

Citibank, N.A. Bangkok Branch

**Table 3: Service Charges, Penalties related to Deposits, Loans and Other Service Charges
Effective Date: 1st May 2021**

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
	Interest	Please refer to Citi published rates **. (Overdraft limits applicable)	Please refer to Citi published rates **. (Overdraft limits applicable)	Please refer to Citi published rates **. (Citi deposit rates prevailing on date of placement. Interest paid on due date.)
	Other Restrictions	For non-resident THB A/C (NRBA), 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 certain amount following the Bank of Thailand's regulation.		
	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 (One-time)		
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

* 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.

** Deposit and loan interest rates are published on <https://www.citi.co.th/en/cts.htm>

CROSS BORDER SERVICES	
Service Charge	Rates
<p>Remittance Services</p> <p><u>Inward Remittance</u></p> <ul style="list-style-type: none"> ○ Credit FCY to FCY Account (Document Processing Fee) ○ Credit to Non-Resident THB Account ○ THB from non-resident to resident accounts with Citibank ○ Credit to Other Banks (Bangkok Clearing) <ul style="list-style-type: none"> - Citibank Customers - Non – Citibank Customers ○ Credit to other banks (Upcountry) <ul style="list-style-type: none"> - Citibank Customers - Non – Citibank Customers <p><u>Outgoing Remittance</u></p> <ul style="list-style-type: none"> ○ Cable Fee ○ Pre-Advice ○ Debit from THB and Remit in FCY ○ Debit from FCY and Remit in FCY (Document Processing Fee) ○ Debit from THB resident account and Remit in THB to Non-Resident Account (Document Processing Fee) ○ Debit from Citi Non-resident account to local banks (via M-Check / BAHTNET) *Note: Regional pricing may apply, subject to regional agreement (if any) ○ Full Value Transfer <p><u>Cross Border Netting</u> Inward remittance and outward remittance – same day</p> <p>Foreign Currency Draft</p> <ul style="list-style-type: none"> ○ Issuance Fee ○ Debit from THB and Remit in FCY ○ Debit from FCY and Remit in FCY ○ Mail to Beneficiary <ul style="list-style-type: none"> - Domestic ○ Stop Payment ○ Photocopy <p>Clean Foreign Currency Checks</p> <p><u>Collection</u></p> <ul style="list-style-type: none"> ○ US\$ Check Drawn in U.S.A. ○ US\$ Check drawn outside U.S.A. ○ Other Currency Checks Drawn in country of origin ○ Deposit into FCY Account (Document Processing Fee) ○ FX Rate Used ○ Minimum Collection Days <p><u>Purchase</u></p> <ul style="list-style-type: none"> ○ US\$ Check Drawn in U.S.A. ○ US\$ Check drawn outside U.S.A. ○ Other Currency Checks Drawn in country of origin ○ FX Rate Used 	<ul style="list-style-type: none"> ○ 1/8%, min US\$10, max US\$3,000 ○ 1/8%, min Baht 500, max Baht 50,000 ○ Baht 200 per txn ○ Baht 50 ○ Baht 1,000 ○ Baht 50 + fee charged by beneficiary bank ○ Baht 1,000 + fee charged by beneficiary bank ○ Baht 400 ○ Baht 200 ○ No charge ○ 1/8% min US\$10, no max ○ 1/8%, min Baht 250, max Baht 25,000 ○ Baht 500 ○ USD: USD 30, EUR: EUR 30 and GBP: GBP 30, Other currencies: USD30 equivalent ○ 1/8% of outward remittance amount, min USD 10, no max ○ US\$20 per check (Minimum US\$ 200 value per check) + Stamp Duty 3 Baht ○ No charge ○ 1/8% min US\$10, no max ○ Baht 100 ○ US\$ 5 per check ○ US\$ 10 per check ○ Baht 200 per txn ○ Baht 400 per txn ○ Baht 1,500 per txn ○ 1/8% comm. In lieu; min US\$10, max US\$3,000 ○ Published rate on value date ○ 10 Business days ○ Baht 200 per txn; 1/8% flat on check amount ○ Baht 400 per txn; 1/2% flat on check amount ○ Baht 1,500 per txn; 1/4% flat on check amount ○ Sight rate published on credit date + Foreign Bank Charge (if any)

PROMPTPAY (INSTANT PAYMENT AND COLLECTION SOLUTIONS)	
Service Charge	Rates
<p>Payment</p> <ul style="list-style-type: none"> ○ PromptPay Instant Payment ○ PromptPay Bulk Payment ○ PromptPay Cancellation <p>Collection (C2B)</p> <ul style="list-style-type: none"> ○ PromptPay Bill Payment ○ Instant "Bank Transfer" Collections ○ Instant Credit Notification 	<ul style="list-style-type: none"> ○ Baht 10 per txn ○ Baht 5 per txn ○ Baht 100 per file, Baht 20 per record ○ Baht 5 per txn. ○ Baht 3 per txn; minimum THB 3,000 per month ○ Baht 3 per txn

