

| Citibank N.A. | | | | | | |
|--|-------------------------------|------------------------|------------------|----------------------------|------------------|--|
| Foreign currency Deposit interest rate (% p.a.) | | | | | | |
| Effective date January 22, 2016 | | | | | | |
| Currency | Deposit Type | Customer Type | | | | |
| | | Resident person | | Non-Resident person | | |
| | | Individual | Corporate | Individual | Corporate | |
| USD | 1. Current Account | N/A | N/A | N/A | N/A | |
| | 2. Savings Account | | | | | |
| | Volume USD 0.01 and up | 0.10 | N/A | 0.10 | N/A | |
| | 3. Time Deposit | | | | | |
| | 3-Month Tenor | | | | | |
| | Volume USD 0.01 and up | N/A | N/A | N/A | N/A | |
| | 6-Month Tenor | | | | | |
| | Volume USD 0.01 and up | N/A | N/A | N/A | N/A | |
| | 9-Month Tenor | | | | | |
| | Volume USD 0.01 and up | N/A | N/A | N/A | N/A | |
| | 12-Month Tenor | | | | | |
| | Volume USD 0.01 and up | N/A | N/A | N/A | N/A | |
| AUD | 1. Current Account | N/A | N/A | N/A | N/A | |
| | 2. Savings Account | | | | | |
| | Volume AUD 0.01 and up | 1.00 | N/A | 1.00 | N/A | |
| | 3. Time Deposit | | | | | |
| | 3-Month Tenor | | | | | |
| | Volume AUD 0.01 and up | N/A | N/A | N/A | N/A | |
| | 6-Month Tenor | | | | | |
| | Volume AUD 0.01 and up | N/A | N/A | N/A | N/A | |
| | 9-Month Tenor | | | | | |
| | Volume AUD 0.01 and up | N/A | N/A | N/A | N/A | |
| | 12-Month Tenor | | | | | |
| | Volume AUD 0.01 and up | N/A | N/A | N/A | N/A | |
| HKD | 1. Current Account | N/A | N/A | N/A | N/A | |
| | 2. Savings Account | | | | | |
| | Volume HKD 0.01 and up | 0.00 | N/A | 0.00 | N/A | |
| | 3. Time Deposit | | | | | |
| | 3-Month Tenor | | | | | |
| | Volume HKD 0.01 and up | N/A | N/A | N/A | N/A | |
| | 6-Month Tenor | | | | | |
| | Volume HKD 0.01 and up | N/A | N/A | N/A | N/A | |
| | 9-Month Tenor | | | | | |
| | Volume HKD 0.01 and up | N/A | N/A | N/A | N/A | |
| | 12-Month Tenor | | | | | |
| | Volume HKD 0.01 and up | N/A | N/A | N/A | N/A | |

