

Citibank, N.A. Bangkok Branch

**Table 3: Service Charges, Penalties related to Deposits, Loans and Other Service Charges
Effective Date: 1 March 2018**

ACCOUNT SERVICES				
Type	Service Charge	Current Accounts	Savings Accounts	Time Deposit Accounts
THB	Minimum Initial Deposit	No minimum requirement	No minimum requirement	N/A
	Minimum Monthly Average Balance Requirement	Baht 3,000,000 monthly average	Baht 3,000,000 monthly average	N/A
	Account Maintenance Fee (where monthly average balance falls below minimum requirement)	Baht 3,000 per month min balance charge	Baht 3,000 per month min balance charge	N/A
	Dormant Account Fee **** (Inactive account for more than 6 months)	Baht 6,000 per month charge	Baht 6,000 per month charge	N/A
	Interest	Overdraft limits applicable* Citi published rates **. Compounded semi-annually.	Citi published rates ***. Compounded semi-annually.	Citi deposit rates prevailing on date of placement. Interest paid on due date. Minimum deposit amount: THB 50,000 (For Non-Resident, tenor has to exceed 6M)
	Overdraft	For resident A/C maximum overdraft limit is Baht 30MM. For non-resident A/C maximum overdraft limit is Baht 50MM, maintained at all FIs in Thailand.	N/A	N/A
	Other Restrictions	For non-resident THB A/C, the outstanding balance(s) of all non-resident THB account(s), either current, saving, or time deposits maintained at all Financial Institutions in Thailand, except getting the approval from the Bank of Thailand, must have the end of each day to the limit not exceeding Baht 300MM.		
	Stop Payment	Baht 50	N/A	N/A
	Returned Checks (Inward only)	Baht 200 per check	N/A	N/A
	Checkbook	Baht 15 per check / Baht 750 per book	N/A	N/A
	Relationship Maintenance Fee (applicable to CCB clients)	Baht 30,000 per relationship		N/A
SMART Account (THB)	Minimum Monthly Average Balance Requirement	Baht 1,000,000 monthly average		N/A
	Account Maintenance Fee (where monthly average balance falls below minimum requirement)	If monthly average balance is less than Baht 1 million, service charge of Baht 500 will be charged for every Baht 100,000 lower than the required balance. Example: Monthly average balance is Baht 800,000-899,999, the charge is Baht 1,000.		N/A

* For resident accounts maximum overdraft limit is Baht 30MM, for non-resident accounts it is Baht 50MM for accounts maintained at all FIs in Thailand (for non-resident, OD limit is calculated per business entity, not per account).

** 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.

*** For non-resident account, effective 14-October-2003, the interest rate for NR-THB account is 0.00% (per BoT announcement).

**** Saving and current accounts that have no movement for 12 months will be classified as inactive. Citibank will give best effort in contacting the client to explore the need of using this account; otherwise Citibank will attempt to close the account.

CROSS BORDER SERVICES	
Service Charge	Rates
Remittance Services <u>Inward Remittance</u> <ul style="list-style-type: none"> o Credit FCY to FCY Account (Document Processing Fee) o Credit to Non-Resident THB Account o THB from non-resident to resident accounts with Citibank o Credit to Other Banks (Bangkok Clearing) <ul style="list-style-type: none"> - Citibank Customers - Non – Citibank Customers o Credit to other banks (Upcountry) <ul style="list-style-type: none"> - Citibank Customers - Non – Citibank Customers <u>Outgoing Remittance</u> <ul style="list-style-type: none"> o Cable Fee o Pre-Advice o Debit from THB and Remit in FCY o Debit from FCY and Remit in FCY (Document Processing Fee) o Debit from THB resident account and Remit in THB to Non-Resident Account (Document Processing Fee) o Debit from Citi Non-resident account to local banks (via M-Check / BAHTNET) o Cross Border Funds Transfer Instruction via paper-based *Note: Regional pricing may apply, subject to regional agreement (if any) o Full Value Transfer <u>Cross Border Netting</u> Inward remittance and outward remittance – same day Foreign Currency Draft <ul style="list-style-type: none"> o Issuance Fee o Debit from THB and Remit in FCY o Debit from FCY and Remit in FCY o Mail to Beneficiary <ul style="list-style-type: none"> - Domestic - Overseas o Stop Payment o Photocopy Clean Foreign Currency Checks <u>Collection</u> <ul style="list-style-type: none"> o US\$ Check Drawn in U.S.A. o US\$ Check drawn outside U.S.A. o Other Currency Checks Drawn in country of origin o Deposit into FCY Account (Document Processing Fee) o FX Rate Used o Minimum Collection Days <u>Purchase</u> <ul style="list-style-type: none"> o US\$ Check Drawn in U.S.A. o US\$ Check drawn outside U.S.A. o Other Currency Checks Drawn in country of origin o FX Rate Used 	<ul style="list-style-type: none"> o 1/8%, min US\$10, max US\$3,000 o 1/8%, min Baht 500, max Baht 50,000 o Baht 200 per txn o Baht 50 o Baht 1,000 o Baht 50 + fee charged by beneficiary bank o Baht 1,000 + fee charged by beneficiary bank o Baht 300 o Baht 200 o No charge o 1/8% min US\$10, no max o 1/8%, min Baht 250, max Baht 25,000 o Baht 500 o Baht 400 additional per txn* o USD: USD 30, EUR: EUR 30 and GBP: GBP 30 o 1/8% of outward remittance amount, min USD 10, no max o Baht 80 per check + Duty stamp Baht 3 o No charge o 1/8% min US\$10, no max o Baht 40 o Baht 40 o US\$ 5 per check o US\$ 10 per check o Baht 100 per txn o Baht 250 per txn o Baht 1,000 per txn o 1/8% comm. In lieu; min US\$10, max US\$3,000 o TT published rate on credit date o 10 Business days o Baht 100 per txn; 1/8% flat on check amount o Baht 250 per txn; 1/2% flat on check amount o Baht 1,000 per txn; 1/4% flat on check amount o Sight rate published on credit date + Foreign Bank Charge (if any)

