

Index

Citibank Select

Welcome To The Prestigious World Of Citibank Select	2
Citibank Selecte Customer Service Direct Line	3

Citibank Select Privileges

Monthly Reward Cash Up To 5%	4
Citibank Rewards Program	5
Citibank Rewards Points Redemption	6
Reserve Parking Space At Leading Hotels And Department Stores	7
Complimentary Limousine Service To The Airport	7
Airport Lounge Access	8
Citibank Select Home Assistance	8
Citibank Select Roadside Assistance	10
24 Hours Citibank Select Personal Assistance	13
Investment Consultatant Service	14
Travel Accident Insurance And Purchase Protection Plan (PPP)	15
- Citibank Purchase Protection Plan (PPP)	15
- Citibank Select Travel Accident Insurance	15
- Insurance For Loss Of Luggage And Flight Delay	16
- Claim Procedure	17
Special Invitations	18
The Cycle Of Settling Payments On The Card Up To 55 Days	18
Discounts And Privileges At Over 5,000 Outlets With Citibank World Privileges	18

Caring For Your Citibank Select Card

Citibank Select Card Renewal	19
Change Of Address	20
Citibank Chip Card Features	20

Citibank Select Payment

Your Monthly Statement	21
Details Shown In Monthly Statement Include	21
Balance Checking	22
Copy Of Sales Slip	22
Payment Options	23

WELCOME TO THE PRESTIGIOUS WORLD OF CITIBANK SELECT

Congratulations on becoming a Citibank Select Cardmember. You can now enjoy an array of exclusive privileges uniquely selected to match your lifestyle: Leisure, well-being, dining, and Travel, in order to offer you the ultimate and convenience.

The Citibank Select Card is widely accepted in more than 29 million locations in over 200 countries. Also, a Cardmember has convenient cash access at more than 660,000 ATMs worldwide via Visa's global ATM network: ATM POOL and PLUS.

CITIBANK SELECT CUSTOMER SERVICE DIRECT LINE

From wherever you are, local or abroad, whenever you need assistance of any kind, you can always contact Citibank Select Dedicate Line at 0-2232-2333. In the case that you are abroad, you can directly contact the toll free number at +662-323-2484

With the toll free number service from 19 countries all over the world back to Citibank Select Customer Service in Thailand, Citibank Select officers are to assist you at all time. For example, you can contact Citibank Select Customer Service in Thailand at 800-966-857 from Hong Kong or 800-6611-042 from Singapore.

Cardmembers are offered an international toll-free service by dialing the following numbers:

Country of origin	Toll Free number	Country of origin	Toll Free number
Australia	1800-140-244	Norway	800-14-070
Belgium	0800-7-2514	Philippines	1800-661-0001
Denmark	80-01-5399	Portugal	0800-866-234
France	0800-905-882	Singapore	800-6611-042
Hawaii	1-866-337-7986	Sweden	020-79-6079
Hong Kong	800-966-857	Taiwan	0080-166-1001
Indonesia	001-800-660-061	Italy	1678-78647
United Kingdom	0800-96-9271	Japan	005-3166-0013
Korea	0078-66-1-0061	New Zealand	0800-10-2289
U.S.A.	1-888-729-0907		

Citibank Select Officers are available 24 hours a day, 7 days a week to answer any inquiries and respond to your requests.

CITIBANK SELECT PRIVILEGES

MONTHLY REWARD CASH UP TO 5%

Cardmembers are entitled to receive monthly Reward Cash of 0.5% - 5% of spending each month, depending on last month outstanding balance. Details of the offer are shown in the table.

Previous Month Outstanding Balance	Current Month Reward Cash Rate
≤ 500,000 Baht	0.5%
> 500,000 Baht	5%

Reward Cash can be redeemed when the cumulated Reward Cash is at minimum of Baht 300, with the maximum amount of Baht 10,000 per year. Please contact Citibank Select Dedicated Line for more information on Reward Cash or Reward Cash redemption.

