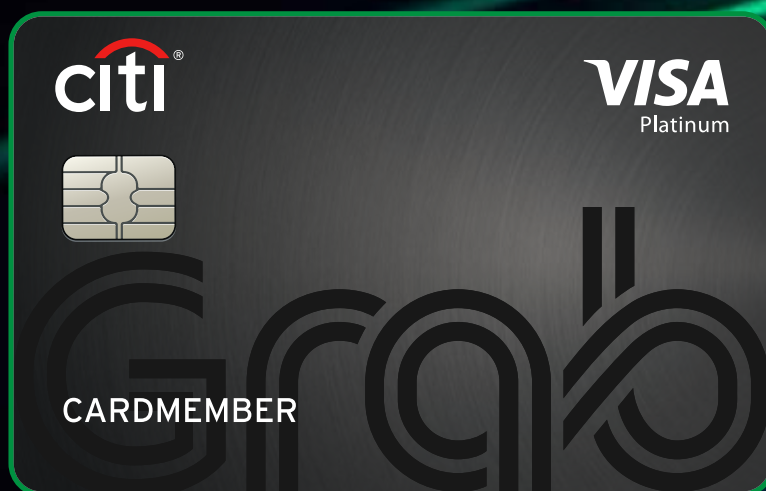




CITI GRAB CREDIT CARD GRAB LIFE IN THE FAST LANE



PRIVILEGES BOOK

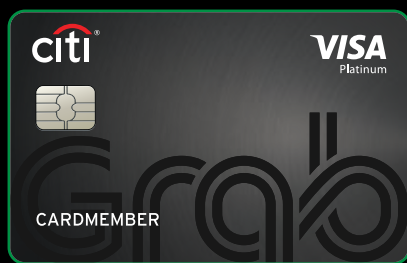
1 November 2023 - 31 March 2024

With effect from 1 November 2022 Citigroup Inc. has transferred ownership of its consumer banking business in Thailand to United Overseas Bank (Thai) PCL (registration number 0107535000176) and/or its related group entities ("UOB").

UOB is the issuer of "Citi" branded consumer banking products in Thailand and Citibank, N.A., Bangkok Branch is providing certain services in respect of those products.

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CITI GRAB CREDIT CARD

Accelerate Your Citi Rewards Points Earning

Earn 10X Citi Rewards Points for every THB 25 spent on Grab transactions in Thailand

Conditions:

- Valid for every card spending on Grab services in Thailand only.
- Types of services include Grab Transport (Economy, Premium, Plus, Chauffeur, GrabBike), GrabFood, GrabExpress, Drive and GrabMart.
- To be eligible, Citi Grab Credit Card has to be added as a primary card in the card member's Grab account.
- Spending on Grab services via Citi Grab Credit Card, that is eligible for 10 Citi Rewards Points for every THB 25 spent, is up to 2,000 Citi Rewards Points/ account (primary and supplementary card combined)/ billing cycle (or up to THB 5,000/ account/ billing cycle).
- Spending on Grab services over THB 5,000 will receive 1 Citi Rewards Point for every THB 25 spent.
- The Bank has the right to deduct Citi Rewards Points if the card member cancel any purchased products or services ordered.
- Citi Rewards Points is accrued in primary card only, whereby Points have no expiry date.

Earn 3X Citi Rewards Points for every THB 25 spent on Dining

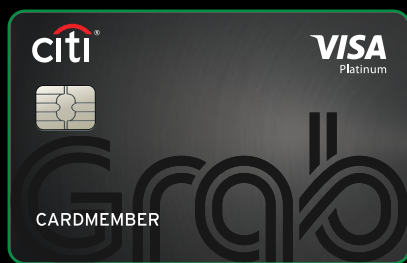
Conditions:

- Spending on Dining via Citi Grab Credit Card, that is eligible for 3 Citi Rewards Points for every THB 25 spent, is up to 1,200 Citi Reward Points/ account (primary and supplementary card combined)/ billing cycle (or up to THB 10,000/ account/ billing cycle).
- Spending on Dining over THB 10,000 will receive 1 Citi Rewards Point for every THB 25 spent.
- For Dining, The Bank will refer to the following Visa merchant category codes: 5462, 5811, 5812, 5813, 5814 and 5921.
- The Bank has the right to deduct Citi Rewards Points if the card member cancel any purchased products or services ordered, either domestic or international.
- Citi Rewards Points is accrued in primary card only, whereby Points have no expiry date.