COLLECTION SERVICES	
Service Charge	Rates
Counter Deposit <ul style="list-style-type: none"> o Counter deposit – Bangkok o Counter deposit – Upcountry o Post Office – Bangkok o Post Office – Upcountry o Post Office – Entrance fee (for counter deposit using standard pay-in slip) o Post Office – Entrance fee (for counter deposit using non-standard pay-in slip) o AIS/Telewiz counter (Nationwide) o Correspondent bank download fee 	<ul style="list-style-type: none"> o Baht 40 o Baht 50 for up to Baht 40,000 deposit amount, + additional fee 0.1% of deposit amount which is over Baht 40,000 o Baht 20 for up to Baht 50,000 deposit amount, limit 2 transactions per day per customer o Baht 30 for up to Baht 50,000 deposit amount, Limit 2 transactions per day per customer o Baht 5,000 o Baht 30,000 o Baht 15 (max Baht 49,000 deposit amount) o Baht 7,000 per month per correspondent bank

COLLECTION SERVICES	
Service Charge	Rates
Check Collection <ul style="list-style-type: none"> ○ Due Check ○ Posted-Dated Check ○ Check Withdrawal ○ Returned Check ○ Commission of Upcountry Check Collection 	<ul style="list-style-type: none"> ○ Baht 5 per check ○ Baht 10 per check ○ Baht 50 per check ○ Baht 50 per check ○ 0.1% of check amount; min Baht 10
Lockbox <ul style="list-style-type: none"> ○ Invoice Data Entry ○ Mail Check Direct 	<ul style="list-style-type: none"> ○ Baht 10 per invoice ○ Baht 50 per envelope
Direct Debit <ul style="list-style-type: none"> ○ From One Citibank Customer to Another Citibank Customer ○ From One Citibank Customer to our Corr-bank (BKK/Upcountry) ○ Correspondent bank download fee 	<ul style="list-style-type: none"> ○ Baht 15 per txn ○ Baht 25 per txn / 45 per txn, + additional fee 0.1% of amount over Baht 500,000, max Baht 1,000 ○ Baht 7,000 per month per correspondent bank
Others <ul style="list-style-type: none"> ○ Monthly Service Maintenance Charge ○ Messenger (Monthly fixed charge based on pre-agreed frequency) <ul style="list-style-type: none"> - Bangkok - Greater Bangkok - Upcountry 	<ul style="list-style-type: none"> ○ Subject to arrangement ○ Baht 200 per trip ○ Baht 300 per trip ○ Baht 400 per trip

