

Citibank N.A.

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date December 21, 2012

Unit: % p.a.

Deposit Type	Customer Type					
				Non-Resident person		
	Individual		Corporate <sup>3</sup>	Individual		Corporate <sup>3</sup>
	Citigold <sup>1</sup>	Citibanking <sup>2</sup>		Citigold <sup>1</sup>	Citibanking <sup>2</sup>	
<b>1. Current Account</b>	0			0		N/A
<b>2. Savings Account</b>						
<b>2.1. Normal Savings / Citione / Flexible Savings</b>						
Volume 0.01 baht and up	0.65		0.25	0.65		N/A
<b>2.2. Savings Plus</b>						
Volume 0 - 1,999,999 baht	0.65		0.55	0.65		N/A
Volume 2,000,000 - 20,000,000	2.90		0.55	2.90		N/A
Volume 20,000,001 baht and up	1.25		0.55	1.25		N/A
<b>2.3. Savings Interest Rate by Tier</b>						
Level 1 : 0 – 99,999 baht	0.40		0.80	N/A		N/A
Level 2 : 100,000 -1,999,999 baht	1.00		0.90	N/A		
Level 3 : 2,000,000 - 9,999,999 baht	2.25		1.00	N/A		
Level 4: 10,000,000 - 19,999,999 baht	2.50		1.00	N/A		
Level 5: 20,000,000 and more	2.75		1.00	N/A		
<b>2.4. Money Market Savings</b>						
Level 1 : 0 - 499,999 baht	0.65		N/A	N/A		
Level 2 : 500,000 - 1,999,999 baht	0.75					
Level 3 : 2,000,000 - 9,999,999 baht	0.85					
Level 4 : 10,000,000 baht and up	1.00					

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	Individual		Corporate <sup>3</sup>	Individual		Corporate <sup>3</sup>
	Citigold <sup>1</sup>	Citibanking <sup>2</sup>		Citigold <sup>1</sup>	Citibanking <sup>2</sup>	
<b>3. Time Deposit</b>						
<b>3.1 Normal Time Deposit - Minimum opening account 100,000 Baht</b>						
<b>3-Month Tenors</b>						
Volume 100,000 Baht and up	2.20		1.95	N/A		
<b>6-Month Tenors</b>						
Volume 100,000 Baht and up	2.25		2.00	2.25	N/A	
<b>9-Month Tenors</b>						
Volume 100,000 Baht and up	2.30		2.05	2.30	N/A	
<b>12-Month Tenors</b>						
Volume 100,000 Baht and up	2.30		2.05	2.30	N/A	
<b>18-Month Tenors</b>						
Volume 100,000 Baht and up	2.40		2.15	2.40	N/A	
<b>24-Month Tenors</b>						
Volume 100,000 Baht and up	2.40		2.15	2.40	N/A	
<b>36-Month Tenors</b>						
Volume 100,000 baht and up	2.50		2.25	2.50	N/A	
<b>48-Month Tenors</b>						
Volume 100,000 baht and up	2.75		2.50	2.75	N/A	
<b>60-Month Tenors</b>						
Volume 100,000 baht and up	2.90		2.65	2.90	N/A	

