

Citi PayLite®

It puts a better life in your reach.

Citi PayLite®

If you've been dreaming of owning a new audio system, refurbishing your home, or maybe buying a new set of golf equipment and so on. Citi PayLite® can help make the dream come true. The credit card installment plan unveiled by Citibank Credit Card, Citi PayLite® makes it much easier to buy and pay for products and services you might have felt out of your range. That's because now when you make a purchase with your Citibank Credit Card whenever you see the Citi PayLite® logo, you can request to pay in 4, 6, and 10 monthly installments, make your payment with Citibank Credit Card at participating outlets. So, you can get what you want, and it won't feel like a burden.

Citi Credit Cardholders can use Citi PayLite® service immediately at any participating sales outlet. There is no need to apply.

Important Citi PayLite® Facts & Conditions

Minimum purchase made with Citi PayLite® for any goods/services is Baht 2,000 and minimum installments is Baht 500 per month. Maximum purchase price will be determined by the remaining revolving credit of your credit card account.

Tenor

4, 6 or 10 months

Interest Rate

- 0.74% monthly interest (Flat Rate)* for goods or services which its price is Baht 2,000 and more at the Citi PayLite® participated merchants.

- 0% interest** for the specified goods or services at participated merchants.

* Interest rate is 0.74% per months (Flat rate) is equal to effective rate of the following: tenor 4 months = 14.13%, tenor 6 months = 15.07%, and tenor 10 months = 15.83% per year.

** Citi PayLite® 0% interest is available for those goods/services listed by participated outlets only.

Minimum monthly payment

Calculate from goods/services price plus calculated interest from Citi PayLite® program divided by the number of tenor monthly installments (Except for the first month will be calculated from purchase date when is approved until billing cycle as same as monthly statement date) and which must not less than Baht 500.

Other benefits

Earning Citi Rewards Points (only on principle amount, interest is excluded) and getting special discounts or sales promotions offering by participated sales outlets.

Example of installment table

| Goods/ Service (Baht) | Month | Effective Interest Rate | | | |
|-----------------------------|-------|-------------------------|---------------------|-----------------------|----------------------------------|
| | | Interest (Baht) | Principle (Baht) | Installment (Baht) | Outstanding Balance (Baht) |
| | 1 | 118 | 2,456 | 2,574 | 7,544 |
| | 2 | 89 | 2,485 | 2,574 | 5,059 |
| 10,000 | 3 | 60 | 2,514 | 2,574 | 2,544 |
| | 4 | 30 | 2,544 | 2,574 | 0 |
| | Total | 296 | 10,000 | 10,296 | |

* Interest rate is 0.74% per months (Flat rate) is equal to effective rate of the following : tenor 4 months = 14.13% p.a.

Remark:

- The first month will be calculated from purchased date when is approved until billing cycle as same as monthly statement date. For next tenors, calculation will be counted from the next date of first statement until the last statement.
- The installment amount on this document is round up from the remaining fraction. The amount displayed on your signed receipt (sales slip) and approved by the authorization unit of the Bank, will be the billing amount on your monthly statement.

Terms and Conditions of Citi PayLite®

I accept and understand that by having entered into a monthly installment plan (Citi PayLite®) of CitiBank, Bangkok Branch, I shall be deemed to have read, understood and agreed to comply fully with the terms and conditions of the Citi PayLite® monthly installment plan (Terms and Conditions) as specified.

Thus within the purview of these Terms and Conditions, the term "Bank" refers to CitiBank, Bangkok Branch. The term "I" refers to the Cardholder of the Primary Card and/or Supplementary Card issued by the Bank that has entered into the Citi PayLite® monthly installment plan. The term "Card" refers to the Citi Credit Card that I am holding and "Citi PayLite®" or "Citi PayLite® monthly installment plan" refers to the fact that I purchase goods and/or services from vendors or service providers in Thailand selected by the Bank by agreeing to pay for such goods /services including interest and other fees on the Card in installments plan according to the total price of goods/services plus interest. The installments will be monthly and the length of time for the installments (Tenor) will be specified in the sales slips that are issued by the bank's authorization system whereby the Bank will request payment for the goods/services, interest and fees in monthly installments on my card.