COLLECTION SERVICES	
Service Charge	Rates
Counter Deposit ○ Counter deposit – Bangkok ○ Counter deposit – Upcountry ○ Correspondent bank download fee Check Collection ○ Due Check ○ Posted-Dated Check ○ Check Withdrawal ○ Returned Check ○ Commission of Upcountry Check Collection Lockbox ○ Invoice Data Entry ○ Mail Check Direct Direct Debit ○ From One Citibank Customer to Another Citibank Customer ○ From One Citibank Customer to our Corr-bank (BKK) ○ From One Citibank Customer to our Corr-bank (Upcountry) ○ Correspondent bank download fee Others ○ Monthly Service Maintenance Charge ○ Messenger (Monthly fixed charge)	○ BAY – Baht 40 per transaction ○ TBANK – Baht 40 per transaction ○ BBL – Baht 50 per transaction ○ KTB – Baht 50 per txn + 0.1% of the deposit amount for amount over Baht 35,000; max Baht 1,000 ○ SCB – Baht 50 per transaction ○ KBANK – Baht 70 per transaction ○ BAY – Baht 50 per txn + 0.1% of the deposit amount for amount over Baht 80,000; max Baht 1,000 ○ TBANK – Baht 60 per txn + 0.1% of the deposit amount for amount over Baht 80,000; max Baht 1,000 ○ BBL – Baht 70 per txn + 0.1% of the deposit amount for amount over Baht 80,000; max Baht 1,000 ○ KTB – Baht 70 per txn + 0.1% of the deposit amount for amount over Baht 35,000; max Baht 1,000 ○ SCB – Baht 70 per txn + 0.1% of the deposit amount for amount over Baht 80,000; max Baht 1,000 ○ KBANK – Baht 80 per txn + 0.1% of the deposit amount for amount over Baht 80,000; max Baht 1,000 ○ Baht 10,000 per month per correspondent bank ○ Baht 15 per check ○ Baht 25 per check ○ Baht 60 per check ○ Baht 60 per check ○ 0.1% of check amount; min Baht 10 ○ Baht 10 per invoice ○ Baht 50 per envelope ○ Baht 15 per transaction ○ TMB – Baht 25 per transaction ○ BBL – Baht 25 per transaction ○ BAY – Baht 30 per transaction ○ TBANK – Baht 30 per transaction ○ GSB – Baht 35 per transaction ○ SCB – Baht 35 per transaction ○ KBANK – Baht 70 per transaction ○ TMB – Baht 35 per txn + additional fee 0.1% of amount over Baht 500,000, max Baht 1,000 ○ GSB – Baht 35 per txn + additional fee 0.1% of amount over Baht 500,000, max Baht 1,000 ○ BBL – Baht 45 per txn + additional fee 0.1% of amount over Baht 500,000, max Baht 1,000 ○ BAY – Baht 45 per txn + additional fee 0.1% of amount over Baht 500,000, max Baht 1,000 ○ TBANK – Baht 40 per txn + additional fee 0.1% of amount over Baht 500,000, max Baht 1,000 ○ SCB – Baht 55 per txn + additional fee 0.1% of amount over Baht 500,000, max Baht 1,000 ○ KBANK – Baht 90 per txn + additional fee 0.1% of amount over Baht 500,000, max Baht 1,000 ○ Baht 7,000 per month per correspondent bank ○ Subject to arrangement ○ Baht 3,000 per month