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	Individual		Corporate <sup>3</sup>	Individual		Corporate <sup>3</sup>
	Citigold <sup>1</sup>	Citibanking <sup>2</sup>		Citigold <sup>1</sup>	Citibanking <sup>2</sup>	
<b>3.2 Periodic Time Deposit-</b>						
<b>Minimum opening account 200,000 Baht</b>						
<b>Monthly Interest Paid</b>						
<b>6-Month Tenors</b>						
Volume 200,000 baht and up	1.25			N/A		
<b>9-Month Tenors</b>						
Volume 200,000 baht and up	1.50			N/A		
<b>12-Month Tenors</b>						
Volume 200,000 baht and up	1.75			N/A		
<b>18-Month Tenors</b>						
Volume 200,000 baht and up	1.80			N/A		
<b>24-Month Tenors</b>						
Volume 200,000 baht and up	2.00			N/A		
<b>36-Month Tenors</b>						
Volume 200,000 baht and up	2.50			N/A		
<b>48-Month Tenors</b>						
Volume 200,000 baht and up	2.75			N/A		
<b>60-Month Tenors</b>						
Volume 200,000 baht and up	2.90			N/A		
<b>Quarterly Interest Paid</b>						
<b>12-Month Tenors</b>						
Volume 200,000 baht and up	1.75			N/A		
<b>18-Month Tenors</b>						
Volume 200,000 baht and up	1.80			N/A		
<b>24-Month Tenors</b>						
Volume 200,000 baht and up	2.00			N/A		
<b>36-Month Tenors</b>						
Volume 200,000 baht and up	2.50			N/A		
<b>48-Month Tenors</b>						
Volume 200,000 baht and up	2.75			N/A		
<b>60-Month Tenors</b>						
Volume 200,000 baht and up	2.90			N/A		
<b>Semi Annually Interest Paid</b>						
<b>12-Month Tenors</b>						
Volume 200,000 baht and up	1.75			N/A		
<b>18-Month Tenors</b>						
Volume 200,000 baht and up	1.80			N/A		
<b>24-Month Tenors</b>						
Volume 200,000 baht and up	2.00			N/A		
<b>36-Month Tenors</b>						
Volume 200,000 baht and up	2.50			N/A		
<b>48-Month Tenors</b>						
Volume 200,000 baht and up	2.75			N/A		
<b>60-Month Tenors</b>						
Volume 200,000 baht and up	2.90			N/A		

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			Non-Resident person			
	Individual		Corporate <sup>3</sup>	Individual		Corporate <sup>3</sup>
	Citigold <sup>1</sup>	Citibanking <sup>2</sup>		Citigold <sup>1</sup>	Citibanking <sup>2</sup>	
<b>Annually Interest Paid</b>						
<b>24-Month Tenors</b>						
Volume 200,000 baht and up	2.00		N/A			
<b>36-Month Tenors</b>						
Volume 200,000 baht and up	2.50		N/A			
<b>48-Month Tenors</b>						
Volume 200,000 baht and up	2.75		N/A			
<b>60-Month Tenors</b>						
Volume 200,000 baht and up	2.90		N/A			
<b>3.3 Rising Rate Time Deposit -</b>						
<b>24-Month Tenors</b>						
Volume 500,000 baht and up						
1st 6-month	1.00		N/A			
2nd 6-month	1.25					
3rd 6-month	2.50					
4th 6-month	4.00					
Effective Interest Rate is 2.19% p.a.						

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				Non-Resident person		
	Individual		Corporate <sup>3</sup>	Individual		Corporate <sup>3</sup>
	Citigold <sup>1</sup>	Citibanking <sup>2</sup>		Citigold <sup>1</sup>	Citibanking <sup>2</sup>	
<b>3.4 Flexible Time Deposit Enhancement</b>						
<b>2.5-Month Tenors (10 weeks)</b>						
Volume 200,000 baht and up	1.10			N/A		
<b>3-Month Tenors</b>						
Volume 200,000 baht and up	2.20			N/A		
<b>6-Month Tenors</b>						
Volume 200,000 baht and up	2.25			N/A		
<b>9-Month Tenors</b>						
Volume 200,000 baht and up	2.30			N/A		
<b>10-Month Tenors</b>						
Volume 200,000 baht and up	1.50			N/A		
<b>12-Month Tenors</b>						
Volume 200,000 baht and up	2.30			N/A		
<b>18-Month Tenors</b>						
Volume 200,000 baht and up	2.40			N/A		

