

**Table Showing Consumer Rights Details
Of Citibank, N.A. Bangkok, The Crystal, and Central World**

Consumer Rights	Products	Personnel or Process
1. Right to be informed	<ul style="list-style-type: none"> - Consumers must be informed of the differences between core banking products and securities products that are investment units (mutual funds). - Consumers must receive products details, risks and returns conditions e.g. in forms of APR (Annual Percentage Rate) or IRR (Internal Rate of Return) and the relevant assumptions used to establish data, which received from Asset Management Companies (Fund Houses). - Consumers must receive information on the advertisements or marketing communications on the promotions correctly and appropriately. 	<ul style="list-style-type: none"> - Consumers must receive fund fact sheet specifying any of the fund's special characteristic and risk using concise and easy-to-understand wordings according to the Securities and Exchange Commission of Thailand (SEC) standards as data to facilitate buying decision.
2. Right to choose		<ul style="list-style-type: none"> - Consumers have rights to independently choose their investments and deny purchasing the investment units (mutual funds). - Consumers have rights to deny purchasing the investment units (mutual funds) bundled with banking products, and banks must have consumer rights in deciding whether to purchase or not purchase such products.
3. Right to be heard		<ul style="list-style-type: none"> - Consumers have rights to be heard at any point of sale and shall receive the evidence showing that the bank has received the complaints. - Consumers can ask further information for understanding of the products from the bank authorized personnel who having the SEC sales license.
4. Right to redress		<ul style="list-style-type: none"> - Consumers have rights to redress after having proof that the bank did not operate under good product sales governance either intentionally or unintentionally, resulting in consumers receiving losses.

(Remark – Referring to the table as attachment to BOT's Policy Guidelines dated Nov 21st, 2012 which effective Jan 1st 2013 onwards)