- 1. CREDIT LIMIT** I accept and understand that I shall make payment to the Bank under the Citi PayLite® monthly installment plan which is part of the Card's credit limit and the payment for goods/services through the Citi PayLite® resulting in a deduction from my credit line and that all debts occurring under the Citi PayLite® will be considered my credit card debt in accordance with my agreement as Cardmember Agreement.
- 2. MONTHLY INSTALLMENTS PAYMENT** The monthly installment balance shown on the sales slip is the amount of money that I must pay to the Bank each month. This amount is calculated from the price of goods/services plus interest during the entire period of Citi PayLite® divided by Tenor (which is chosen on the day that the goods or services are purchased). The purchase of any goods or services through Citi PayLite® enable the system to calculate interest and stated on the sales slip automatically. However, the Citi PayLite® interest is subjected to change from time to time which depends on notifications and regulations set by the Bank at a certain period. Citi Rewards points will be calculated from the principle of goods/services excluding interest and other fees.
- 3. BILLING** The monthly installment payment as specified in the sales slip shall be billed to me according to the price of goods /services and installment period, together with other debts that have occurred in my card statement. The due date of monthly installment payments is the same date of my monthly statement due and shall commence on my next statement date and every month thereafter until the total installment prices are paid in full. Method of calculation for the Citi PayLite® 1. Monthly installment will be the same amount each month, what calculated from principle plus interest from whole installment period divide by number of tenor.

2. Interest of the first month will be calculated from purchase date when is approved until billing cycle as same as monthly statement date. For next tenor, calculation will be counted from the next date of last statement date until the current month statement date. However, the principle and interest will be charged on the Card every month through the installment period. In any case, I acknowledge that I will not be able to change the Tenor, which I select on the purchase date. I agree and accept that the first monthly installment date may take place over or lower than the period of 30 days from the purchase date through Citi PayLite®. In this case, total amount of interest from Citi PayLite® would not exceed the maximum interest rate regulated by the Bank of Thailand currently in force.

4. MONTHLY PAYMENT I acknowledge that I have to pay the monthly installments as required by the Bank in full each month, including the cost of goods, service fees and other debts that are incurred from the use of my card. I may pay the full amount or the minimum payment amount as specified in the statement for my card according to the Terms and Conditions of the Cardmember Agreement. In any case that I cannot afford to pay monthly installments in full, I acknowledge that the unpaid balance will be treated as outstanding debt balance in my credit card account.

5. INTEREST I acknowledge that in the event that I fails to make payment within the payment due date, in addition to the default interest, I agrees that the Bank shall be entitled to the interest of the default principal during the period starting from the cycle cut date until the payment due date up to the maximum rate as applicable by law.

6. PRE-PAYMENT In the case that I wish to pay the remaining balance of Citi PayLite® to the Bank before the completion of the installment period, I shall notify the Bank of this intention in writing or notify an officer through CitiPhone Banking Tel. 1588 whereby the payment of the balance will be a single payment of the entire remaining balance.

7. SPECIAL TERMS

7.1 The Bank has the right to change the interest rate for the Citi PayLite® whereby it will make a written notification at least 30 days in advance or in the case of an urgent the Bank will notify by making an announcement in a Thai language daily newspaper with wide circulation at least 7 days in advance and follow this announcement with a written notification.

7.2 The Bank has the right to change the ratios, fees, penalties or expenses that it may bill under the Citi PayLite® as the Bank deems fit whereby the Bank will make this notification in writing at least 30 days in advance.

7.3 The Bank has the right to cancel, improve, correct or change the Terms and Conditions. Any cancellation, improvement, correction or change shall be deemed part of this Agreement whereby I agree to act according to the improved, corrected and changed Terms and Conditions as the Bank will notify me in an advance. In the case that the Bank has notified me of any change in accordance with the above-mentioned procedure, it shall be deemed that I am aware of such change.