**Table 1: Deposit Interest Rates Table**

**Consumer Banking Group**

**Effective date December 21, 2012**

**Unit: % p.a.**

**Remark :**

**Terms and conditions for interest payment.**

- o This table is only for Consumer banking
- o For the case that customer opens Current Account or Savings Account, which are the accounts that Citibank specially services on Saturday - Sunday with the deposit in cash via the customer deposit in cheque, Citibank will post the ledger and start to calculate the interest for the mentioned amount on the next business day of the normal banking days on Monday - Friday. In case of the deposit in cheque, the amount will be effective only if the cheque is completely cleared.
- o In case of withdrawal before maturity for Normal Time Deposit, Periodic Time Deposit, Rising Rate Time Deposit, Flexible Time Deposit (Original), Flexible Time Deposit Enhancement and Bill of Exchange, the interest rate will pay according to the condition, or subject to Management Approvals.
- o Terms and conditions for Normal Time Deposit, Periodic Time deposit and Rising Rate Time deposit in case of withdrawal before maturity are as followings:
  - o Deposit length of less than 3 months: No interest payment.
  - o Deposit length of 3 months or more: Citibank will pay interest, based on savings account interest rate on the withdrawal date, but not more than 1% p.a. For accounts with periodic interest payment, Citibank will deduct the excess interest rates paid from the principal amount.
  - o Interest payments are exempted for corporate accounts with withdrawals before the time deposit maturity.
  - o For Rising Rate time deposit accounts with deposit length of 3 months or more, Citibank will pay interest by deducting
- o Interest rate calculations for time deposits are based on non-accumulated interest calculations.
- o For non-resident THB accounts, Citibank will not pay interest rates for all THB saving accounts.
- o For non-resident THB accounts, Citibank will open only Normal Time deposit accounts with 6-month tenors or longer.
- o Savings Plus accounts is a special account with higher interest rates than regular savings accounts; The T&C are the same and referred to the Normal Savings account with effect from 23 July 2012 and onwards, following the terms and conditions on the account opening date.
- o Terms and Conditions for Flexible Time Deposit account (Original) are as followings:
  - o Flexibility to partially withdraw cash, allowed after 1 month of deposit, and continue to earn original interest rate on remaining balance at maturity.
  - o Partially withdrawal amount up to 50% of initial deposit earns 1.15% p.a. while the amount exceeding 50% earns Citibank Normal Savings rate.
- o Terms and Conditions for Flexible Time Deposit Enhancement are as followings:
  - o To enable the facility to partially withdraw cash through remote channel, customer is required to open new savings account.
  - o For the partial withdrawal within 1 month from deposit date, zero percent interest rates will be given.
  - o For partial withdrawal after 1 month or longer, will receive early break interest rate of normal savings interest rate on the withdrawn date. The remaining balance at maturity earns originally agreed interest rate.
- o The aforementioned provisions of Flexible Time Deposit Enhancement are as informed which will be effective as follows:
  - (a) on May13, 2009 with respect to the customers who open an Flexible Time Deposit Enhancement Account from May 13, 2009 onwards; and
  - (b) on June 13, 2009 with respect to the customers who opened an Flexible Time Deposit Enhancement Account before May 13, 2009 whose accounts are matured and renewed/rolled over from June 13, 2009 onwards.
- o Terms and conditions for Non-resident baht accounts
  - o Principals and interests are not under a blanket guaranteed by Deposit Protection Agency Act B.E.2551 which is
- o Terms and Conditions for Bill of Exchange are as followings:
  - o The Bill of Exchange holder is the bank's creditor.
  - o Principals and interests are not under a
  - o Please thoroughly study the risks incurred by any factors (e.g. ordinary transfer risk, lost of B/E Certificate, etc.) from Risk Disclosure Statement which will be provided together with Bill of Exchange Certificate.
  - o Pre-maturity redemption are subjected to the following interest rate penalties:
    - o For tenor of less than 3 months: No interest payment.
    - o For tenor of 3 months or more: Citibank will pay interest, based on savings account interest rate on the withdrawal