Details : Type of spending transaction for Rewards Cash exclude cash advance, loan on phone/online, Mutual Fund, LTF, RMF, annual fee, interest and other fees. The bank has the right to deduct reward cash if the customer is awarded a tax refund, or cancels any purchasing products or services ordered, either Domestic or International.

CITIBANK REWARDS PROGRAM

Citibank Rewards is a point accumulation program through credit cards used to redeem complimentary gifts. The program lasts throughout your Citibank Select membership. Every spending made, domestic or overseas, whether it is the purchase of goods or service, mail purchase, or membership fee, the cardmember will receive 2 Citi Rewards points for every Baht 25 spent. However, this does not include Cash Advance, Cash advance on Phone/Online, Mutual Funds, LTF, RMF, annual fee, utility, interest and other fees. The bank has the right to deduct reward points if the customer is awarded a tax refund, or cancel any purchasing products or services ordered, either Domestic or International. Spending through Citibank Select Supplementary Card can also gain Citibank Rewards points as the points will be stored in Primary Card Account and only the Citibank Select Primary Cardholder can redeem the points.

In case of expiration, termination, or cancellation, Citibank Rewards Points will immediately expire. Citibank Rewards redemption has to be completed before such cases.

The status of Citibank Reward Points, including total points earned, points redeemed, and points available, is summarized in the Monthly Statement.

Alternatively, Citibank Select Cardmember can also convert Citibank Rewards points into mileage under these four mileage programs:

- Singapore Airline' KrisFlyer
- Cathay Pacific's Asia Miles
- Thai Airways' Royal Orchid Plus
- Delta's SkyMiles

In addition, the Cardmember can use Citibank Rewards points to redeem Citibank Select annual fee as well.

Remark: Spending at gas stations cannot earn Citibank Rewards Points.

AIMC Notification: Sor Jor Kor. Ror 1/2556 Re: "Mutual fund's promotional program guideline" Citibank would like to inform you that, effective 1 Feb 2013 onwards, any payments versus every type of mutual funds by Citibank credit card will not be given any reward points nor paid in installments.

CITIBANK REWARDS POINTS REDEMPTION

1. Instant Rewards at the purchasing points:

Facilitating your shopping experiences with Citibank Rewards redemption for gift vouchers or discount from our partners. For further information on the list of our partners, please visit www.citirewards.com or call Citibank Select Dedicated Line.

2. Online Redemption:

The Citibank Select Cardmember can redeem complimentary gifts or mileages at www.citirewards.com. Cardmember can also check his/her Citibank Rewards Points or redemption history from your account and also experience online redemption, completed with visual aids and thorough descriptions.

3. Automated Voice Response Redemption:

Simply call the credit card customer service center and you will be directed to an automated attendant service that gives you the opportunity to check your accumulated Citibank Rewards points and easily redeem the gifts anytime by simply pressing the product code and the quantity. In case you want your Citibank Rewards points converted into mileage points or annual fees, you can directly contact Citibank Select Dedicate Line.

4. Mobile Redemption:

More convenient with Rewards on Mobile, you can now redeem Citibank rewards items anywhere, anytime. Simply download Citi Mobile Application for smart phone, or type www.citibank.co.th from your mobile phone browser.

RESERVED PARKING SPACE AT LEADING HOTELS AND DEPARTMENT STORES

Exclusively for Citibank Select Cardmember, the Cardmember can park at reserved parking space at Four Seasons Hotel Bangkok, Grand Hyatt Erawan Bangkok, Siam Paragon, Siam Center & Siam Discovery. Simply present the card for parking privileges.

Conditions:

- The privilege is subject to parking space availability.
- The privilege does not cover any parking fee.
- The offer is reserved only for Citibank Select Cardmembers without any monthly parking ticket for specified building.
- This offer is reserved only for Citibank Select Cardmembers in Thailand.

COMPLIMENTARY LIMOUSINE SERVICE TO THE AIRPORT

Cardmembers receive free limousine service* from your residence to the airport everytime you purchase a round trip international air ticket (for adults) through Citibank Travel Service** tel. 0-2232-2333.

