

**Information disclosure table of Citibank Online**

(Please read this table of product disclosures and study the details and conditions carefully, Before making a decision to purchase or use the product.)

**Citibank, N.A.****Citibank Online****23 September 2019****1. What is this product?**

Online banking service is a 24-hour service that enables you to perform financial transaction such as wire-transfer, make personal loan payment to the Bank and affiliates, make utility and goods/services payment, and check account balance using internet-connected devices including computer and/or mobile phones.

**2. What are the service fees for this product?**

- Annual fee : None
- Mobile Top-Up service fee: None
- Utility Bill Payment Online service fee : THB 0 – 15 /Transaction
- Transfer fee :

Transfer to	Transaction Fee		
	Citi Banking	Citi Priority	Citigold
Your Own Citibank Accounts	None	None	None
Other Local Citibank Accounts in Thailand	None	None	None
Other Local Bank Accounts in Thailand*	None	None	None
Global Citibank Accounts (International)	None	None	None
Telegraphic Transfer – SWIFT (International)**	THB 500/transaction	None	None

*Remark: \*If you make a transfer to other bank account, the fund shall be deposited to your destination account within 3 business days after transfer date.*

*\*\*Outward T/T Service Charge is the service charge for Outward T/T of Citibank N.A., Bangkok Branch. This service charge does not include the Service charge for receiving Inward T/T from Receiving Bank.*

**Daily Limit**

For domestic transfers, daily limit is THB 500,000. For transfers to global Citibank accounts, daily limit is USD 45,000. For international telegraphic transfers, daily limit is USD 20,000.

### 3. Is there any risk?

To ensure your online banking sessions are secured, on both personal computer and mobile phone, Citibank recommends that you follow these simple security tips.

- You should not use public or shared computers like those in internet cafes or even computers belonging to someone else for Internet banking. You may be open to harmful or specific software programs housed within these computers, which could capture your personal information.
- Always enter the Citibank website address <https://www.citibank.co.th> directly into your PC or mobile browser address bar before you login to ensure that you are on the legitimate Citibank website.
- Check that the bank's website address changes from <http://> to <https://> and a security icon that looks like a lock or key appears at the bottom of the webpage when authentication and encryption is expected. You can click on the lock icon at the bottom of the webpage to review the Secure Sockets Layer (SSL) certificate information. The certificate should be issued to <http://www.citibank.co.th>.
- Click log out when you have finished your banking session. Do not just close your browser window.
- Update the bank when you change your contact details. This will enable us to contact you in a timely manner if we detect unusual transactions.
- Check your accounts on a regular basis and contact Citibank immediately at our 24-hour CitiPhone Banking Tel. 1588 should you encounter any difficulties or irregularities.
- Protect your password
  - Your password should be a combination of at least 6 alphabet and alphanumeric characters, without repeating any character more than once.
  - Your password should not be based on a User ID, personal telephone number, birthday or other personal information.
  - You should memorize your password and not record it anywhere including your mobile phone.
  - You should change your password regularly
  - You should use a separate password for online banking and for logging into other non-banking websites.
  - Ensure that no one is watching you while you key in your password or any other sensitive information. Do not share your password or make it accessible to others.

➤ You should not reveal your password to anyone even if they purport to be a staff member of Citibank.

- You should not allow anyone to keep, use or tamper with your mobile phone, the number of which was registered with Citibank or mobile device which was registered Citi Mobile Token to receive OTP to proceed. You should not reveal the OTP to anyone and update the bank immediately when you change your mobile phone number.

*\* One-Time PIN (OTP) is an additional layer of security in the form of an SMS sent to your primary mobile phone whenever you make online transactions. The OTP is sent when you access detailed information or make transactions on your account through Citibank Online.*

