

Citibank N.A.

Foreign currency Deposit interest rate (% p.a.)

Effective date February 16, 2012

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		2.65	N/A	N/A	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	

Remark : This table is only for Consumer banking

: Principals and interests of Foreign Currency deposit are not under a blanket guaranteed by Deposit Protection

Authorize Signature.....

(Vijay Sivaraman)

Annoucement date February 15, 2012

<p style="text-align: center;">Citibank N.A. Fees and Charges Related to Foreign Currency Account Effective date February 16, 2012</p>							
Currency	Fees/ Charges		Commission-in-lieu			Other fees/ charges	
			%	Minimum	Maximum		
USD/AUD	เงินโอนต่างประเทศ (SWIFT / Telex)	Deposit	N/A	N/A	N/A	100 baht for Citigold customer/ 200 baht for Citibanking customer	
		Withdrawal	0.125 for Citigold customer/ 0.25 for Citibanking customer	150 baht or equivalent for Citigold customer/ 300 baht or equivalent for Citibanking customer	N/A	350 baht or equivalent for Citigold customer/ 700 baht or equivalent for Citibanking customer	
	ดราฟท์ (Draft)	Deposit	0.125 for Citigold customer/ 0.25 for Citibanking customer	150 baht or equivalent for Citigold customer/ 300 baht or equivalent for Citibanking customer	N/A	100 baht or equivalent for Citibanking customer	
		Withdrawal	0.125 for Citigold customer/ 0.25 for Citibanking customer	150 baht or equivalent for Citigold 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 Citibanking customer	100 baht or equivalent for Citigold customer/ 200 baht or equivalent for Citibanking customer	2,500 baht or equivalent for Citigold customer/ 5,000 baht or equivalent for Citibanking customer	return cheque fee 200 baht or equivalent	
		Withdrawal	N/A	N/A	N/A	N/A	
	เช็คเดินทาง (Traveler Cheque)	Deposit	0.125 for Citigold customer/ 0.25 for Citibanking customer	150 baht or equivalent for Citigold customer/ 300 baht or equivalent for Citibanking customer	N/A	N/A	
		Withdrawal	0.125 for Citigold customer/ 0.25 for Citibanking customer	150 baht or equivalent for Citigold customer/ 300 baht or equivalent for Citibanking customer	N/A	100 baht or equivalent for Citigold customer/ 1% for Citibanking customer	
	ธนบัตรต่างประเทศ (Note and Coin)	Deposit	1 for both Citigold customer and Citibanking	N/A	N/A	N/A	
		Withdrawal	1 for Citigold customer/ 2 for Citibanking customer	N/A	N/A	N/A	
	<p>หมายเหตุ: Different Fee charged based on customer types and use only for Consumer Banking Group.</p> <p>: Duty Stamp 3 baht will be an additional charge for each Cheque and Draft.</p> <p>: Citibank do not accept coin for deposit and withdrawal.</p> <p>: In case of charging in USD or AUD, exchange rate as of charging date will be used for conversion.</p>						
	<p>Authorize Signature.....</p> <p>(Vijay Sivaraman)</p> <p>Annoucement date February 15, 2012</p>						

Citibank N.A. Conditions and Fees on Foreign Currency Account Effective date February 16, 2012					
Currency	Conditions and Fees		Current Account	Savings Account	Time Deposit
USD/AUD	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 and Total average balance lower than 2 million baht or equivalent for Citigold	N/A
		Monthly service fees	N/A	100 baht or equivalent for Citibanking customer and 500 baht or equivalent for Citigold customer.	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 for both Citigold and Citibanking customers (Additional charge for Draft)	N/A
	Remark : Different Fee charged based on customer types and use only for Consumer Banking Group. : Total Relationship Balance calculates from sum of Current account, Saving account, Time deposit account, Bill of Exchange and Mutual funds with Citibank . : In case of charging in USD or AUD, exchange rate as of charging date will be used for conversion.				
	Authorize Signature..... (Vijay Sivaraman) Annoucement date February 15, 2012				