the first installment repayment may be more or less than 30 days from the approval date.

13. Pre-termination

13.1 The Participant can pay off all outstanding amount owed to the Bank under this Program at any time prior to the completion of the installment period, by informing the Bank in advance in writing or through CitiPhone Banking 1588 to check and pay off any outstanding amount and/or any other fees occurred to the Bank.

13.2 The excess payment in Clause 11. (if any) shall be applied as a part of payoff amount.

14. The Participant agrees to repay all outstanding amount owed including interest and fee to the Bank in full immediately upon the termination of the Participant's Citi Credit Card/Citi Ready Credit.

15. General terms

15.1 The Bank reserves the rights to add, amend, and make any change to any and all of the terms and conditions of the Program by informing the Participant with 30-day prior notice.

15.2 The terms and conditions of the Program shall not supersede the terms and conditions of Citi Credit Card/Citi Ready Credit. If not defined otherwise, the terms used herein shall have the same meaning as used in the terms and conditions of Citi Credit Card/Citi Ready Credit.

15.3 Terms and conditions, fees, and other detail of Citi Credit Card /Citi Ready Credit can be found at www.citibank.co.th/th/static/e-welcome.htm