- Protect your computer and mobile phone. Do not select the option auto-save on browsers for storing or retaining user name and password when logging into online banking.
- Make sure your computer and mobile phone has the most current or latest anti-virus software. Anti-virus software needs frequent updates to guard against new viruses. Make sure you download the anti-virus updates as soon as you are notified that a download is available.
- Install a personal firewall to help prevent unauthorized access to your computer and mobile phone. Be sure to update the firewall with security patches or newer versions on a regular basis.
- Make sure your computer and mobile phone's operating system and browser software is updated with the latest security patches.
- Clear your browser's cache and history after each session so that your account information is removed. Especially if you are using a shared computer.
- If you are using a Windows OS, ensure File & Print sharing disabled while online.
- Make regular backups of critical data.
- Consider the use of encryption technology to protect highly sensitive data.
- You should set a password for your wireless point. This will prevent unauthorized users from accessing and using your wireless connection.
- Disable broadcasting to your network name (SSID - Service Set Identifier) to prevent casual surfers from detecting and connecting to your wireless network.
- You should use encryption on data transmission to protect your wireless network.
- You should allow only registered machines for your wireless network.
- Do not disclose personal, financial or credit card information to little known or suspect websites.

- Do not open e-mail attachments from strangers or install software or run programs of an unknown source.
- Under no circumstances will Citibank ever send you an e-mail asking for your personal information. You should not respond to such e-mail or reveal your PIN and/or password to anyone.
- Beware of spyware. Spyware is a piece of software inserted in your computer that collects information about you and your internet traffic. It is stored in your PC (with/without your consent) when you download software, games, screensavers, etc. from the web. It usually claims to be able to improve your computer's performance. Spyware can be used maliciously to gain access to your passwords, PINs card numbers and Internet browsing history. They can also be used to scan files on your hard drive and slow down your computer by consuming system resources leading to system instability or a crash. Do not login to Citibank Online while such software is installed on your computer. If you have installed any software that claims to speed up your internet connection, or have additional third-party toolbars on your browsers, then you may be using software that has the ability to track your internet sessions. We recommend that you delete that software immediately.
- If you suspect that there has been any unauthorized breach of your account(s) online, or that an online transaction has taken place that you did not initiate, you should notify Citibank immediately by calling our 24-Hour CitiPhone banking Tel. 1588. Security incidents will be escalated to our technical support staff for evaluation. If any breach of security appears to have occurred, the bank will investigate it further. Citibank will provide you an interim update of our investigations and the status of your case. Final resolution of any incident, though, will depend on the nature and complexity of the incident, as well as the details surrounding the case. While we investigate, our officers may ask you to provide more details surrounding the incident to allow us to resolve your case as quickly and as efficiently as possible.

#### **4. What should you do if your contact information changes?**

You should immediately inform bank via below channels so that any future communications will reach you in timely manner.

- Citibank website : [www.citibank.co.th](http://www.citibank.co.th)
- CitiPhone banking 1588
- Citibank branches :
  - **Citibank Bangkok Branch** 399 Sukhumvit Road, Interchange 21 Building (Asoke Intersection) Klongtoey Nua sub-district, Wattana District, Bangkok 10110 Tel. 1588

- **Citibank The Crystal Branch** 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Ladprao, Bangkok 10230 Tel.0-2-078-7444
- **Citibank Central World Branch** 4, 4/1-2, 4/4 ชั้น Central World 4th Floor, Beacon Zone, Rajdamri Road, Pathumwan Sub-district, Pathumwan District, Bangkok, 10330 Tel. 0-2-677-4999

## 5. For more details of this product and the contact of the issuer

If you have any queries or need to complain you can contact bank via below channels:

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- CitiPhone banking 1588
- Citibank branches :
  - **Citibank Bangkok Branch** 399 Sukhumvit Road, Interchange 21 Building (Asoke Intersection) Klongtoey Nua sub-district, Wattana District, Bangkok 10110 Tel. 1588
  - **Citibank The Crystal Branch** 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Ladprao, Bangkok 10230 Tel.0-2-078-7444
  - **Citibank Central World Branch** 4, 4/1-2, 4/4 ชั้น Central World 4th Floor, Beacon Zone, Rajdamri Road, Pathumwan Sub-district, Pathumwan District, Bangkok, 10330 Tel. 0-2-677-4999

**Warning :** Please read Citibank Online service terms and conditions at [https://www.citibank.co.th/THGCB/JSO/signon/DisplayUsernameSignon.do?locale=en\\_TH](https://www.citibank.co.th/THGCB/JSO/signon/DisplayUsernameSignon.do?locale=en_TH)

**Information pertains in this document will value until any changes may apply**