DOMESTIC PAYMENT AND PAYLINK SERVICES	
Service Charge	Rates
Domestic Payments <p><u>Inward</u></p> <ul style="list-style-type: none"> ○ BAHTNET Fee <p><u>Outward</u></p> <ul style="list-style-type: none"> ○ BAHTNET Fee ○ BAHTNET instruction via paper-based *Note: Regional pricing may apply, subject to regional agreement (if any) ○ Manager's Check <ul style="list-style-type: none"> - Send instruction via CitiDirect - Send instruction via paper-based ○ CitiConnect (Internet Payment between Citibank's accounts) 	<ul style="list-style-type: none"> ○ Baht 100 per txn ○ Baht 150 per txn ○ Baht 400 additional per txn* ○ Baht 50 per check ○ Baht 200 per check ○ Baht 15 per txn
PayLink Check <ul style="list-style-type: none"> ○ Bangkok Check – Return (Debit D-1) ○ Bangkok Check – Mail (Debit D-1) ○ Bangkok Check – Counter (Debit D-1) ○ Upcountry Check – Return (Debit D-2) ○ Upcountry Check – Upcountry Counter (Debit D-2) ○ Check Stop Payment ○ Certified Check ○ PayLink Check Cancellation ○ PayLink Check Collection 	<ul style="list-style-type: none"> ○ Baht 20 per check ○ Baht 20 per check ○ Baht 50 per check ○ Baht 40 per check ○ Baht 80 per check ○ Baht 50 per check ○ Baht 50 per check ○ Baht 100 per file, Baht 20 per check ○ Baht 50 per check
PayLink Corporate Check (including check form and processing fee) <ul style="list-style-type: none"> ○ Corporate check form Processing Fee ○ Corporate Check – Return ○ Corporate Check – Mail ○ Corporate Check – Counter 	<ul style="list-style-type: none"> ○ Baht 15 per check ○ Baht 20 per check ○ Baht 20 per check ○ Baht 50 per check
PayLink Direct Next Day (Debit D-2) <ul style="list-style-type: none"> ○ Transaction amount Baht > 0 - 2,000,000 ○ PayLink Direct Cancellation 	<ul style="list-style-type: none"> ○ Baht 12 per transaction ○ Baht 100 per file, Baht 20 per record
PromptPay Bulk Payment <ul style="list-style-type: none"> ○ Next Day (Debit D-2) Transaction amount Baht > 0 - 2,000,000 ○ Same Day (Debit D-1) Transaction amount Baht > 0 - 2,000,000 ○ PayLink PromptPay Cancellation 	<ul style="list-style-type: none"> ○ Baht 5 per transaction ○ Baht 5 per transaction ○ Baht 100 per file, Baht 20 per record
PayLink Direct Same day (Debit same day) <ul style="list-style-type: none"> ○ Tier 1 transaction amount Baht > 0 - 100,000 ○ Tier 2 transaction amount Baht > 100,000 - 500,000 ○ Tier 3 transaction amount Baht > 500,000 - 2,000,000 ○ PayLink Direct Cancellation 	<ul style="list-style-type: none"> ○ Baht 20 per transaction ○ Baht 75 per transaction ○ Baht 200 per transaction ○ Baht 100 per file, Baht 20 per record

DOMESTIC PAYMENT AND PAYLINK SERVICES	
Service Charge	Rates
<p>PayLink Direct Credit (Debit D-1)</p> <ul style="list-style-type: none"> o Tier 1 transaction amount Baht > 0 – 5,000,000 o Tier 2 transaction amount Baht > 5,000,000 o PayLink Direct Cancellation <p>PayLink Express</p> <ul style="list-style-type: none"> o Send instruction via CitiDirect o Send instruction via paper-based <p>*Note: Regional pricing may apply, subject to regional agreement (if any)</p> <p>Beneficiary Advice</p> <ul style="list-style-type: none"> o Email Advice o SMS Advice o Fax Advice <p>Other Services</p> <ul style="list-style-type: none"> o Messenger (Monthly fixed charge based on pre-agreed frequency) <ul style="list-style-type: none"> - Bangkok - Greater Bangkok - Upcountry o WHT Certificate Printing o Registered Mail o Regular Mail (for WHT sending only) <p>Paid Check Copy Fee</p> <ul style="list-style-type: none"> o Less than 45 days o More than 45 days 	<ul style="list-style-type: none"> o Baht 40 per transaction o Baht 100 per transaction o Baht 100 per file, Baht 20 per record <ul style="list-style-type: none"> o No charge o Baht 200 per transaction* <ul style="list-style-type: none"> o Baht 5 per transaction o Baht 5 per transaction o Baht 5 per transaction <ul style="list-style-type: none"> o Baht 200 per trip o Baht 300 per trip o Baht 400 per trip <ul style="list-style-type: none"> o Baht 5 per transaction o At actual cost by Thailand Post o At actual cost by Thailand Post <ul style="list-style-type: none"> o Baht 50 per check o Baht 100 per check