Earn 3X Citi Rewards Points for every THB 25 spent online

Conditions:

- Online transaction for Citi Rewards Points earning exclude spending in Thai Baht at online merchants registered outside Thailand
- Online transaction via Citi Grab Credit Card, that is eligible for 3 Citi Rewards Points for every THB 25 spent, is up to 1,200 Citi Reward Points/ account (primary and supplementary card combined)/ billing cycle (or up to THB 10,000/ account/ billing cycle).
- Online transaction over THB 10,000 will receive 1 Citi Rewards Point for every THB 25 spent.
- The Bank has the right to deduct Citi Rewards Points if the card member cancels any purchased products or services ordered, either domestic or international.
- Citi PayLite transactions will receive 1 Citi Rewards Points in which The Bank will calculate Citi Rewards Points from the amount billed.
- Citi Rewards Points is accrued in primary card only, whereby Points have no expiry date.



CITI GRAB CREDIT CARD

Earn 3X Citi Rewards Points for every THB 25 spent on Fashion, Hospital and Health Care and Department Store

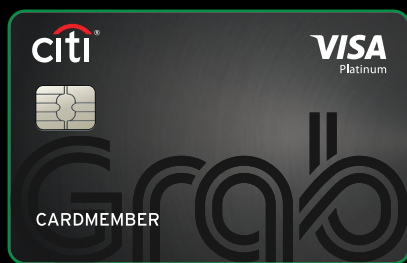
Conditions:

- Spending on Fashion, Hospital and Health Care and Department Store via Citi Grab Credit Card, that is eligible for 3 Citi Rewards Points for every THB 25 spent, is up to 1,200 Citi Reward Points/ account (primary and supplementary card combined)/ billing cycle (or up to THB 10,000/ account/ billing cycle).
- Spending on Fashion, Hospital and Health Care and Department Store over THB 10,000 will receive 1 Citi Rewards Point for every THB 25 spent.
- For Fashion, The Bank will refer to the following Visa merchant category codes: 5094, 5137, 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5698, 5699, 5941, 5944, 5948, 5949, 7251 and 7296.
- For Hospital and Health Care, The Bank will refer to the following Visa merchant category codes: 8011, 8021, 8031, 8041, 8042, 8049, 8050, 8062, 8071 and 8099.
- For Department Store, The Bank will refer to the following Visa merchant category codes: 5311 exclude spending at Makro.
- The Bank has the right to deduct Citi Rewards Points if the card member cancels any purchased products or services ordered, either domestic or international.
- Citi Rewards Points is accrued in primary card only, whereby Points have no expiry date.

Earn 1X Citi Rewards Point for every THB 25 spent on other retail spending

Conditions:

- Types of spending transaction for Citi Rewards Points earning exclude Cash Advance, Balance Transfer, Click for Cash/Call for Cash, spending at Makro, spending at gasoline stations, Mutual Fund, LTF, RMF, insurance and Unit Link (The Bank will refer to Visa Securities-Brokers and Dealers Merchant Category Code 6211), Utility (water & electricity), amount of the bill payment service via The Bank Online, spending in Thai Baht at overseas merchants and online merchants registered outside Thailand, annual fee, interest and other fees.
- The Bank has the right to deduct Citi Rewards Points if the card member is awarded a tax refund, or cancel any purchased products or services ordered, either domestic or international.
- Spending through Citi Grab Credit Card in Thai Baht at Hypermarket and Supermarket will receive 1 Citi Rewards Points for every THB 25 spent up to THB 100,000/ account (primary and supplementary cards combined)/ billing cycle (The Bank will refer to Visa Hypermarket Merchant Category Code 5411).
- Citi PayLite transactions will receive 1 Citi Rewards Points in which The Bank will calculate Citi Rewards Points from the amount billed.
- Citi Rewards Points is accrued in primary card only, whereby Points have no expiry date.