* Complimentary limo for distance up to 50 kms between home and airport. The Cardmember will be liable for incurring charges for over 50 kms or car upgrade to minivans or higher price models.

** Citibank Travel Service is a service to facilitate the Cardmember only.

AIRPORT LOUNGE ACCESS

Cardmember, both primary and supplementary, can present the Card and access Louis Tavern Lounge:

- Concourse A, C, F and G, 3rd Floor
- Concourse G, 4th Floor twice a year.

Conditions:

- The privilege is reserved for Citibank Select Cardmember only.
- Cardmember must present Citibank Select Card along with Boarding Pass prior to the entry.
- Access to Louis Tavern Lounge cannot exceed 2 hours per visit otherwise the additional charge will be applied.
- Citibank Select Card Member can enjoy the access to Louis Tavern Lounge for up to twice a year for both primary and supplementary cards.
- In case that access in more than twice a year, the additional charge will be applied.

CITIBANK SELECT HOME ASSISTANCE

The Citibank Select Cardmembers are entitled to receive privileges from Citibank Select Home Assistance twice an annual fee cycle, which covers the expenses of Baht 2,000 a time. Citibank Select Home Assistance includes:

Electrical Repair Services:

In the case of any emergency problem with electricity, a qualified electrician will be sent by Citibank Select Home Assistance to your residence to check and repair the electrical system. However, the service will not include any non-emergency situation, for example, the damages or the replacements of electrical devices such as light bulbs or power plugs and sockets, a washing machine or any breakdown of electrical supply caused by or due to damaged electrical appliances shall not be considered as Emergency Repairs.

Plumbing and Sanitary Assistance:

In the case of any emergency caused by the leak or the blockage of water piping or the sanitary system, a qualified plumber will be sent by Citibank Select Home Assistance to the Cardmember's residence to check and repair the damages. However, the service will not include any damages of devices and toilets or non-emergency situation, such as the leaking or dripping from the Check w/insurance, water taps, faucets, water heaters (warming machine), sanitary wares, etc.

Locksmith Assistance:

In case of being accidentally locked out of the residence, whether by the forgetting or the lost of the key, a qualified locksmith will be sent by Citibank Select Home Assistance to the Cardmember's residence to assist in opening the door. However, the assistance will not include any non-emergency situation or any expense in the making of a new key, changing lock, etc.

Venomous and Poisonous animals control Assistance:

In case of venomous or poisonous animals invading or disturbing your residence, a qualified animal exterminator will be sent by Citibank Select Home Assistance to handle the problems. These venomous and poisonous animals include only bees, hornets, wasps, snakes, scorpion, and centipedes and the assistance will not include any non-emergency situation.

Air-Conditioning Service:

Citibank Select Home Assistance will send mechanics to the cardmember's residence in the case of emergency related to air-conditioning system. The contractor will not hold responsible for the blockage of the piping system (a leaking air conditioning pipes), air-conditioning cleaning, and maintenance such a filling up the air liquid, or any non-emergency situation.

Roof/Ceiling Repair Service:

In case of an emergency caused by the leak on the roof, Citibank Select Home Assistance will arrange a qualified contractor to assist you at your residence. The service excludes non-emergency situations. Citibank Select Home Assistance shall not in any event pay or effect payment or be responsible for any repairs undertake for non-Emergency situation.

Conditions:

- Covers only emergency call for service cost, arrangement cost, initial service fees, and transportation cost to and from your residence. The service does not include the costs of equipments and spare parts and the expenses on this maintenance of such equipments.
- The Cardmembers are entitled to receive the privilege from Citibank Select Home Assistance program for up to twice per annual fee, with the expense of not more than Baht 2,000 per each repair work. Cardmembers have to be responsible for any amount exceeding Baht 2,000 and the difference between the incurred cost and Baht 2,000 cannot be carried forward to the next or any repair works.
- Citibank Select Home Assistance provides service to the area in Bangkok and suburb only. The Cardmember must be presented otherwise Citibank Select Home Assistance cannot provide the service.