DOMESTIC PAYMENT AND PAYLINK SERVICES	
Service Charge	Rates
Domestic Payments <u>Inward</u> <ul style="list-style-type: none"> o BAHTNET Fee <u>Outward</u> <ul style="list-style-type: none"> o BAHTNET Fee o BAHTNET instruction via paper-based *Note: Regional pricing may apply, subject to regional agreement (if any) o Manager's Check <ul style="list-style-type: none"> - Send instruction via CitiDirect o CitiConnect (Internet Payment between Citibank's accounts) 	<ul style="list-style-type: none"> o Baht 100 per transaction o Baht 150 per transaction o Baht 5,000 per transaction* o Baht 50 per check o Baht 15 per transaction
PayLink Check <ul style="list-style-type: none"> o Bangkok Check – Return (Debit D-1) o Bangkok Check – Mail (Debit D-1) o Bangkok Check – Counter (Debit D-1) o Upcountry Check – Return (Debit D-2) o Upcountry Check – Upcountry Counter (Debit D-2) o Check Stop Payment o Certified Check o PayLink Check Cancellation o PayLink Check Collection 	<ul style="list-style-type: none"> o Baht 40 per check o Baht 40 per check o Baht 60 per check o Baht 60 per check o Baht 80 per check o Baht 50 per check o Baht 50 per check o Baht 100 per file, Baht 20 per check o Baht 50 per check
PayLink Corporate Check (including check form and processing fee) <ul style="list-style-type: none"> o Corporate check form Processing Fee <ul style="list-style-type: none"> o Corporate Check – Return o Corporate Check – Mail o Corporate Check – Counter 	<ul style="list-style-type: none"> o Baht 15 per check o Baht 40 per check o Baht 40 per check o Baht 60 per check
PayLink Direct Next Day (Debit D-1) <ul style="list-style-type: none"> o Transaction amount Baht > 0 - 2,000,000 o PayLink Direct Cancellation 	<ul style="list-style-type: none"> o Baht 12 per transaction o Baht 100 per file, Baht 20 per record
PayLink Direct Same day (Debit same day) <ul style="list-style-type: none"> o Tier 1 transaction amount Baht > 0 - 100,000 o Tier 2 transaction amount Baht > 100,000 - 500,000 o Tier 3 transaction amount Baht > 500,000 - 2,000,000 o PayLink Direct Cancellation 	<ul style="list-style-type: none"> o Baht 20 per transaction o Baht 75 per transaction o Baht 200 per transaction o Baht 100 per file, Baht 20 per record
PayLink Direct Credit (Debit D-1) <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 	<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
PayLink Express <ul style="list-style-type: none"> o Send instruction via CitiDirect 	<ul style="list-style-type: none"> o No charge
Beneficiary Advice <ul style="list-style-type: none"> o Email Advice o SMS Advice o Fax Advice 	<ul style="list-style-type: none"> o Baht 5 per transaction o Baht 5 per transaction o Baht 5 per transaction
Other Services <ul style="list-style-type: none"> o Messenger (Monthly fixed charge) o WHT Certificate Printing o E-Withholding Tax o Registered Mail o Regular Mail (for WHT sending only) 	<ul style="list-style-type: none"> o Baht 3,000 per month o Baht 10 per transaction (To be charged as Monthly fee) o Baht 8 per transaction (To be charged as Monthly fee) o At actual cost by Thailand Post o At actual cost by Thailand Post
Paid Check Copy Fee <ul style="list-style-type: none"> o Less than 45 days o More than 45 days 	<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 Setup Fee o Monthly Fee o Interest Reallocation Fee o Re-structure Fee (e.g. Change of Header, Significant remove/add accounts, Principle Change) <p>Cross Border Target Balancing</p> <ul style="list-style-type: none"> o Setup Fee o Monthly Fee o Interest Reallocation Fee o Re-structure Fee (e.g. Change of Header, Significant remove/add accounts, Principle Change) <p>Multi-Bank Target Balancing (MBTBA)</p> <ul style="list-style-type: none"> o Implementation Fee o Monthly 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>CitiDirect BE Liquidity Manager</p>	<ul style="list-style-type: none"> o Baht 30,000 or USD 1,000 per setup o Baht 4,500 or USD 150 per month per account o Baht 2,000 or USD 70 per month per account o Baht 20,000 or USD 700 per request <ul style="list-style-type: none"> o Baht 45,000 or USD 1,500 per setup o Baht 9,000 or USD 300 per month per account o Baht 2,000 or USD 70 per month per account o Baht 20,000 or USD 700 per request <ul style="list-style-type: none"> o Baht 60,000 or USD 2,000 per currency group per bank o Baht 10,000 or USD 350 per month per account pair <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 Waived

CHANNEL SERVICES	
Service Charge	Rates
<p>Digital Channels Package</p> <ul style="list-style-type: none"> o Basic (CDBE only) o Standard (CDBE+CCF) o Premium (CDBE+CCF+CCS) o Physical token (Safeword Card) – new or reissuance o Physical token (Safeword Card) quarterly maintenance fee <p>Remarks: CDBE- CitiDirect, CCF-CitiConnect For Files, CCS-CitiConnect For Swift</p> <p>API package</p> <ul style="list-style-type: none"> o Per call / Subscription package (per mth) <p>Implementation Charge</p> <ul style="list-style-type: none"> o One-time fee (CCF/CCS/API) o CCF/CCS Add on setup <p>Post Support Charge</p> <ul style="list-style-type: none"> o CitiDirect BE maintenance/setup request o Post implementation On-site Training/service 	<ul style="list-style-type: none"> o Baht 2,500 per month per instance o Baht 4,500 per month per instance o Baht 7,500 per month per instance o Baht 2,000 per card o Baht 500 per card per quarter <p>Per call: For API call monthly volumes <= 2,000, free For API call monthly volumes >2,000, <= 10,000*, charge THB 4.50 per call For API call monthly volumes > 10,000 & <= 200,000, charge THB 3.00 per call For API call volumes > 200,000, charge THB 1.50 per call</p> <p>Subscription: For API call monthly volumes <= 2,000, free Silver Subscription – For API call monthly volumes <= 20,000, flat THB 60,000 per month Golden Subscription – For API call monthly volume > 20,000 & <= 200,000, flat THB15,000 per month Platinum Subscription – For API call monthly volumes >200,000, flat THB 21,000 per month</p> <ul style="list-style-type: none"> o Baht 150,000 per implementation o Baht 30,000 per implementation <ul style="list-style-type: none"> o Baht 300 per request o Baht 3,000 per request

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 *plus document retrieval charge if document was sent to warehouse 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 o Sending instruction via paper-base or fax for all of the above services (Domestic and Cross Border Fund Transfer) 	<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 o Baht 5,000 per Transaction

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 (Patrick O'Neill)
 Director, TTS Head
 Announced Date: 26th March 2021