CITI GRAB CREDIT CARD

Special Privileges on Grab Services

Upgrade to Grab Platinum Tier for Primary Card Members

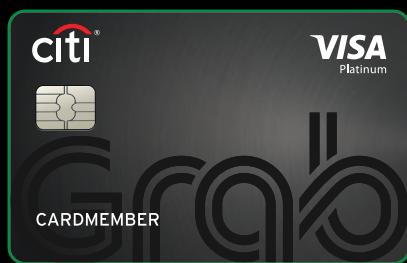
Conditions:

- Upgrade to Grab Platinum member for primary card member, for the first six (6) months of membership, starting from the date the upgrade is effective.
- The upgrade to Grab Platinum Tier will be effective within 60 days of your Citi Grab Credit Card's approval date.
- To be eligible, Citi Grab Credit Card has to be added as a primary card in the card member's Grab account. Whereby the phone number that card member used to register with Grab application is the same as the one recorded in The Bank's system.
- Valid for Citi Grab primary card member only.
- In order to maintain the Platinum Tier status, card member must consistently maintain usage on Grab app. Learn more at <https://www.grab.com/th/en/rewards/>
- Grab reserves the right to modify any terms and conditions of the co-marketing activity without prior notification as well as the right to arbitrate any controversy that may occur as a result of this activity.

15% Discount on Grab Transport Services (up to THB 70/ride)

Conditions:

- Citi Grab Credit Card members receive 15% discount on Grab transport services (up to THB 70/ride).
- User must fill in CTUGRAB in promo code field and choose GrabPay as payment method using Citi Grab Credit Card before booking a service.
- Eligible for JustGrab, GrabCar, GrabCar Premium, GrabCar Plus, GrabCarSUV, Rent and GrabBike in Thailand only.
- Not eligible for GrabFood.
- Limited to 200 redemptions/day.
- Promotion is valid from 1 November 2023 - 31 March 2024.
- Offer cannot be combined with any other Grab promotions.
- Users must pay for extra charges that may occur after discount using Citi Grab Credit Card and promo code cannot be used in future usage or exchanged for cash.
- Grab reserves the right to modify any terms and conditions of the co-marketing activity without prior notification as well as the right to arbitrate any controversy that may occur as a result of this activity.



CITI GRAB CREDIT CARD

Get discount on delivery for GrabFood and GrabMart (up to THB 15/ transaction)

Conditions:

- Citi Grab Credit Card members receive free delivery for GrabFood and GrabMart (up to THB 15/ transaction)
- User must fill in CTUGRAB in promo code field and choose GrabPay as payment method using Citi Grab Credit Card before booking a service.
- Eligible for GrabFood and GrabMart only.
- GrabFood has minimum spending of THB 200 and is limited to 100 redemptions/day/ promotion period.
- GrabMart has minimum spending of THB 200 and is limited to 100 redemptions/day/ promotion period.
- Promotion is valid from 1 November 2023 - 31 March 2024.
- Offer cannot be combined with any other Grab promotions.
- Users must pay for extra charges that may occur after discount using Citi Grab Credit Card and promo code cannot be used in future usage or exchanged for cash.
- Grab reserves the right to modify any terms and conditions of the co-marketing activity without prior notification as well as the right to arbitrate any controversy that may occur as a result of this activity.

Get discount on GrabFood 'Self Pick - Up' (up to THB 20 / transaction)

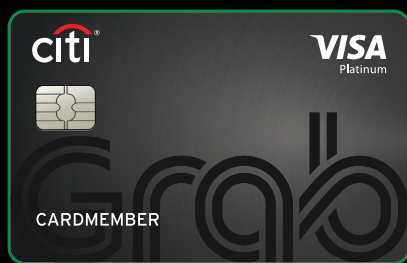
Conditions:

- Citi Grab Credit Card members receive discount for GrabFood 'Self Pick - Up' (up to THB 20 / transaction)
- User must fill in CTUGRAB in promo code field and choose GrabPay as payment method using Citi Grab Credit Card before booking a service.
- 'Self Pick - Up' has minimum spending of THB 100 and is limited to 100 redemptions/day/ promotion period.
- Promotion is valid from 1 November 2023 - 31 March 2024.
- Offer cannot be combined with any other Grab promotions.
- Users must pay for extra charges that may occur after discount using Citi Grab Credit Card and promo code cannot be used in future usage or exchanged for cash.
- Grab reserves the right to modify any terms and conditions of the co-marketing activity without prior notification as well as the right to arbitrate any controversy that may occur as a result of this activity.