CITIBANK SELECT ROADSIDE ASSISTANCE

Cardmembers are entitled to receive roadside emergency assistance for up to twice per annual fee cycle, covering Baht 1,500 per service. The assistance includes :

Emergency Roadside Repair

If a covered vehicle is immobilized or rendered unroadworthy while on the road or at private residence due to an accident or mechanical breakdown, Citibank Select Roadside Assistance at the request of the Cardmembers shall arrange for roadside repair service of vehicle operator to attend the incident.

Emergency Towing Service

If the immobilized covered vehicle cannot be repaired at the roadside due to an accident or mechanical breakdown, Citibank Select Roadside Assistance will arrange for the vehicle to be towed to nearest suitable repairer, or to a repair nominated by the cardmember or the cardmember's usual place of residence. The towing expense must not exceed Baht 1,500 or the distance must not exceed 20 kilometers from the primary scene.

Gasoline Refill Service

If a covered vehicle is immobilized or rendered unroadworthy while on the road due to lack of fuel, Citibank Select Roadside Assistance at the request of the cardmember will arrange for the attendance of a gasoline refill service operator including up to free 10 liters of fuel (if needed) per event.

Continuation of Journey for Trips in Bangkok and Suburban Areas

If the covered vehicle is rendered unroadworthy due to machine breakdown during a trip within Bangkok or suburban areas, Citibank Select Roadside Assistance will ensure that the Cardmember can continue the journey. After the Cardmember's vehicle has been towed by Citibank Select Roadside assistance and confirmed by Service Center/Garage that it cannot be repaired within 24 hours. Citibank Select Roadside Assistance will arrange and pay for the cardmember to continue the journey with an alternative vehicle that the make and model are close to the covered vehicle for up to 3 consecutive days and for up to Baht 3,000 per day subject to the maximum of Baht 9,000 per event (exclude collateral fee, car insurance, return car fee, and other damage fee), and up to the maximum of 2 events per annual fee cycle while the covered vehicle is being repaired.

Continuation of Journey for Trips of at least 100 kilometers Away from the Cardmember's Permanent Residence

If a covered vehicle is immobilized or rendered unroadworthy due to a vehicle breakdown and the incident is at least 100 kilometers away from the Cardmember's permanent residence or in another province. Citibank Select Roadside Assistance will ensure that the Cardmember's journey can continue with ease. After the Cardmember's vehicle has been towed to a local repairer and confirmed that it cannot to be repaired locally within 24 hours, Citibank Select Roadside Assistance will arrange and pay for the Cardmember to continue the journey with either of the following solutions:

Citibank Select Roadside Assistance can arrange for the Cardmember to have a rental vehicle with the same capacity of the covered vehicle. The rental car, however, is limited at Baht 3,000 per day and up to 3 consecutive days per event. The maximum rental is Baht 9,000 per event.

In case that the Cardmember decides to interrupt the journey, and wait for the repair to complete Citibank Select Roadside Assistance can arrange for hotel; accommodation that the Cardmember may need. This covers up to 3 consecutive days and up to Baht 3,000 for a room per day or subject to the maximum of Baht 9,000 for each and every event.

Citibank Select Roadside Assistance can arrange and pay for a commercial air ticket from the place of the incident to the Cardmember's destination. This cover up to Baht 3,000 per ticket with a maximum of 3 tickets per event, and is subject to a maximum of Baht 9,000 per event.

