



CITIBANK, N.A., Bangkok Branch
Table 2 Loan Interest Rates^{1/}
For Institutional Clients Group customers only
Effective from July 7, 2022

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)		6.75%
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, Overdraft 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 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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(Patrick O'Neill)
Director, TTS Head
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