Get free beverage or snack on participating merchants via GrabFood every Friday

Conditions:

- Citi Grab Credit Card members receive THB 80 GrabFood discount (no minimum spending) every Friday in which members can choose to spend on the following merchants: Fuku Matcha, Mister Donuts, Kamu, True Coffee, Auntie Anne's, Cafe Amazon, Dakasi, Potato Corner, Coffee World, Koithe, Acai story, Black Canyon and The Alley (limited 1 redemption/card/week).
- Limited to 650 redemptions/ week.
- Card members must fill in FRIYAY in promo code field and choose GrabPay as payment method using Citi Grab Credit Card before booking for a service.
- Offer can only be used at participating GrabFood merchants and for GrabFood service in Thailand only.
- Offer is valid from 14:00 - 18:00 every Friday, from 3 November 2023 - 29 March 2024.
- Offer cannot be combined with any other GrabFood promotions.
- Valid for Citi Grab Credit Card issued in Thailand only.
- Card members are responsible for extra charges that may occur after discount reduction and leftover promotional value cannot be used in future usage or exchanged for cash.
- Grab reserves the right to modify or cancel any terms and conditions of the co-marketing activity without prior notification, and in the event of any dispute, Grab's decision shall be deemed final.

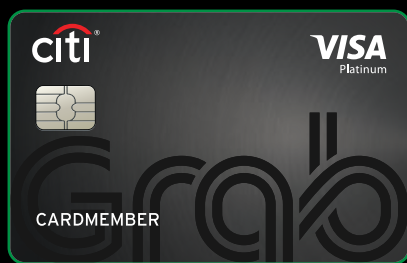


CITI GRAB CREDIT CARD

Get cash rebate up to 100% via Pay with Points

Conditions:

- “Pay with Points” refers to a co-promotional program enabling Citi Credit Card members to convert their Citi Rewards Points to cash rebates for their prepaid goods and services within the validity of program, whereby cash back will be credited into the member’s account at the exchange rate of 8 Points to 1 THB for Grab transactions in Thailand and 11 Points to 1 THB for transactions in Fashion, Hospital and Health Care and Department Store categories and may not be changed to cash to pay for the transaction directly.
- To make use of the Pay with Points Online service, you must be enrolled for Citibank Online or Citi Mobile® App.
- For Fashion, The Bank will refer to the following Visa merchant category codes: 5094, 5137, 5139, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5698, 5699, 5941, 5944, 5948, 5949, 7251 and 7296.
- For Hospital and Health Care, The Bank will refer to the following Visa merchant category codes: 8011, 8021, 8031, 8041, 8042, 8049, 8050, 8062, 8071 and 8099.
- For Department Store, The Bank will refer to the following Visa merchant category codes: 5311 exclude spending at Makro.
- Supplementary card member is not eligible for this program.
- The card member is eligible to redeem if he/she has enough Citi Rewards Points for Pay with Points transaction and does not have overdue payments from card usage or go over his/her credit line when making Pay with Points transaction.
- In case of valid merchant disputes, the Grab transaction amount, and not the Citi Rewards Points, will be credited back to the Card member's Citi Credit Card account.
- All transactions are subject to the terms and conditions of the Citi Credit Card Agreement.
- Redemptions may not be cancelled, reversed, or changed.
- If the Points redemption is successful, the amount of Points required for the redemption will be deducted from your Citi Credit Card account's available Points balance. Your relevant Citi Credit Card account will be credited accordingly within 3 working days of redemption. Please note that where such successful redemption is within 3 working days prior to the date of issuance of your statement for the relevant Citi Credit Card account, such credit to your relevant Citi Credit Card account will only be reflected in your statement of account for the following month.
- In the event of any dispute, The Bank’s decision shall be final and conclusive.
- The Bank may change the exchange rate for Pay with Points without prior notice. Card member may check the amount of points needed before proceeding with the transaction.
- Card member acknowledges that the products and services are provided by third party merchant, and not by “The Bank”. For any questions or concerns regarding the service, please contact the merchant directly.