Conditions:

1. Citibank Select Roadside Assistance covers the cost of up to Baht 1,500 per event or not excess 20 kilometers from the incident, and up to 2 events per annual fee cycle, excluding the cost of any parts or accessories. The cost of charges and services excess shall be bound entirely and directly by the Cardmember.
2. Citibank Select Cardmember must be at the incident.
3. Repair or towing service of the immobilized vehicle must be arranged by Citibank Select Roadside Assistance, or the cardmember must obtain prior consent from Citibank Select towing of the vehicle by another party. Citibank Select Roadside Assistance is not responsible for the damages caused by towing and the Cardmember cannot claim for the Continuation of Journey.
4. When the Cardmember requests an alternative vehicle or rental vehicle, the Cardmember is required to meet the requirements of the rental vehicle company, and is required to comply with the terms and conditions provided by the rental vehicle company. Citibank Select Roadside Assistance is not responsible for the delivery or return of neither the rental vehicle, nor any accidental damage or mechanical breakdown on any hired or rental vehicle arranged by Citibank Select Roadside Assistance.
5. Citibank Select Roadside Assistance will not be responsible for any cost arising from damage to any goods or commercial goods.
6. Citibank Select Roadside Assistance will not be responsible for any service or expenses occurring while the vehicle is towing or carrying more weight/persons that it is designed for, as stated in the vehicle manufacturer is specifications, nor for any problem arising as a consequence of the vehicle being used in motor competition or racing kind.
7. Citibank Select Roadside Assistance will not be responsible for providing roadside repair and towing service of a vehicle in the absence of the Cardmember.
8. Citibank Select Roadside Assistance will not be liable for any mechanical problem or damage arising after the vehicle has been towed to a repair garage agreed or nominated by the Cardmember.
9. Any fraud or modification made to the documents in order to conceal part or the whole of the fact, shall immediately terminate the responsibility of Citibank Select Roadside Assistance over any assistance for services and expenses.

24 HOURS CITIBANK SELECT PERSONAL ASSISTANCE

Citibank Select Personal Assistance provides concierge and lifestyle service to ensure that virtually all of the requirements of the Cardmember are professionally and personally catered for within the correct timeframe, regardless of where the Cardmember is in the world.

Citibank Select Personal Assistance provides and arranges everything for the Cardmember. Please contact Citibank Select Dedicated Line for a personal request such as:

- Recommending worldwide attractions and providing useful information, such as tourist attractions, restaurants in both Thailand and overseas.
- International sourcing / Delivery service, for example, flower, gift, and books
- Reserving performance tickets in both Thailand and overseas such as theatrical performances, concerts, and sports
- Reserving places at restaurants and accommodations around the world
- Reserving golf clubs around the world, and other services you may need

Condition:

1. Citibank Select Personal Assistance will only be responsible for the cost of information searching.
2. Cardmember is responsible for the cost in purchasing goods or paying for service. This includes deposit money, transfer fees, cancellation fees, delivery/shipping costs including insurance cost, costs incurred in transferring funds to fulfil a request, and any other costs.
3. Citibank Select Personal Assistance will not be responsible for searching for any goods or services for any commercial purpose, and prohibited under national law or which contravene the universally accepted moral or ethical standards for the country.

Investment Consultant Service

Cardmember can receive investment service consultation from Citigold Wealth Management for opportunities to maximize return on investment. For more information, please contact Citibank Select Dedicated Line.

Remarks:

- Not an obligation of, or guaranteed by, Citibank
- Not bank deposits
- Subject to investment risks, including possible loss of the principal amount invested
- Subject to price fluctuation
- Past performance does not guarantee future performance
- Not offered to US persons
- Investment contains certain risk, please study prospectus before investing

TRAVEL ACCIDENT INSURANCE AND PURCHASE PROTECTION PLAN (PPP)

CITIBANK PURCHASE PROTECTION PLAN (PPP)

The Cardmember is protected under Citibank Purchase Protection Plan at no fee or extra charges. When the Cardmember purchase goods under the Cardmember's name through Citibank Select card, Citibank Purchase Protection Plan will cover any loss or damage occurring to the goods within 30 days of purchase with maximum indemnity per occurrence of Baht 400,000 and per item of Baht 120,000, maximum 4 times per annual fee cycle.*

The responsible of the Cardmember:

- A) 50% of claim amount or minimum Baht 900 for loss or damage arising from accidental damage including theft, unexplained disappearance
- B) Baht 900 for other causes

CITIBANK SELECT TRAVEL ACCIDENT INSURANCE

Whenever charging full travel fares to the Citibank Select card, the Cardmember is automatically entitled to Travel accident Insurance coverage of up to Baht 25,000,000 per card provided with no charge. This insurance covers the Cardmember, spouse, and dependent children (dependent will be covered 25% of benefit) in the event of travel-related accident, provided that their travel fares are fully charged to the Citibank Select Card.