**Citibank N.A.**

**Table 1: Deposit Interest Rates Table**

**Consumer Banking Group**

**Effective date December 21, 2012**

**Unit: % p.a.**

**Other Terms and Conditions**

1. Citigold customers are customers who have sum of Deposit and Investment balance 2 million baht and up. However, Citibank reserves the right to cancel Citigold membership in case that customers have total balance lower than 2 million baht for 12 consecutive months according to Citibank conditions.
2. Citibanking customers are customers who have sum of Deposit and Investment balance 100,000 baht and up. This includes all Citibank and Citigroup staff who have sum of Deposit and Investment balance less than 100,000 baht.
3. Corporate customers are corporate that open accounts with Consumer Banking Group and have sum of Deposit and Investment balance 100,000 baht and up.
4. All Citibank customers will be eligible for interest rate on this Interest Rates Table and will be eligible for additional special rate no more than 0.75% p.a. The special interest is subject to customer's asset under management amount and bank management approval. The mentioned special rate does not apply to auto rollover Time deposit, all types of Saving accounts
5. Citibank can offer additional interest rate 0.25%p.a.on top of announced interest rate to all Citibank and Citigroup staff. The
6. Volume is total deposit balance of customers and their relatives on a same day.
7. Citibank can offer Citigold interest rate to Citibanking customers who add deposit balance to 2 million baht and up according to the conditions of Citigold customers.
8. Citibank may offer gifts to new customers and on the anniversary program. Annual gifts may be given to all existing customers who eligible to the program under terms and conditions which will be announced and informed to the customers
9. Citibank reserves the right to change conditions and interest rates as appropriate which will be in line with economic situation. Citibank will announce for the changes accordingly.

**Authorize Signature.....**

**(Vira-anong C. Phutrakul )**

**Managing Director, Retail Banking Head**

**Announcement date December 20, 2012**

Citibank N.A.  
 Deposit Interest Rates Table- Exclusive Bundle Program  
 Consumer Banking Group  
 Effective date December 21, 2012 - January 31, 2013

**Invest in both mutual fund (applicable open-ended fund) and 3- month normal time deposit during the program period December 21, 2012 - January 31, 2013 receive special interest rate of 3- month normal time deposit**

The interest rate offerings for existing and new- to- bank customer are as below:

Total Investment (3- month normal time deposit & mutual fund): Baht	Unit: % p.a.	
	3- month normal time deposit	
Mutual Fund Type 1 <sup>***</sup>		
Total Investment 200,000 and above	R*+ 0.40%	2.60%**
Mutual Fund Type 2 <sup>***</sup>		
Total Investment 200,000 - 1,999,999	R*+ 0.90%	3.10%**
Total Investment 2,000,000 - 7,999,999	R*+ 1.20%	3.40%**
Total Investment 8 Million and above	R*+ 1.50%	3.70%**

\*Interest rate for 3- month normal time deposit as announced by Citibank, N.A. on deposit date.

\*\*Terms and Conditions according to Interest Rate Notification effective on December 21, 2012. Interest rate are subject to change on the deposit date.

\*\*\* There are 2 Fund types. More information on the list of fund under the program please refer to section 6

Further details please contact your Account Officer or call 02-788-3335

**Terms and Conditions** in order to get the special rate of the 3-month normal time deposit are as follow

**1. Investment Amount**

- 1.1. Once the investment amount is identified and confirmed, it will no longer be allowed to change the amount of investment and the proportion of investment under this Exclusive Bundle Program.
- 1.2. The minimum total investment amount is 200,000 Baht (Two hundred thousand baht). This includes total mutual fund and 3- month normal time deposit investment. The account names for both normal time deposit and Mutual Fund are under the same relationship which is the customer's name.
- 1.3. Investment amount used under this Exclusive Bundle Program can be derived from either all new fund or the existing fund from deposit account/ bill of exchange/ investment account opened with Citibank, N.A.. If the fund is derived from the deposit account/ bill of exchange/ investment account, it must be under the following conditions.
  - 1.3.1 The termination of bill of exchange account before the maturity is not considered applicable under the program.
  - 1.3.2 The termination of any time deposit account before the maturity is not considered applicable under the program.
  - 1.3.3 Transfer of investment units into account in Citibank, N.A. from other selling agents which is not Citibank, N.A. is not considered applicable under the program.
- 1.4. Customer's risk profile on investment is not lower than product risk level of the fund/s for investment in order not to breach the important condition of this Exclusive Bundle Program.

