

With effect from 1 November 2022 Citigroup Inc. has transferred ownership of its consumer banking business in Thailand to United Overseas Bank (Thai) PCL (registration number 0107535000176) and/or its related group entities ("UOB"). UOB is the issuer of "Citi" branded consumer banking products in Thailand and Citibank, N.A., Bangkok Branch is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under licence by UOB entities from Citigroup Inc.

Product: Normal Time Deposit Account

Information disclosure table of Normal Time Deposit Account (Please read this information disclosure table carefully and study the terms and conditions as well as the product details before making any decision to buy or use this product)		<Selling agent name>	
		United Overseas Bank (Thai) PCL	
		Normal Time Deposit Account 15 June 2023	
1 What is this product?			
A Normal Time Deposit Account is given interest per market situation. There are a variety of tenors to choose for from 3 months to 60 months. Interest paid at maturity date and this deposit product is not able to top up fund and non-transferable. This deposit account under protection of the Deposit Protection Agency within the coverage stipulated by the law.			
2. Major Product features			
- Minimum Deposit Requirement:		100,000 baht with no cap on maximum	
- Tenor:		3, 6, 9, 12, 18, 24, 36, 48, and 60 months	
- Interest rate:			
		Interest rate	Interest rate
Tenors		rate	(Online)
3 Month	Volume 100,000 Baht and up	0.45%	0.55%
6 Month	Volume 100,000 Baht and up	0.20%	0.20%
9 Month	Volume 100,000 Baht and up	0.20%	0.20%
12 Month	Volume 100,000 Baht and up	0.30%	0.30%
18 Month	Volume 100,000 Baht and up	0.30%	0.30%
24 Month	Volume 100,000 Baht and up	0.30%	0.30%
36 Month	Volume 100,000 Baht and up	0.25%	0.25%
48 Month	Volume 100,000 Baht and up	0.30%	0.30%
60 Month	Volume 100,000 Baht and up	0.30%	0.30%
- Date count convention used to calculate the interest:		365 days	
- Frequency of interest pay-out:		At Maturity date	
<p>^{1/}Citigold customers are customers who have sum of Deposit and Investment balance 5 million baht and up. However, The Bank reserves the right to cancel Citigold membership in case that customers have total balance lower than 5 million baht for 12 consecutive months according to The Bank's conditions.</p> <p>^{2/}Citi Priority customers are customers who have sum of Deposit and Investment balance 1 million baht and up. However, The Bank reserves the right to cancel Citi Priority membership in case that customers have total balance lower than 1 million baht for 12 consecutive months according to The Bank's conditions.</p>			
<p>Note: A withholding tax of 15% will be deducted from any interest received. The customer has the right to add or not to add interest income as earned income for tax calculation purpose.</p>			

3. Fees of this product

None

4. This product has a condition which may impose a responsibility on you as follows

- Requires to open Savings Account together with a Time Deposit account.
- You must keep the deposit until its maturity date to get the interest pay-out per clause number 2 otherwise, you will receive interest pay out per clause number 5.
- Right to set-off: The Bank has the right to deduct or transfer the amount of any arrears from any and all accounts to The Bank to set-off what is owed to the Bank. The Bank will send a written notification 7 business days in advance.

5. What will happen if you withdraw money before its maturity date

- If you withdraw before its maturity date:
 - + Depositing shorter than 3 months, The Bank will exclude interest pay out
 - + Depositing longer than 3 months, The Bank will pay out interest at Normal Savings Account rate at the withdrawal date but cap interest rate at 1% p.a.
- If you partially withdraw before its maturity date:
 - + Partial withdrawal not allowed

6. What are your options when your deposit reaches its maturity date

- Total deposit balance (principle + interest paid) in this account will pre-set to automatically transfer total balance from time deposit account when reach its maturity to Savings Account/Current Account. The interest given is according to The Bank's announced interest rate.
- Automatically re-enrolling total deposit balance (principle + interest paid) to the same tenor of Normal Time Deposit Account with interest per The Bank's announcement at the time.
- Automatically re-enrolling only Principle to the same tenor to the same tenor of Normal Time Deposit Account with interest per The Bank's announcement at the time and interest paid will transfer to pre-set Savings Account/Current Account.

7. Is there any risk?

- In case that business liquidated and closed, your deposit accounts are still covered under protection of Deposit Protection Agency within the coverage stipulated by the law. Maximum coverage of THB 1 million starting 11 Aug 2021 onward. The related regulation is under reviewed. This Deposit protection is not covered Account off-shore and Foreign currency account.
- You may receive partially refund for the amount which not Protected under Deposit Protection Agency.

8. What needs to be done to change contact information?

You should immediately inform The Bank of any changes in contact information through one of the below channels so that any future communications will reach you in a timely manner.

- + Inform The Bank via www.citibank.co.th, or contact Citi Phone Banking at 1588
- + Visit our branch at Interchange 21 Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nua, Wattana, Bangkok, or call the branch at 0-2232-2484.
- + Visit our branch at The Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Bangkok 10230, or call the branch at 0-2078-7444.
- + Visit our branch at the CentralWorld 2 Branch: Floor 4th Beacon Zone 999/9 Central World, Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call the branch at 0-2079-8500.

9. For more details of this product and the contact information of the issuer

If you have any queries or would like to file a complaint you may contact The Bank through any of the below channels:

- + Inform The Bank via www.citibank.co.th, or contact CitiPhone Banking at 1588
- + Visit our branch at Interchange 21 Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtoey Nua, Wattana, Bangkok, or call the branch at 0-2232-2484.
- + Visit our branch at The Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Bangkok 10230, or call the branch at 0-2078-7444.
- + Visit our branch at the CentralWorld 2 Branch: Floor 4th Beacon Zone 999/9 Central World, Praram 1 Rd., Pathumwan, Pathumwan, Bangkok, or call the branch at 0-2079-8500.

10. Other deposit products

- Savings account

Warning: This deposit product is under protection of Deposit Protection Agency within the coverage stipulated by the law. Maximum coverage of 1 million baht starting 11 Aug 2021 onward. The related regulation is under reviewed.

Changes may apply to information contained in this document at any time, such as interest rate changes.