

Terms and Conditions for Cash Advance/Call for Cash/Click for Cash/Quick Cash program

1. Cash Advance/Call for Cash/Click for Cash/Quick Cash program ("Program") is the Program of Citibank, N.A. Bangkok branch ("Bank") which allows the participating Citi Credit Card holder and/or Citi Ready Credit customer ("Participant") to apply for a loan at the interest rate and fee as agreed with the Bank.
2. Citi Credit Card holder/Citi Ready Credit customer can participate in the Program by • sending a complete application form to the Bank by mail or fax • applying through CitiPhone Banking 1588 • applying through Citibank Online at www.citibank.co.th • applying through any other means determined by the Bank.
3. Approval of the participation in the Program and loan amount is subject to the Bank's sole discretion.
4. Once the loan is approved, the Bank shall transfer the loan only to the Participant's account designated by the Participant. The Participant agrees and accepts that the Participant receives such loan from the Bank correctly and completely at the time of the transfer.
5. The loan that the Participant receives from this Program including any interest and fee is part of credit limit of Citi Credit Card/Citi Ready Credit. Repayment for the loan under this Program is subject to terms and conditions stipulated herein and in a letter of Program approval (credit advice) including Terms and Conditions of Using Citi Credit Card/Citi Ready Credit, loan agreement for Citi Ready Credit, and any other relevant terms/agreements as well as any amendments, alterations and addendums thereof as determined by the Bank.
6. The Participant agrees not to use the loan received from this Program to repay any other loans or obligations owed to the Bank, nor invest in any investment product or any other financial products of the Bank and/or its affiliates. Otherwise, the Bank reserves the right to take any action per the Bank's policy and law including cancellation of the Program and the Participant must pay all expenses from the actions.
7. This Program is not participating in Citi Rewards point program. The Participant shall not receive any Citi Rewards point from this Program.
8. The first installment amount consists of principal, interest (calculated from the approval date to the cycle cut date of Participant's Citi credit card/Citi Ready Credit account) and may consist of cash advance fee 3% of booking amount and VAT 7% of cash advance fee (if any). The subsequent installment amount consists of principal and interest (calculated from previous cycle cut date to the next cycle cut date) and will be charged monthly into the Participant's Citi credit card/Citi Ready Credit account.
9. In case the Participant does not make a full repayment for the outstanding amount due or does not make a repayment of the amount required by the Program for more than 60 days, Bank reserves the right to cancel the program and charges full amount for the rest of the principal and the interest from that principal at maximum interest rate as announced by the Bank in compliance with the applicable notifications of the Bank of Thailand.
10. The Participant acknowledges that in the event that the Participant fails to make payment within the payment due date, in addition to the default interest, the Participant agrees that the Bank shall be entitled to the interest of the default principal during the period starting from the cycle cut date until the payment due date up to the maximum rate as applicable by law.

11. In case the Participant makes any payment in the amount greater than the specified installment amount billed in the relevant month, the Participant shall not receive any interest on the excessive amount ("excess payment"). The excess payment shall remain as a credit in the Participant's Citi Credit Card/Citi Ready Credit account and shall not be applied to the outstanding principle, interest, and/or any other fees of the Program which are not due.

12. The due date of the Program for installment repayments shall be the same due date of the Participant's Citi Credit Card/Citi Ready Credit. The Participant shall make the first installment repayment within the due date specified in the Participant's Citi Credit Card/ Citi Ready Credit statement for the cycle in which the Participant is granted an approval of participation in the Program. The Participant acknowledges that the due date of the first installment repayment may be more or less than 30 days from the approval date.

13. Pre-termination

13.1 The Participant can pay off all outstanding amount owed to the Bank under this Program prior to the completion of the installment period at any time by informing the Bank in advance in writing or through CitiPhone Banking 1588 and pay off such outstanding amount and/or any other fees occurred.

13.2 For Citi Credit Card holder's Program with the Bank charges the Participant for cash advance fee, the Participant can pre-terminate the Program without a pre-termination fee. For the Program without cash advance fee and pre-terminate within 4 installments, the Participant must pay pre-termination fee which included cash advance fee and value-added tax calculated from the initial Program's principal and interest difference. If Participant pre-terminates within 5-12 installments, the Participant must pay interest difference.

13.3 For Citi Ready Credit customer who pre-terminates within 12 installments, the Participant must pay interest difference.

13.4 For Citi Credit Card holder/ Citi Ready Credit customer who pre-terminate after 12 installments, the bank will not charge a pre-termination fee.

13.5 Interest difference (if any) is calculated from the difference between the interest under the Program that the Participant has paid to the Bank and the applicable maximum interest that the Bank normally charges from Citi Credit Card holder/Citi Ready Credit customer, which is calculated from the approval date to the date the Bank receives repayment for all outstanding amount.

13.6 The excess payment in Clause 11. can be applied as a part of payoff amount.

14. The Participant agrees to repay all outstanding amount owed including interest and fee to the Bank in full immediately upon the termination of the Participant's Citi Credit Card/Citi Ready Credit.

15. General terms

15.1 The Bank reserves the rights to add, amend, and make any change to any and all of the terms and conditions of the Program by informing the Participant with 30-day prior notice.

15.2 The terms and conditions of the Program shall not supersede the terms and conditions of Citi Credit Card/Citi Ready Credit. If not defined otherwise, the terms used herein shall have the same meaning as used in the terms and conditions of Citi Credit Card/Citi Ready Credit.