**2. Investment Type and Proportion of the Investment Amount**

- 2.1. Investing in the 3-month normal time deposit equal to 50% or less than the Investment Amount to deposit at Citibank, N.A. by opening the 3-month normal time deposit account.
- 2.2. Investing in the mutual funds (If more than one funds, they have to be in the same type (Type 1 or Type 2)) under the Exclusive Bundle Program by which the investment amount in the mutual fund/s is at least 50% of Investment Amount on the day of opening the time deposit account pursuant.
- 2.3. Proportion and amount of investment (3- month normal time deposit and mutual fund)

Total Investment (3- month normal time deposit & mutual fund): Baht	Investment Amount: Baht	
	3-month normal time deposit	Mutual Fund
Mutual Fund Type 1		
Total Investment 200,000 and above	100,000 and up	100,000 and up (at least 50% of total investment)
Mutual Fund Type 2		
Total Investment 200,000- 1,999,999	100,000- 999,999.99	100,000- 999,999.99 (at least 50% of total investment)
Total Investment 2,000,000 - 7,999,999	1,000,000 - 3,999,999.99	1,000,000 - 3,999,999.99 (at least 50% of total investment)
Total Investment 8 MM and above	4,000,000 and up	4,000,000 and up (at least 50% of total investment)

3. If customer fails to comply with any of the foregoing Terms and Conditions, including that:

- 3.1. the investment amount in the Selected Mutual Fund/s and the 3- month normal time deposit under the Exclusive Bundle Program do not comply with the requirements in relation to the proportion of the Investment Amount and the type of mutual fund as stipulated in clauses 1.1, 1.2, 1.3, 1.4, 2.1, 2.2, and 2.3; or
- 3.2. 3-month normal time deposit is withdrawn prior to its maturity date, then it will be regarded as being in breach of the Terms and Conditions, which will result in that **customer will not be entitled to the special interest rate or any interest on the deposit. Citibank N.A. can terminate the respective time deposit account opened under the Exclusive Bundle Program without any notice.**

4. This Exclusive Bundle Program is not offered to US persons due to the restriction as stated on the Disclaimer under clause 7.

5. If customer fully complies with the Terms and Conditions, customer will, at the maturity date of the 3-month normal time deposit account under the Exclusive Bundle Program, be given the special rate of the 3-month normal time deposit as stated above. Nonetheless, customer is required to promptly close the account at the maturity of 3-month normal time deposit account.



Citibank N.A.

Deposit Interest Rates Table- Exclusive Bundle Program

Consumer Banking Group

Effective date December 21, 2012 - January 31, 2013

6. List of mutual funds under the Exclusive Bundle Program are attached. There are 2 types mutual fund.

Fund Type 1	
Risk Level 1	Risk Level 3
Aberdeen Cash Creation Fund	Krungsri Star Multiple Fund
Aberdeen Smart Income RMF	Krungsri Star Plus Fund
Krungsri Cash Management Fund	Krungsri Government Bond RMF
ING Thai Cash Management	ING Thai Government Bond RMF
ING Thai Treasury Fund	MFC Fixed Income Fund
Krung Thai SA-Som Sub Fund (KTSS)	Risk Level 4
Krung Thai Saving Fund	Aberdeen Long Term Equity Fund
MFC Money Management Fund	Aberdeen Smart Capital - RMF
Risk Level 2	Aberdeen Asia Pacific Equity RMF
Aberdeen Income Creation Fund	Krungsri Dividend Stock LTF
ING Thai Fixed Income	Krungsri Dividend Stock LTF 70/30
ING Thai Saving RMF	Krungsri Gold Fund
ING Thai Capital Protection RMF 1	Krungsri Gold Retirement Mutual Fund
ING Thai Capital Protection RMF 2	Krungsri Taweessap RMF
ING Thai Capital Protection RMF 3	ING Thai Equity RMF
ING Thai Capital Protection RMF 4	ING Thai Good Corporate Governance LTF
ING Thai Capital Protection RMF 5	ING Thai Big Cap Dividend LTF
Risk Level 3	K Equity LTF Fund
Krungsri Star Income Fund	MFC International Gold Fund