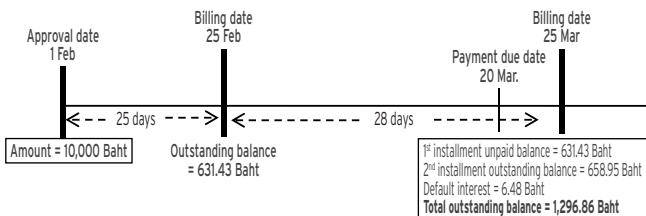
- 8. THE CHANGE, RETURN AND/OR WARRANTY OF THE GOODS /SERVICES** shall comply with the Terms, Conditions and warranty from the particular vendor or service provider. In the case that I wish to cancel my purchase and the vendor refuses to accept the return of the ordered good, I will be obligated to and responsible for debt payment under the Citi PayLite® until the Bank has received payment of the total outstanding balance.
- 9. THE BANK HAS NO INVOLVEMENT IN THE PRODUCTION AND SALE OF THE GOODS/SERVICES,** In case of product liabilities or any claim in relation to the quality of goods or services that have been purchased under the Citi PayLite®, I will contact directly to specific vendor or service provider who provides such goods or services.
- 10. THE TOTAL BALANCE OF THE GOODS AND/OR SERVICES** including interest and other fees will be immediately collected upon the cancellation of the Card in whatever circumstances.
- 11. PART OF CARDMEMBER AGREEMENT** The Terms and conditions of the Citi PayLite® are a part of Cardmember Agreement. Any other issues not specifically provided for under these terms and conditions shall be strictly governed by the Terms and Conditions of the Cardmember Agreement.
- 12. INSURANCE PREMIUM** I agree to pay insurance premium at the rate of 0.53% per month on the monthly installments and on the total outstanding balance in the case that I enroll for a Creditshield Plus Plan that provides full protection for the outstanding balance on the card/account and total balance for goods and services including interest under the Citi PayLite that is within the credit limit of 300,000 Baht. Creditshield Plus will cover my spending, if I am unable to pay the outstanding balance to the Bank due to death, accident, or illness or permanent / temporary / partial disability.

Example of interest calculation for Call for Cash

- Call for Cash booking amount = 10,000 Baht
- Effective interest rate for Call for Cash = 15.5% p.a.
- Maximum interest rate by the Bank = e.g. 16% p.a.
- Repayment period = 17 installments (Repay equal amounts every month)
- Billing date = day 25 of each month
- Payment due date = day 20 of each month

(Remarks: Repayment amount for the first month installment is calculated from approval date to billing date, including holiday/weekends. Interest amounts of the following months will be calculated with monthly effective rate.)

Scenario 1: No payment for 1st installment



(A) Outstanding balance at billing date 25 Mar

1. Installment payment at billing date 25 Mar⁽¹⁾

$$\begin{aligned} &= (1^{\text{st}} \text{ installment principle} + 1^{\text{st}} \text{ installment interest}) + (2^{\text{nd}} \text{ installment principle} + 2^{\text{nd}} \text{ installment interest}) \\ &= (529.79 + 101.64) + (536.63 + 122.32) \\ &= 1,290.38 \text{ Baht} \end{aligned}$$

2. Additional interest between 26 Feb - 25 Mar in case payment is not made in full by 25 Mar

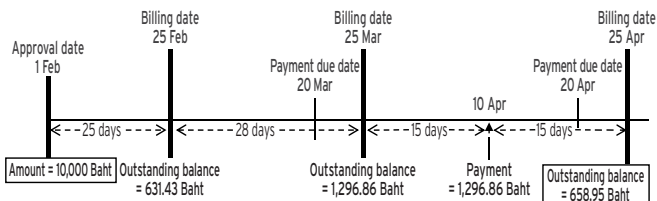
$$\begin{aligned} &= \frac{1^{\text{st}} \text{ installment principle} \times \text{max interest rate} \times \text{number of days}}{\text{number of days in current year}} \\ &= \frac{529.79 \times 16\% \times 28}{366} \\ &= 6.48 \text{ Baht} \end{aligned}$$

$$\begin{aligned} \text{Total outstanding balance at billing date 25 Mar} &= A1 + A2 \\ &= 1296.86 \text{ Baht} \end{aligned}$$

Remarks:

- (1) You may check your monthly repayment amount from the Amortization Table provided in Credit Advice for Call for Cash program or Click for Cash/Quick Cash program that the Bank mails to you.
- (2) Collection fee, service charge, interest or other expenses (if any) are not included.