| | | | | | |
|------------|-------------------------------|-------------|-----|-------------|-----|
| EUR | 1. Current Account | N/A | N/A | N/A | N/A |
| | 2. Savings Account | | | | |
| | Volume EUR 0.01 and up | 0.00 | N/A | 0.00 | N/A |
| | 3. Time Deposit | | | | |
| | 3-Month Tenor | | | | |
| | Volume EUR 0.01 and up | N/A | N/A | N/A | N/A |
| | 6-Month Tenor | | | | |
| | Volume EUR 0.01 and up | N/A | N/A | N/A | N/A |
| | 9-Month Tenor | | | | |
| | Volume EUR 0.01 and up | N/A | N/A | N/A | N/A |
| | 12-Month Tenor | | | | |
| | Volume EUR 0.01 and up | N/A | N/A | N/A | N/A |
| GBP | 1. Current Account | N/A | N/A | N/A | N/A |
| | 2. Savings Account | | | | |
| | Volume GBP 0.01 and up | 0.02 | N/A | 0.02 | N/A |
| | 3. Time Deposit | | | | |
| | 3-Month Tenor | | | | |
| | Volume GBP 0.01 and up | N/A | N/A | N/A | N/A |
| | 6-Month Tenor | | | | |
| | Volume GBP 0.01 and up | N/A | N/A | N/A | N/A |
| | 9-Month Tenor | | | | |
| | Volume GBP 0.01 and up | N/A | N/A | N/A | N/A |
| | 12-Month Tenor | | | | |
| | Volume GBP 0.01 and up | N/A | N/A | N/A | N/A |
| SGD | 1. Current Account | N/A | N/A | N/A | N/A |
| | 2. Savings Account | | | | |
| | Volume AUD 0.01 and up | 0.00 | N/A | 0.00 | N/A |
| | 3. Time Deposit | | | | |
| | 3-Month Tenor | | | | |
| | Volume SGD 0.01 and up | N/A | N/A | N/A | N/A |
| | 6-Month Tenor | | | | |
| | Volume SGD 0.01 and up | N/A | N/A | N/A | N/A |
| | 9-Month Tenor | | | | |
| | Volume SGD 0.01 and up | N/A | N/A | N/A | N/A |
| | 12-Month Tenor | | | | |
| | Volume SGD 0.01 and up | N/A | N/A | N/A | N/A |

| | | | | | |
|-----|------------------------|------|-----|------|-----|
| JPY | 1. Current Account | N/A | N/A | N/A | N/A |
| | 2. Savings Account | | | | |
| | Volume JPY 0.01 and up | 0.00 | N/A | 0.00 | N/A |
| | 3. Time Deposit | | | | |
| | 3-Month Tenor | | | | |
| | Volume JPY 0.01 and up | N/A | N/A | N/A | N/A |
| | 6-Month Tenor | | | | |
| | Volume JPY 0.01 and up | N/A | N/A | N/A | N/A |
| | 9-Month Tenor | | | | |
| | Volume JPY 0.01 and up | N/A | N/A | N/A | N/A |
| | 12-Month Tenor | | | | |
| | Volume JPY 0.01 and up | N/A | N/A | N/A | N/A |
| CHF | 1. Current Account | N/A | N/A | N/A | N/A |
| | 2. Savings Account | | | | |
| | Volume CHF 0.01 and up | 0.00 | N/A | 0.00 | N/A |
| | 3. Time Deposit | | | | |
| | 3-Month Tenor | | | | |
| | Volume CHF 0.01 and up | N/A | N/A | N/A | N/A |
| | 6-Month Tenor | | | | |
| | Volume CHF 0.01 and up | N/A | N/A | N/A | N/A |
| | 9-Month Tenor | | | | |
| | Volume CHF 0.01 and up | N/A | N/A | N/A | N/A |
| | 12-Month Tenor | | | | |
| | Volume CHF 0.01 and up | N/A | N/A | N/A | N/A |

Remark : This table is only for Consumer banking

: Foreign currency deposit are not under Deposit Protection Agency Act B.E. 2551. Terms and conditions according to Interest rate Notification.

Authorize Signature.....

(Don Charnsupharindr)