LIQUIDITY SERVICES	
Service Charge	Rates
<p>Target Balancing (TBA)</p> <ul style="list-style-type: none"> o Monthly Fee o Interest Reallocation Fee o Re-structure Fee (e.g. Change of Header, Significant remove/add accounts, major changes of structure etc.) <p>Multi-Bank Target Balancing (MBTBA)</p> <ul style="list-style-type: none"> o Monthly Fee o New Bank Setup Fee o Existing Bank Setup Fee <p>Cross Bank Pooling via Manual Check (Product Approval Required)</p> <ul style="list-style-type: none"> o Monthly Fee o One-time Setup Fee <p>Treasury Vision Liquidity Manager</p> <ul style="list-style-type: none"> o Premium Service Fee (Unlimited users/accounts, view of intraday balance, view of non-structured standalone accounts) 	<ul style="list-style-type: none"> o Baht 5,000 per month per account pair o Baht 2,500 per month per account pair o Baht 25,000 per request <ul style="list-style-type: none"> o Baht 2,500 per month per account pair o Baht 75,000 per bank per setup o Baht 50,000 per bank per setup <ul style="list-style-type: none"> o Baht 3,000 per month per account pair o Baht 100,000 per bank per setup <ul style="list-style-type: none"> o Baht 15,000 per CitiDirect Client Definition per month

CHANNEL SERVICES	
Service Charge	Rates
<p>CitiDirect BE</p> <ul style="list-style-type: none"> o Installation Fee o Service and Server Time Usage Fee o Safeword card charge o PIN / Card re-issuance o Post implementation On-site Training o Post Implementation Dedicated Remote Training <p>CitiConnect (SWIFTNET FileAct)</p> <ul style="list-style-type: none"> o Setup & Installation Fee <ul style="list-style-type: none"> - Implementation – Pass Through - Implementation – Full Service - Implementation – Additional Region - Implementation – Customized Mapping (Product confirmation required) - Implementation – Additional Pass Through File Profile - Implementation – Additional Full Service File Profile (existing FS client) - Implementation – Additional Full Service File Profile (new FS client) 	<ul style="list-style-type: none"> o Baht 5,000 (one time) o Baht 2,000 per month o Baht 2,000 per card o Baht 1,500 per card or PIN o Baht 3,000 per session o Baht 1,000 per session <ul style="list-style-type: none"> o Baht 180,000 per connection o Baht 500,000 per connection o Baht 180,000 per connection o Baht 500,000 per format o Baht 50,000 per File Profile o Baht 100,000 per File Profile o Baht 200,000 per File Profile

CHANNEL SERVICES	
Service Charge	Rates
<ul style="list-style-type: none"> o License / Monthly Maintenance Fee o Transaction Fee <ul style="list-style-type: none"> - Inbound File - Inbound Transaction - Outbound File – EOD Statement - Outbound File – Intraday Statement <p>CitiConnect (SWIFT FIN)</p> <ul style="list-style-type: none"> o Setup & Installation Fee o Monthly Maintenance Fee o Transaction Fee <ul style="list-style-type: none"> - EOD Statement - Intraday Statement <p>InfoPool</p> <ul style="list-style-type: none"> o Monthly Maintenance Fee o Transaction Monitoring Fee 	<ul style="list-style-type: none"> o Baht 7,000 per customer per month o Baht 350 per file o Baht 5 per transaction o Baht 350 per file o Baht 1,500 per account per month o Baht 180,000 per connection o Baht 18,000 per month o Baht 1,500 per month o Baht 1,500 per month o Baht 6,000 per month o Baht 1,500 per account per month

OTHER SERVICES	
Service Charge	Rates
<ul style="list-style-type: none"> o AutoFax <ul style="list-style-type: none"> - Local Destination - Overseas Destination o Account Statement via MT 940, MT 950, etc o Courier Charge for Sending Check Book Overseas o Registered Mail for Sending Check Book Upcountry o Audit Confirmation o Duplicate Statements <ul style="list-style-type: none"> - Aged between 0 month – 3 months - Aged greater than 3 months - Aged greater than 12 months <p>*plus document retrieval charge if document was sent to warehouse</p> o Documents Retrieval charge per trip <ul style="list-style-type: none"> - For information receive within 10 business days - For information receive within 3 business days - For information receive within same day o Valued Added Tax Refund 	<ul style="list-style-type: none"> o Baht 1,500 per month o Baht 3,000 per month o Baht 1,500 per account per month o Baht 300 per trip o At actual cost o Baht 1,000 per request o Baht 200 per time* o Baht 500 per time* o Baht 1,000 per time* o Baht 800 per trip o Baht 1,000 per trip o Baht 1,200 per trip o Baht 15 per transaction

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 (Patrick O'Neill)
 Director, TTS Head
 Announced Date: 27 February 2018