Scenario 2: No payment for 1st installment and make full payment before 2nd payment due date



(A) Outstanding balance at billing date 25 Mar

1. Installment payment at billing date 25 Mar⁽¹⁾

$$\begin{aligned}
 &= (1^{\text{st}} \text{ installment principle} + 1^{\text{st}} \text{ installment interest}) + (2^{\text{nd}} \text{ installment principle} + 2^{\text{nd}} \text{ installment interest}) \\
 &= (529.79 + 101.64) + (536.63 + 122.32) \\
 &= 1,290.38 \text{ Baht}
 \end{aligned}$$

2. Additional interest between 26 Feb - 25 Mar in case payment is not made in full by 25 Mar

$$\begin{aligned}
 &= \frac{1^{\text{st}} \text{ installment principle} \times \text{max interest rate} \times \text{number of days}}{\text{number of days in current year}} \\
 &= \frac{529.79 \times 16\% \times 28}{366} \\
 &= 6.48 \text{ Baht}
 \end{aligned}$$

$$\begin{aligned}
 \text{Total outstanding balance at billing date 25 Mar} &= \text{A1} + \text{A2} \\
 &= 1,296.86 \text{ Baht}
 \end{aligned}$$

(B) Outstanding balance at billing date 25 Apr

Payment date = 10 Apr
 Payment amount = 1,296.86 Baht

1. Installment payment at billing date 25 Apr⁽¹⁾

$$\begin{aligned}
 &= 3^{\text{rd}} \text{ installment principle} + 3^{\text{rd}} \text{ installment interest} \\
 &= 543.56 + 115.39 \text{ Baht} \\
 &= 658.95 \text{ Baht}
 \end{aligned}$$

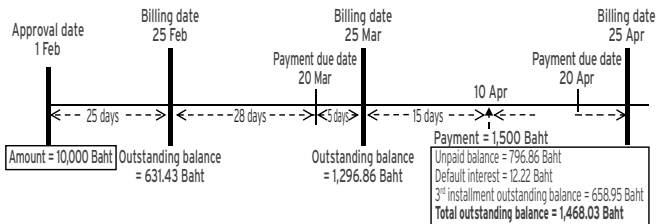
$$\begin{aligned}
 \text{Total outstanding balance at billing date 25 Apr} &= \text{B1} \\
 &= 658.95 \text{ Baht}
 \end{aligned}$$

(No additional interest is charged as unpaid balance is paid in full before 2nd payment due date)

Remarks:

- (1) You may check your monthly repayment amount from the Amortization Table provided in Credit Advice for Call for Cash program or Click for Cash/Quick Cash program that the Bank mails to you.
- (2) Collection fee, service charge, interest or other expenses (if any) are not included.

Scenario 3: No payment for 1st installment and make partial payment before 2nd payment due date



(A) Outstanding balance at billing date 25 Mar

1. Installment payment at billing date 25 Mar⁽¹⁾
 = (1st installment principle + 1st installment interest) + (2nd installment principle + 2nd installment interest)
 = (529.79 + 101.64) + (536.63 + 122.32)
 = 1,290.38 Baht
2. Additional interest between 26 Feb - 25 Mar in case payment is not made in full by 25 Mar
 = $\frac{1^{\text{st}} \text{ installment principle} \times \text{max interest rate} \times \text{number of days}}{\text{number of days in current year}}$
 = $\frac{529.79 \times 16\% \times 28}{366}$
 = 6.48 Baht