Include any new funds which IPO during the program period

Fund Type 2	
Risk Level 2	Risk Level 4
KRUNGSRI Total Return Bond Fund	Aberdeen Asia Pacific Equity Fund (FIF)
KTAM World Bond Fund	Aberdeen Global Emerging Growth Fund (FIF)
Risk Level 3	Aberdeen China Gateway Fund
Aberdeen European Growth Fund (FIF)	Aberdeen India Growth Fund
Aberdeen World Opportunities Fund (FIF)	Krungsri Star Equity Fund
Aberdeen American Growth Fund	Krungsri Star Equity Dividend Fund
Aberdeen Emerging Opportunity Bond (FIF)	Krungsri Asian Value & Momentum Fund
ING Thai Asian Debt Regional Bond- Dividend Fund	Krungsri Latin America Equity Fund
ING Thai Euro High Dividend (FIF)	Krungsri Dividend Stock Fund
ING Thai Lifecycle 2015 Fund	ING Thai Equity
ING Thai Lifecycle 2020 Fund	ING Thai Equity - Dividend
ING Thai Lifecycle 2025 Fund	ING Thai All Asia Equity (FIF)
ING Thai Mixed 15/85- Dividend Fund	ING Thai BRIC 40 Fund
K Global Allocation Fund	ING Thai Greater China Fund
K USA Equity Fund	ING Harvest
KTAM World Energy Fund	ING Thai Balanced
KTAM World Finance Fund	K Global Emerging Market Opportunity Fund
KTAM World Metals and Mining Fund	KTAM World Agriculture Fund
KTAM World Gold and Precious Equity Fund	KTAM World Property Fund
Risk Level 4	KTAM Investment Legends Fund
Aberdeen Growth Fund	Manulife Strength Emerging Eastern Europe
Aberdeen Siam Leaders Fund	Manulife Strength China Value Fund
Aberdeen Small Cap Fund	Manulife Strength Asian Small Cap Equity

Include any new funds which IPO during the program period

7. **Disclaimer:** Investment contains certain risk, please study prospectus before investing. Not an obligation of, or guaranteed by Citibank. Not bank deposits. Subject to investment risks, including possible loss of the principal amount invested. Subject to price fluctuation. Past performance does not guarantee future performance. Not offered to US persons.

8. Customers who participate in the Exclusive Bundle Program will not be entitled to other benefits or privileges under any other promotions or programs for Citibank's deposit and investment products.

9. At the maturity of the 3-month normal time deposit rate or if customer fail to comply with the Terms and Conditions, customer agree and consent to Citibank withdrawing and transferring the deposit into the account specified by the customer.

**Note:**

Investing in the Tax Benefit Funds, the investors should study on taxation of the Long Term Equity Fund (LTF) and the Retirement Mutual Fund (RMF) before investing.

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Terms and Conditions according to Interest Rate Notification effective on December 21, 2012, interest rates are subject to change on the deposit date. Deposit product is under protection of Deposit Protection Agency Act B.E. 2551 within the coverage stipulated by the law.

**Citibank N.A.**

**Table 2: Lending Interest Rates <sup>1/</sup>**

**Consumer Banking Group**

Effective date December 21, 2012

Unit: % p.a.

**A. Reference Interest Rates**

1. Minimum Loan Rate	MLR	7.25
2. Minimum Overdraft Rate	MOR	N/A
3. Minimum Retail Rate	MRR	N/A
4. Others (if any)		

Unit: % p.a.