CITI GRAB CREDIT CARD

Birthday Special

Earn 20X Citi Rewards Points for spending on Grab transactions and enjoy one-time 30% discount (up to THB 200) with GrabCar Premium or GrabCar Plus on your birth month

20X Citi Rewards Points for spending on Grab transactions

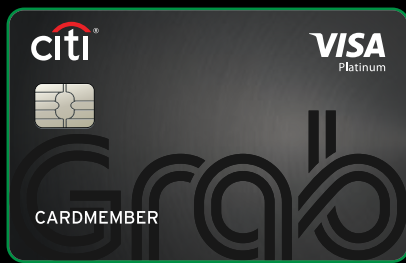
Conditions:

- Every THB 25 spent on Grab services on your birth month, earn extra 10 Citi Rewards Points (total of 20 Citi Rewards Points) up to 240 Citi Rewards Points / primary card / birth month (or up to THB 300 / primary card / birth month).
- Types of services include Grab Transport (Economy, Premium, Plus, Chauffeur, GrabBike), GrabFood, GrabExpress, Drive and GrabMart.
- To be eligible, Citi Grab Credit Card has to be added as a primary card in the card member's Grab account.
- Valid for Citi Grab primary card member's birth month only.
- Citi Rewards Points is accrued in primary card only, whereby Points have no expiry date.
- Extra Rewards Points program will be calculated on total spending of primary and supplementary cards. Types of spending transaction for Rewards Points earning exclude Cash Advance, Balance Transfer, Click for Cash/Call for Cash, spending at Makro, spending at gasoline stations, Mutual Fund, LTF, RMF, insurance and unit-linked product (The Bank will refer to Visa Securities-Brokers and Dealers Merchant Category Code 6211), Utility (water & electricity), amount of the bill payment service via The Bank Online, annual fee, interest and other fees

30% discount (up to THB 200) with GrabCar Premium or GrabCar Plus

Conditions:

- Citi Grab Credit Card member will receive 30% discount (up to THB 200) on GrabCar Premium or GrabCar Plus (1 time/card member/birth month).
- One-time 30% discount (up to THB 200) on GrabCar Premium or GrabCar Plus will be sent to card member's Grab account and is valid for 6 months upon receiving the discount.
- Offer cannot be combined with any other Grab promotions.
- Valid for Citi Grab primary card member only.
- To be eligible, Citi Grab Credit Card has to be added as a primary card in the card member's Grab account. Whereby the phone number that card member used to register with Grab application is the same as the one recorded in The Bank's system.
- Card member must pay for extra charges that may occur after discount using Citi Grab Credit Card and promo code cannot be used in future usage or exchanged for cash.
- Grab reserves the right to modify any terms and conditions of the co-marketing activity without prior notification as well as the right to arbitrate any controversy that may occur as a result of this activity.



CITI GRAB CREDIT CARD

Anniversary Bonus

Earn THB 2,400 worth of Grab discount for Anniversary Bonus

Conditions:

- Earn THB 2,400 worth of Grab discount when you spend THB 100,000 or more through Citi Grab Credit Card (primary and supplementary card combined) within 1 membership year upon membership renewal.
- Membership year is 1 year counting from card-approval date until 12 months after. Second membership year is counted from the 13th until the 24th month after card approval date.
- THB 2,400 worth of Grab's Discount Codes include the following services
 - GrabFood (min. spending THB 300) valued THB 100 x 4 times (Total value of THB 400)
 - GrabMart (min. spend THB 500) valued THB 100 x 5 times (Total value of THB 500)
 - JustGrab valued THB 20 x 5 times (Total value of THB 100)
 - GrabExpress (Bike) valued THB 40 x 5 times (Total value of THB 200)
 - GrabCar Premium or GrabSUV or GrabCar Plus with 25% discount valued up to THB 100 x 4 times (Total value of THB 400)
 - Rent valued THB 200 x 2 times (Total value of THB 400)
 - Drive valued THB 200 x 2 times (Total value of THB 400)
- THB 2,400 worth of Grab discount is valid for 6 months upon receiving the discount.
- To be eligible, Citi Grab Credit Card has to be added as a primary card in the card member's Grab account. Whereby the phone number that card member used to register with Grab application is the same as the one recorded in The Bank's system.
- THB 2,400 worth of Grab discount will be sent to primary card member's Grab account within 60 days after the required spending is met.
- Valid for Citi Grab primary card member only.