

CITIBANK, N.A., Bangkok Branch
Table 1 Deposit Interest Rates
For Institutional Clients Group customers only
Effective from March 2, 2018

Unit: Annual Percentage Rate

Type of Deposits	Type of Customers		
	SME	LE	Corporate Non-Resident
1. Current Account (THB)	0.05%	0.05%	0.00%
2. Savings (THB)			
2.1 Regular Savings	0.05%	0.05%	0.00%
2.2 Special Savings	0.10%	0.10%	0.00%
3. Time Deposit (THB)			
3.1) 1 Week			
Amount 10,000,000 - 50,000,000	0.15%	0.15%	N/A
50,000,001 - 400,000,000	0.15%	0.15%	N/A
400,000,001 - 1,000,000,000	0.15%	0.20%	N/A
1,000,000,000+	0.20%	0.20%	N/A
3.2) 2 Weeks			
Amount 10,000,000 - 50,000,000	0.15%	0.15%	N/A
50,000,001 - 400,000,000	0.15%	0.15%	N/A
400,000,001 - 1,000,000,000	0.15%	0.20%	N/A
1,000,000,000+	0.20%	0.20%	N/A
3.3) 3 Weeks			
Amount 10,000,000 - 50,000,000	0.15%	0.15%	N/A
50,000,001 - 400,000,000	0.15%	0.15%	N/A
400,000,001 - 1,000,000,000	0.15%	0.20%	N/A
1,000,000,000+	0.20%	0.20%	N/A
3.4) 1 Month			
Amount 5,000,000 - 50,000,000	0.15%	0.15%	N/A
50,000,001 - 400,000,000	0.15%	0.20%	N/A
400,000,001 - 1,000,000,000	0.20%	0.20%	N/A
1,000,000,000+	0.20%	0.20%	N/A
3.5) 2 Months			
Amount 5,000,000 - 50,000,000	0.15%	0.15%	N/A
50,000,001 - 400,000,000	0.20%	0.20%	N/A
400,000,001 - 1,000,000,000	0.20%	0.20%	N/A
1,000,000,000+	0.20%	0.20%	N/A
3.6) 3 Months			
Amount 50,000 - 50,000,000	0.15%	0.15%	N/A
50,000,001 - 400,000,000	0.20%	0.20%	N/A
400,000,001 - 1,000,000,000	0.20%	0.20%	N/A
1,000,000,000+	0.20%	0.20%	N/A
3.7) 6 Months			
Amount 50,000 - 50,000,000	0.15%	0.20%	0.00%
50,000,001 - 400,000,000	0.20%	0.20%	0.00%
400,000,001 - 1,000,000,000	0.20%	0.20%	0.00%
1,000,000,000+	0.20%	0.20%	0.00%
3.8) 12 Months			
Amount 50,000 - 50,000,000	0.15%	0.20%	0.00%
50,000,001 - 400,000,000	0.20%	0.20%	0.00%
400,000,001 - 1,000,000,000	0.20%	0.20%	0.00%
1,000,000,000+	0.20%	0.20%	0.00%

Remark

- 1 For requests or actions taken by the client to redeem or withdraw tenored deposits prior to the due date, Citibank reserves the right to pay the minimum interest rate equal to the minimum interest rate yield of regular saving accounts, which shall not be more than the announced rate for the specified tenor, as announced by Citibank. Approval from authorized representative (s) of Citibank is required.
- 2 "SME" means a registered legal resident entity with revenue up to 5,000 million baht.
- 3 "LE" means a registered legal resident entity with revenue more than 5,000 million baht.
- 4 Citibank may consider combining deposit value of each account for and/or adjust interest rates for deposit to be unequal to regularly announced rates for Clients that utilize several Citibank's products or as per mutually agreed conditions.
- 5 Citibank reserves the right to pay interest rate according to the applicable tenor of the maximum deposit amount of the Client.
- 6 Citibank reserves the rights to specified interest rates for deposit to be unequal to regularly announced rates to customers who use Treasury and Trade Services and received offer from Citibank for which shall not exceed 2.0% p.a. from the highest offering interest rate of each type and tier. Approval from authorized representative (s) of Citibank is required.
- 7 Interest rates announced for the regular current account are applicable to THB current accounts opened for new clients from January 2, 2016 onwards, where no interest-bearing THB savings account is opened with Citibank under the same entity.
- 8 Interest amount for savings or current accounts are paid on a semi-annual basis. The number of days in a year used for interest calculation is 365 days. Interest amount is calculated as follows: (Principal x Interest Rate x Number of Deposit Days) / 365
- 9 Interest amount for time deposits are paid on maturity date. If the maturity date falls on a bank holiday, then maturity date will be on the next banking day. In case there is a withdrawal prior to the maturity date, Citibank will pay interest as follows:
 - If deposit period is less than or equal to half of the deposit tenor or the tenor is less than or equal to 3 month, Citibank will pay no interest.
 - If deposit period is more than half of the deposit tenor, Citibank will pay interest equal to regular saving interest rate of the same type of customer and tier (if any) or interest rate for time deposit account, whichever is lower.
- 10 Principals and interests are under a blanket guaranteed by Deposit Protection Agency Act B.E.2551 which is effective August 11, 2008, except for Non-Resident Baht Accounts according to Exchange Control regulations of Bank of Thailand.