Insurance for Loss of Luggage and Flight Delay

When the Cardmember is charged for the air ticket, be it domestic or international flights, with the Citibank Select Card, the Cardmember will receive compensation up to Baht 20,000 per person or Baht 40,000 per family for any flight cancellation or flight delay over 4 hours. In case the Cardmember's luggage delivery is delayed for more than 6 hours, the Cardmember will receive compensation for necessary expenses of up to Baht 20,000 per person or Baht 40,000 per family. If there is a loss of luggages, the Cardmember will receive compensation for necessary expenses of up to Baht 50,000 per person or Baht 100,000 per family*.

*Please keep the receipts of any expenses happened while waiting for the flight or the luggage as evidence. Compensation does not include the cost of luggage and belonging items, which the Cardmember may claim from the airline.

Claim Procedure

In the incident that might lead to making a claim, you must inform Jardine Lloyd Thompson Co.,Ltd about such incident as soon as possible, within 30 days from the day of the incident. The claim form and important evidence must be sent to

Jardine Lloyd Thompson Limited.
Claims Department, Floor 29 Vanit Building II
1126/2 New Petchaburi Road, Makkasa
Rachathevee Bangkok 10400
Tel. 0-2626-2505-06 Fax 0-2626-2557

For Emergency Evacuation and Repatriation Expense Coverage, for immediate assistance, please contact S.O.S. Tel. 02-205-7777

Remark: This information is descriptive only. This precise coverage afforded is subject to the terms and conditions and exclusions of the insurance policy. Coverage is underwritten by MSIG Insurance. Citibank reserves the right to change the terms of Purchase Protection Plan and Travel Insurance and will give prior notification to the Cardmember.

SPECIAL INVITATIONS

As a Citibank Select Cardmember, you will receive exclusive invitations and privileges to special events including seminars, trips, and pre-sale. Cardmember will also enjoy preferential treatment at leading shops and business establishments both locally and overseas.

THE CYCLE OF SETTLING PAYMENTS ON THE CARD UP TO 55 DAYS

As a Citibank Select Cardmember, you are entitled to a 45-day interest free when choosing to pay the outstanding balance in full (for retail spending) as the Cardmember's monthly statement. This period is calculated as the 30-day period from your cut-off date plus a 15-day extension.

In case the minimum amount due or partial payment is paid, you are entitled to the maximum of the 55-day payment cycle. This period is calculated from the 30-day period from your cut-off date plus a 25-day extension.

DISCOUNTS AND PRIVILEGES AT OVER 5,000 OUTLETS WITH CITIBANK WORLD PRIVILEGES

Citibank World Privileges give you exclusive privileges at over 5,000 selected outlets in many countries.

CARING FOR YOUR CITIBANK SELECT CARD

The black magnetic strip on the back of the Card is sensitive which requires special care. Below are some tips on how to avoid damaging the Card:

- Do not keep the Card in an area where there is a continuous magnetic field, including radios and electrical appliances.
- Do not leave the Card on top of a TV set for any length of time.
- Avoid scratching the magnetic strip.

These sample precautions ensure that the information stored will not be affected and that your Card will always be accepted whenever it is presented.

Citibank Select Card Renewal

Citibank Select Card is valid up to 5 years from the issuing date. The annual membership fee will be charged directly to the account and shown in monthly statement. Cardmember should automatically receive a new Card before the existing Card expires*. After receiving the new Card, please sign at the back of the Card to prevent fraudulent usage and destroy the old Card.