**B. Maximum Interest Rates**

<b>B (1) Consumer Loan</b>	<b>Personel Loan</b>		<b>Housing Loan</b>	<b>Overdraft with Collateral</b>
	<b>With Collateral</b>	<b>Without Collateral</b>		
5. Ceiling Rate	MLR-0.50% <sup>2/</sup> (Currently is equal to 6.75%)	N/A	MLR-0.50% <sup>2/</sup> (Currently is equal to 6.75%)	5.75
6. Maximum Default Interest Rate	15.00 <sup>4/</sup>	N/A	15.00 <sup>4/</sup>	N/A
<b>B (2) Commercial Loan</b>	<b>Overdraft</b>	<b>Short Term (&lt;= 1 Year) <sup>3/</sup></b>	<b>Long Term (&gt;1Year) <sup>3/</sup></b>	
7. Ceiling Rate	N/A	20.99	20.99	
8. Maximum Default Interest Rate	N/A	20.99	20.99	

**Remark:**

**1/ Exclude the type of credits in which BOT has stipulated the specific criteria.**

**2/ Ceiling rate for Housing Loan approved before year 2011 is 20.32%**

**3/ Product not being offered currently**

**4/ Maximum default interest rate for Housing Loan approved before year 2011 is 45.63%**

Authorize Signature.....

(Vira-anong C. Phutrakul )

Managing Director, Retail Banking Head

Announcement date December 20, 2012

Citibank N.A.				
Table 3: Fees/ Charges and Penalty Related to Deposit and Lending <sup>1/</sup> and Others Fees				
Consumer Banking Group				
Effective date December 21, 2012				
A. Fee related to Deposit <sup>3/</sup>	Unit: THB			Remark <sup>4/</sup>
1. Below minimum balance account service fee	500 baht per month for Citigold customer and 100 baht per month for Citibanking customer (deduct from account/s every 3 months)			Total average balance lower than 2 million baht for Citigold customer and Total average balance lower than 100,000 baht for Citibanking customer
B. Fee related to Lending	Unit: THB			
B (1) Consumer Loan: Actual and reasonable expenses	Personal Loan		Housing Loan	Remark
	With Collateral	Without Collateral		
<b>1. Expenses paid to government authorities i.e.,</b>				
1) Stamp duty	0.05% of loan amount or maximum 10,000	N/A	0.05% of loan amount or maximum 10,000 baht	
2) Mortgage Registration Fee	1% of the loaned amount or maximum 200,000 baht	N/A	1% of the loaned amount or maximum 200,000 baht	
<b>2. Expenses paid to the third or external parties i.e.,</b>				
<u>In general case</u>				
1) Credit Bureau search fee	N/A	N/A	N/A	
2) Collateral Appraisal expenses <sup>2/</sup>	Maximum 7,500 baht	N/A	Maximum 7,500 baht	
3) Insurance premium	Rate subject to insurance company	N/A	Rate subject to insurance company	
4) Payment fee through other counters/ channels (Bangkok Metropolitan area and Greater bangkok charge per transaction / upcountry charge per transaction (actual		N/A		
Citibank N.A.	Free		Free	
Bangkok Bank	20 THB/ 35 THB		20 THB/ 35 THB	
Thai Military Bank	20 THB/ 35 THB		20 THB/ 35 THB	
Bank of Ayudhya	20 THB/ 35 THB		20 THB/ 35 THB	
Krung Thai Bank	25 THB/ 25 THB		25 THB/ 25 THB	
Kasikorn Bank	25 THB/ 35 THB		25 THB/ 35 THB	
Siam Commercial Bank	25 THB/ 40 THB		25 THB/ 40 THB	
<u>In default case</u>				
1) Returned Cheque fee (other commercial banks)	N/A	N/A	N/A	
2) Fee for insufficient fund (In case of payment by debiting from the account of other commercial banks)	N/A	N/A	N/A	
3) Debt Collection Expenses <sup>2/</sup>	Maximum 225 baht/billing cycle	N/A	Maximum 225 baht/billing cycle	
<b>3. Operating cost of commercial bank</b>				
<u>In general case</u>				
1) Collateral Appraisal expenses <sup>2/</sup>	N/A	N/A	N/A	
2) Fee for a new statement requested (for the second copy or more)	N/A	N/A	N/A	
3) Loan processing fee	Free	N/A	Free	
<u>In default case</u>				
3) Debt Collection Expenses <sup>2/</sup>	N/A	N/A	N/A	
B(2) Commerical Loan: Actual and reasonable expense	Overdraft			Remark
1. N/A	N/A			N/A

