



CITIBANK, N.A., Bangkok Branch
Table 2 Loan Interest Rates^{1/}
For Institutional Clients Group customers only
Effective from June 9, 2023

Unit: Annual Percentage Rate

a. Reference Interest Rate		
1. Minimum Loan Rate (MLR)	N/A	
2. Minimum Overdraft Rate (MOR)	N/A	
3. Minimum Retail Rate (MRR)	N/A	
4. Others		
4.1 Overdraft Rate in THB (PRIME)	7.00%	
4.2 Overdraft Rate in USD (USD PRIME)	7.25%	
4.3 Overdraft Rate in AUD (AUD PRIME)	10.75%	
4.4 Overdraft Rate in CNY (CNY PRIME)	10.75%	
4.5 Overdraft Rate in EUR (EUR PRIME)	5.00%	
4.6 Overdraft Rate in GBP (GBP PRIME)	7.25%	
4.7 Overdraft Rate in HKD (HKD PRIME)	7.25%	
4.8 Overdraft Rate in JPY (JPY PRIME)	5.00%	
4.9 Overdraft Rate in NZD (NZD PRIME)	10.75%	
4.10 Overdraft Rate in SGD (SGD PRIME)	7.25%	
b. Maximum Interest Rate		
b.(1) Consumer Loan	Personal Loan	Housing Loan
5. Maximum Interest Rate: normal case	N/A	N/A
6. Maximum Interest Rate: default case	N/A	N/A
b.(2) Commercial Loan / Financing	Overdraft Facilities	Other Loans
7. Maximum Interest Rate: normal case	15%	15%
8. Maximum Interest Rate: default case	15%	15%
Interest Charge for Default Case for SME and MME* for Loan and Financing	Not exceeding: Interest Rate as per the Underlying Agreement or Contract + 3% p.a.	
Interest Charge for Default Case for SME and MME* for Overdraft and Contingent Liabilities (e.g. guarantees, LC)	Not exceeding: PRIME Rate + 3% p.a.	

*SME and MME are as per the definition of the Bank

Remark

1 Exclude the type of loans that the Bank of Thailand stipulates specific regulation

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 (Prakasit Permnak)
 Director, acting TTS Head
 Announced on June 8, 2023