To cancel the Card, the Cardmember must inform Citibank by phone or in writing.

*Citibank reserves the rights to not approve for Card renewal in case the Cardmember's information does not meet the Bank's policy.

Change of Address or Telephone Number

The Cardmember may report a change of address or telephone number to Citibank by calling Citibank Select Dedicated Line or in writing.

Citibank Chip Card Features

The Chip Cards serve as personal computer on the Credit Card with ability to store information that is virtually impossible to copy. Unlike Magnetic Stripe Cards which can be skimmed for encoded data, the Chip Cards are difficult and uneconomic to counterfeit. With this Chip Card feature, the Cardmember will be more confident that the Card will be safe from fraud.

CITIBANK SELECT PAYMENT

Your Monthly Statement (or e-Statement)

As a Citibank Select cardmember, you will receive a monthly statement showing the transactions of the previous month. The transactions printed on the statement are recorded from the sale slips that have been submitted by merchants for payment. The Cardmember will receive the monthly statement by mail within 7 days after your cycle cut-off date.

Remark: If you do not receive your statement within 7 days after your cycle cut-off date or if you want to make a change of address, please call our Citibank Select Dedicate Line as soon as possible.

Details Shown on Monthly Statement Include:

Outstanding Balance :

The total amount of all transaction made with the card up to the cycle cut-off date that has not yet been paid to Citibank.

Total Minimum Payment Due :

The minimum amount that has to be paid on your outstanding balance, which is 10% of outstanding balance or at least Baht 200.

Payment Due Date :

The last date to make payment to Citibank.

Credit Limit :

The maximum credit line given by Citibank. (This is not the available credit line balance.)

Description :

A record of transactions made in the previous month, detailing the posting date, the transaction date, the transaction description and the amount charged.

* Reward Cash: The total Reward Cash accumulated up to the billing cycle cut-off date.

Outstanding Point :

The total points accumulated up to the billing cycle cut-off date.

Balance Checking

When receiving the monthly statement, the Cardmember should check the monthly statement with the Sale Slips that you keep as evidence.

If there are any errors on the statement, please call Citibank Select Dedicated Line at least 7 days before statement due date, and follow up with document such as a copy of sales slips, etc. to prove the erroneous transaction on the monthly statement. Citibank reserves the right not to investigate any case that is reported over 60 days after that statement date.

The Bank sale slips will not be sent to you. Please keep all sale slips as reference document in case there are any errors.

Copy of Sales Slip

If the Cardmember does not have the sale slips, Citibank can provide the copies with service fee as the following detail:

- Baht 100* per sales slip for Visa domestic transactions
- Baht 200* per sales slip for Visa International transactions

Citibank must then pay this service fee to the commercial banks, who are the intermediaries between Citibank and the merchants, and who keeps all sale slips. The Bank will be responsible for the service fees incurred as detail above for transaction that appear on the monthly statements but for which the Cardmember did not use their cards to charge.

*VAT is not included.

PAYMENT OPTIONS

Payment for your Citibank Select card should be made by the due date indicated on your monthly statement. Simply choose the payment method you find most convenient from 10 options below:

1. Pay at Citibank Office

- Payment can be made at Citibank counter from 8.30 am to 16.30 pm on bank working day

Pay by Cash : For payment before 16.30 pm, the amount will debit to your account on the same day.

Pay by cheque : Payee name 'Citibank Visa for account no 4XXX-XXXX-XXXX-XXXX' clearing before 13.30 pm.

Transfer Payment : Citibank saving account can be transferred for the payment of Citibank credit card

- Pay at Cash Deposit Machine which services 24 hours a day, 7 days a week by inserting credit card or put the 16 digits credit card no. or scan bar code. You can keep the receipt as the evidence every time.

2. Pay through Citibank Online

Easy step-by-step instructions at Citibank Online:

- a. Go to www.citibank.co.th
- b. Click Sign In and put the Cardmember's User ID and Password, then following instruction to enter the system
- c. Select money transfer from the Cardmember's Citibank savings account

For new user, please click First Time User and set the new User ID and Password by using the card number, 16 digits, ATM code, and Bank Account. The Cardmember may contact CitiPhone for the new ATM code.

