



Debit Card Product Catalog / Sales Sheet

Citibank, N.A. Bangkok Branch

Effective November 1, 2022



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.

Citibank Debit Mastercard

Product Type: Debit Card

Debit Card Retail Purchase Limit (Per Day)

| | |
|--------------------------------|-----------------------------------|
| Citigold Debit Mastercard | THB 100,000 or equivalent per day |
| Citi Priority Debit Mastercard | THB 80,000 or equivalent per day |
| Citibank Debit Mastercard | THB 50,000 or equivalent per day |

*Clients can increase purchase limit not more than maximum purchase limit of THB 300,000 and can reduce purchase limit.

Terms & Conditions

- A savings account is required to link to the card
- Limit 1 card per 1 account holder
- In case client opens a "Joint Or" account, joint account holders will receive 1 Citibank Debit Mastercard per person
- There is no annual fee if client only uses the Citibank Debit Mastercard for cash withdrawals and transfers. If client would like to use the card for retail purchases, there will be an annual fee of THB 300 per year per card.¹
- Every client is entitled to Citibank Debit Mastercard annual fee waiver from 1 January - 31 December 2022.

Deposits / Withdrawals / Other Benefits Terms and Condition

- Withdraw cash maximum THB 200,000 or equivalent per day
- *Daily limits for ATM cash withdrawal and retail purchase are separated.
- Withdraw cash without transaction fees at ATMs of any bank in Thailand and from Citibank ATMs in more than 30 countries around the world.
 - Cash withdrawn will be in the local currency of the country you made transaction in.
 - Internal fund transfer between Citibank account at Citibank ATM maximum THB 500,000 per day
 - Interbank fund transfer at any domestic bank ATM maximum THB 50,000 per transaction and maximum THB 100,000 per day
 - Citigold Debit Mastercard and Citi Priority Debit Mastercard cardholders will receive special offers and privileges from Mastercard's Priceless[®] Cities program.
 - Your Citibank Debit Mastercard has Citibank Global Wallet feature. Citibank Global Wallet function automatically links foreign currency saving accounts, if any, to your Citibank Debit Mastercard. It enables spend in foreign currencies online or make ATM withdrawals and purchases overseas directly from your available foreign currency accounts. Citibank offers 8 foreign currencies which are USD, SGD, AUD, HKD, JPY, GBP, CHF, and EUR. In case the balance in your foreign currency accounts is insufficient, or the local currency is not one of the 8 currencies listed above, or if Citibank Global Wallet is turned off, the payment or ATM withdrawal will be charged from your Thai Baht savings account.

You may turn off Citibank Global Wallet on the Citi Mobile[®] App in case you want your payment or ATM withdrawal to be charged from your Thai Baht savings account only.

Entrance Fee (THB)

None

Annual Fee (THB per year)

THB 300 per card¹

Every client is entitled to Citibank Debit PromptCard annual fee waiver from 1 January - 31 December 2022.

Card Re-issuing Fee (THB per time)

THB 200 per card

Every client is entitled to Citibank Debit PromptCard re-issuing fee waiver from 1 January - 31 December 2022.

Note:

¹The bank does not charge the debit card's annual fees in the case that the card is activated only for cash withdrawal/fund transfer transactions related to ATM services.

PIN Re-issuing Fee (THB per time)

None

Service Fees Charged in Foreign Currencies

- There is no fee for withdrawals from Citibank ATMs in foreign countries.
- Overseas transactions, including ATM withdrawals at Non-Citibank ATMs and purchases of goods and services at retailers, will be charged in Thai Baht, which is referenced from Mastercard's exchange rate, which includes currency exchange risk of 2.5% of the transaction amount.

Cardholder's Responsibilities in Case of Lost or Stolen Card

If your debit card is lost or stolen, please block your card immediately using our CitiPhone banking 1588 (for domestic) or +66-2232-2484 (for overseas) and request for a replacement instantly. The card will be blocked within 5 minutes after the call. You will be zero liability after card blocked. Replacement card fee will be charged upon the bank announcement.

Risks

- You should exercise caution and maintain the debit card and password. You should not reveal your password or debit card information to a third party.
- For withdrawal at Non-Citibank ATM in a foreign country, you may be charged with fees from the bank that owns the ATM, depending on the terms and conditions of such bank or the regulations in such countries. The aforementioned fees may or may not appear at the ATM's monitor when you do the transaction, and the fees may be applied before or after the transaction. Such fees will appear in your bank statement. Fees may be charged in foreign currencies, and there may also be fees related to currency conversion into Thai Baht. Customers need to study the risk and understand the condition of each bank before receiving any services. Citibank has no power over any fee that is conducted by other banks.
- There is a fee charge on domestic interbank fund transfer THB 25 per transaction for volume THB 1-10,000 and THB 35 per transaction for volume THB 10,000 - 50,000

Contact Information

If you have any queries or wish to file complaints, please contact the Bank via the channels below:
Inform the Bank via www.citibank.co.th by stating your request through channels outlined in the website.

UOB Interchange 21 Branch

399 Interchange Building 21 Sukhumvit Rd. Klongtuey Nue, Wattana, Bangkok, 10110 or call 0-2232-2484.

UOB The Crystal Branch

213, 215 The Crystal Phase 3 Tower I Unit No. 301 Praditmanutham Rd. Ladprao, Ladprao, Bangkok 10230, or call 0-2078-7444.

UOB Central World 2 Branch

Floor 4th Beacon Zone 999/9 Central World, Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, 10330, or call 0-2079-8500