C. Other fees	Unit: THB <sup>5/</sup>	Remark
1. Cheque book	6 baht per cheque for both Citigold and Citibanking customers	1 whole book (30 cheque) is 180 Baht
2. Manager Cheque	25 baht for Citibanking customer/ 100 baht for non customer	
3. Return cheque/ draft	Minimum 200 baht or 0.0625% of cheque amount over 320,000 baht for both Citigold and Citibanking customers	Additional charge for Draft
4. Copy of cheque paid	100 baht or US\$ equivalent per cheque for Citibanking customer	Additional charge US\$ 10 for Euro
5. Confirmation lettet	200 baht per letter for Citibanking customer	
6. Combined Statement Request	100 baht per month for Citibanking customer	Limit to 6 months only
7. Stop payment cheque	200 baht per instruction for Citibanking customer	1 whole cheque book will be charged 200 baht.
8. Stop payment Draft	200 baht per instruction for both Citibanking and non customers	Additional US\$ 5 for every reason of stop payment
9. Standing Instruction	25 baht per transaction for Citibanking customer	
10. Courier charge	500 baht or US\$ equivalent per instruction for both Citigold and Citibanking customers	
11. Rental Fee for safe deposit box Size S = 4*10*23.5 Size M = 8*10*23.5 Size L = 8*16*23.5 Size XL = 16*16*23.5	1,900 baht/year for both Citigold and Citibanking customers 3,300 baht/year for both Citigold and Citibanking customers 4,900 baht/year for both Citigold and Citibanking customers 6,900 baht/year for both Citigold and Citibanking customers (Effective January 03, 2013)	Key deposit 2,500 baht
12. Bill for Collection	0.5% Min100- Max 2,500 baht for Citigold customer/ 1% Min200- Max 5,000 baht for Citibanking customer/ 2% Min1,000- Max 5,000 baht for non customer	Duty stamp 3 baht/ cheque
13. Clean Bill Purchase	0.5% Min100- Max 2,500 baht for Citigold customer/ 1% Min200- Max 5,000 baht for Citibanking customer/ 2% Min1,000- Max 5,000 baht for non customer	Duty stamp 3 baht/ cheque
14. ATM Annual Fee	None	
D. Penalty related to Housing Loan	Penalty (%)	Remark
1. Refinancing Housing Loan	3.00% of outstanding balance	Apply to refinancing before 3 years from the loan agreement date
<p>Remarks : 1/ Exclude the type of credits in which BOT has stipulated the specific criteria.</p> <p>2/ The expenses in Clause 2 and 3 shall not be collected repeatedly.</p> <p>3/ Different Fee charged based on customer types and use only for Consumer Banking Group.</p> <p>4/ Total Relationship Balance calculates from sum of Current account, Saving account, Time deposit account, Bill of Exchange and Mutual funds with Citibank .</p> <p>5/ Customer definition</p> <ul style="list-style-type: none"> <li>- Citigold customers are customers who have sum of Deposit and Investment balance 2 million baht and up</li> <li>- Citibanking customers are customers who have sum of Deposit and Investment balance 100,000 baht and up.</li> <li>- Non customers are customers who have no account with Citibank.</li> </ul>		

Authorize Signature.....

(Vira-anong C. Phutrakul)

Managing Director, Retail Banking Head

Announcement date December 20, 2012