3. Pay through the Post Office

The Cardmember can make payment by cash through any Post Office throughout Thailand by presenting your credit card's statement with barcode.

4. Pay by Direct Debit

The Cardmember can issue a pre-authorization for money to be debited directly from the Cardmember's saving held with Citibank, Kasikorn Bank, Bangkok Bank, Bank of Ayudhya, or Siam Commercial Bank. Fund will be debited automatically to settle the Cardmember's outstanding balance or to require minimum monthly payment as shown on the monthly statement. Simply complete the pre-authorization form and mail it back to Citibank, Direct Debit with start about a month after Citibank has received your pre-authorization and there is confirmation from the bank where you have the account to be debited. You will be notified of the deduction in advance with 'WE WILL DEDUCT YOUR PAYMENT THROUGH YOUR BANK ACCOUNT ON THE PAYMENT DUE DATE (date)' on the monthly statement, which will be sent to the Cardmember before the direct debit is affected each month.

The Cardmember may change the amount that the Cardmember wants to be deducted in any month. Simply contact the Citibank Select Dedicated Line 5 business days in advance of the payment date and request the changes. The amount to be debited may be changed temporarily or permanently, but it must not be less than the required minimum payment.

It is advisable to check the Cardmember's bank account to ensure sufficient balance for debiting. If deposits are made via an ATM or a check, please verify with the Cardmember's bank the time required for the Cardmember's pay-in to become available for debit. Should the exceeding outstanding amount on Citibank Select Cardmember balance in any month, the bank will charge a fee and will notify the Cardmember of the charges.

5. Pay Through Other Banks: Bank of Ayudhya, Siam Commercial Bank, TMB Bank, Krung Thai Bank, Kasikorn Bank, CIMB THAI, BACC, or Bangkok Bank at all branches national wide.

The Cardmember can settle monthly statement through any branch of the aforementioned banks during normal banking hours. Simply attach the payment form and the monthly statement with cash or check payment. If the Cardmember pays with a check, please specify 'Citibank VISA for account number 4386-xxxx-xxxx-xxxx' as drawer. Please find more detail in payment channel and fees table.

6. Pay by Funds Transfer Via Citibank Select Dedicate Line (if you have a Citibank savings account)

The Cardmember can transfer funds by phone to settle the credit card bills. The Cardmember will need the credit card number and T-PIN to access this facility.

7. Pay at any place with 'Counter Service' Signage

For example, at 7-eleven (the credit line will be available after payment), Se-ED book store, Big C, etc. by presenting the credit card's statement with barcode. Counter service accepts only cash payment.

8. Making Payment at M-Pay Station through AIS Telewiz shop all branches with the logo

The Cardmember's credit line will be available after payment right away.

9. Pay Through Electronic Channels (ATM, Telephone, or Internet) of Siam Commercial Bank, Kasikorn Bank, TMB Bank, Bank of Ayudhaya, Krung Thai Bank, CIMB Thai Bank* and BAAC**

To pay through these electronic channels, the bank will deduct directly from your account held with the above banks. Please keep the payment slip for the record.

* CIMB Thai Bank, only internet channel service provided

** BAAC, only ATM channel service provided

10. Making payment through payment counter of Tesco Lotus

The Cardmember's credit line will be available after make payment right away. Service fee will be charged at the service point. Please re-check your receipt and keep as evidence.

Remarks:

1. When paying by check, please cross the check with the words 'Account Payee', cross out the words 'Bearer', and attach the bottom portion of your statement. The bank will credit your bank account when the check has been cleared.
2. Citibank reserves the rights to change any fee/charge fee
3. In case that you make payment at OTC, in no. 3, 4, 5, and 9 the payment will be posted in your account 2 days after transaction date.
4. For payment made at the charge channels, service providers will charge fee at service point.