SVP, Retail Banking Head

Annoucement date January 21, 2016

| <p style="text-align: center;">Citibank N.A. Fees and Charges Related to Foreign Currency Account Effective date January 22, 2016</p> | | | | | | |
|--|--------------------------------------|------------|---|---|--|--|
| Currency | Fees/ Charges | | Commission-in-lieu | | | Other fees/ charges |
| | | | % | Minimum | Maximum | |
| USD/AUD/ HKD/EUR /GBP/SGD /JPY/CHF | เงินโอนต่างประเทศ (SWIFT / Telex) | Deposit | N/A | N/A | N/A | N/A |
| | | Withdrawal | 0.125 for Citi Priority customer/ 0.25 for Citibanking customer | 150 baht or equivalent for Citi Priority customer/ 300 baht or equivalent for Citibanking customer | N/A | 350 baht or equivalent for Citigold customer/ 500 baht or equivalent for Citi Priority customer/ 700 baht or equivalent for Citibanking customer |
| | ดราฟท์ (Draft Issuance) | | 0.125 for Citigold and Citi Priority customer/ 0.25 for Citibanking customer | 150 baht or equivalent for Citigold and Citi Priority customer/ 300 baht or equivalent for Citibanking customer | N/A | 100 baht or equivalent for Citibanking customer |
| | เช็คต่างประเทศ (Foreign Cheque) | Deposit | 0.5 for Citigold customer/ 1 for Citi Priority and Citibanking customer | 100 baht or equivalent for Citigold customer/ 200 baht or equivalent for Citi Priority and Citibanking customer | 2,500 baht or equivalent for Citigold customer/ 5,000 baht or equivalent for Citi Priority and Citibanking | return cheque fee 200 baht or equivalent |
| | เช็คเดินทาง (Traveler Cheque) | Deposit | 0.125 for Citigold and Citi Priority customer/ 0.25 for Citibanking customer | 150 baht or equivalent for Citigold and Citi Priority customer/ 300 baht or equivalent for Citibanking customer | N/A | N/A |
| | | Withdrawal | 0.125 for Citigold and Citi Priority customer/ 0.25 for Citibanking customer | 150 baht or equivalent for Citigold and Citi Priority customer/ 300 baht or equivalent for Citibanking customer | N/A | 100 baht or equivalent for Citigold and Citi Priority customer/ 1% for Citibanking customer |
| | ธนบัตรต่างประเทศ (Note and Coin) | Deposit | 1 | N/A | N/A | N/A |
| | | Withdrawal | 1 for Citigold customer/ 1.5 for Citi Priority customer/ 2 for Citibanking customer | N/A | N/A | N/A |
| หมายเหตุ: Different Fee charged based on customer types and use only for Consumer Banking Group. : Citibank do not accept coin for deposit and withdrawal. : In case of charging in Foreign Currency, exchange rate as of charging date will be used for conversion. | | | | | | |
| Authorize Signature..... (Don Charnsupharindr) SVP, Retail Banking Head Annoucement date January 21, 2016 | | | | | | |

| Citibank N.A. Conditions and Fees on Foreign Currency Account Effective date January 22, 2016 | | | | | |
|--|--|------------------------------------|-----------------------------|---|--------------|
| Currency | Conditions and Fees | | Current Account | Savings Account | Time Deposit |
| USD/AUD/ HKD/EUR/ GBP/SGD/ JPY/CHF | Initial Deposit | | N/A | US\$ 5,000 or equivalent | N/A |
| | Below minimum balance account service fee | Minimum balance requirement | N/A | Total average balance lower than 100,000 baht or equivalent for Citibanking customer, Total average balance lower than 1 million baht or equivalent for Citi Priority customer and Total average balance lower than 3 million baht or equivalent for Citigold customer | N/A |
| | | | Monthly service fees | | N/A |
| | Service charges on inactive accounts | In active month | N/A | 0 | N/A |
| | | Service fees | N/A | 0 | N/A |
| | Return cheque / draft fees | | N/A | Minimum 200 baht or 0.0625% of cheque amount over 320,000 baht (Additional charge for Draft) | N/A |
| | <p>Remark : Different Fee charged based on customer types and use only for Consumer Banking Group.</p> <p style="padding-left: 40px;">: Total Relationship Balance calculates from sum of Current account, Saving account, Time deposit account and Mutual funds with Citibank .</p> <p style="padding-left: 40px;">: In case of charging in Foreign Currency, exchange rate as of charging date will be used for conversion.</p> | | | | |
| <p>Authorize Signature.....</p> <p>(Don Charnsupharindr)</p> <p>SVP, Retail Banking Head</p> <p>Annoucement date January 21, 2016</p> | | | | | |