Total outstanding balance at billing date 25 Mar = A1 + A2
= 1,296.86 Baht

(B) Outstanding balance at billing date 25 Apr

- Payment date = 10 Apr
 Payment amount = 500 Baht
1. Unpaid balance⁽³⁾ = Outstanding balance at billing date 25 Mar - Payment amount
 = 1,296.86 - 500 = 796.86 Baht
 2. Additional interest between 26 Mar - 10 Apr in case payment is not made in full by 25 Apr
 = $\frac{1^{\text{st}} \text{ and } 2^{\text{nd}} \text{ installment principle} \times \text{max interest rate} \times \text{number of days}}{\text{number of days in current year}}$
 = $\frac{(529.79 + 536.63) \times 16\% \times 15}{366}$
 = 6.99 Baht
 3. Additional interest between 26 Mar - 10 Apr in case payment is not made in full by 25 Apr
 = $\frac{\text{unpaid balance} \times \text{max interest rate} \times \text{number of days}}{\text{number of days in current year}}$
 = $\frac{796.86 \times 16\% \times 15}{366}$
 = 5.23 Baht
 4. Installment payment at billing date 25 Apr⁽¹⁾ = 3rd installment principle + 3rd installment interest
 = 543.56 + 115.39 = 658.95 Baht

Total outstanding balance at billing date 25 Apr = B1 + B2 + B3 + B4
= 1,468.03 Baht

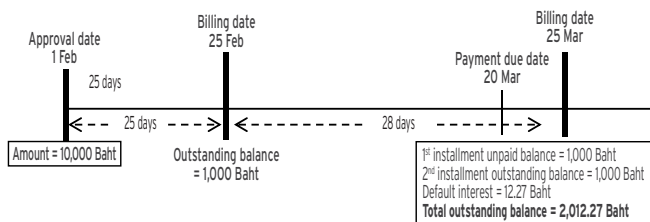
Remarks:

- (1) You may check your monthly repayment amount from the Amortization Table provided in Credit Advice for Call for Cash program or Click for Cash/Quick Cash program that the Bank mails to you.
- (2) Collection fee, service charge, interest or other expenses (if any) are not included.
- (3) The payment of the partial payment shall be subject to the payment hierarchy stipulated by the bank.

Example of interest calculation for Citi PayLite

- Citi PayLite booking amount = 10,000 Baht
- Effective interest rate for Citi PayLite = 0% p.a.
- Maximum interest rate by the Bank = e.g. 16% p.a.
(equal repayment per month)
- Repayment period = 10 installments
- Billing date = day 25 of each month
- Payment due date = day 20 of each month

Scenario 1: No payment for 1st installment



(A) Outstanding balance at billing date 25 Mar

1. Installment payment at billing date 25 Mar⁽¹⁾

$$= (1^{\text{st}} \text{ installment principle} + 1^{\text{st}} \text{ installment interest}) + (2^{\text{nd}} \text{ installment principle} + 2^{\text{nd}} \text{ installment interest})$$

$$= (1,000 + 0) + (1,000 + 0)$$

$$= 2,000 \text{ Baht}$$

2. Additional interest between 26 Feb - 25 Mar in case payment is not made in full by 25 Mar

$$= \frac{1^{\text{st}} \text{ installment principle} \times \text{max interest rate} \times \text{number of days}}{\text{number of days in current year}}$$

$$= \frac{1,000 \times 16\% \times 28}{365}$$

$$= 12.27 \text{ Baht}$$

$$\begin{aligned} \text{Total outstanding balance at billing date 25 Mar} &= A1 + A2 \\ &= 2,012.27 \text{ Baht} \end{aligned}$$

Remarks:

(1) Collection fee, service charge, interest or other expenses (if any) are not included.

Privacy for Consumers at Citi

Our goal is to maintain your trust and confidence when handling personal information about you.

YOU HAVE CHOICES:

As a Citi customer, you have the opportunity to make choices. As you consider this, we encourage you to make choice that enable us to provide you with quality products and services that help you meet your financial needs and objectives.

SECURITY OF PERSONAL INFORMATION:

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

For more details about Privacy Choices, call our 24-hour CitiPhone Banking 1588 for Citibank customers or call Diners Club Phone Service 0-2232-4100 Monday to Friday from 8.30 A.M. - 5.30 P.M. for Citi Consumer Products (Thailand) customers.

For Citicorp Leasing (Thailand) customers, Please contact your Citi Advance branch or 0-2788-2788, Monday to Friday from 8.30 A.M. - 5.30 P.M.

Update July 2020

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