

BANK ANNOUNCEMENT
United Overseas Bank (Thailand) Public Company Limited
Details of interest rates, service charges, fees and other expenses related to credit card usage
Effective from 1 January 2023

1. Interest, penalty, fee and other service charges

Maximum 16.00 % per annum⁽¹⁾

Commencing date for interest calculation

From [X] date of payment to store [] date of summary of total transactions [] Due date for payment
 - Interest for retail transactions will be calculated starting from the Posting Date as indicated on the monthly statement until customers full payment.
 - Interest for cash advance will be calculated starting from the Transaction Date to the date on which Citibank has received payment in full.

2. Minimum monthly repayment⁽²⁾

• 5% of total outstanding balance as of that relevant statement cycle date; OR
 • 1% of outstanding Spending Amount (Spending Amount means retail and cash advance transactions, including overlimit amount) + 100% of interest and fees charged on the monthly statement + Transactions for PayLite, PayLite Conversion on phone/online, or cash advance on phone/online programs, that require to be paid in full amount displayed on the monthly statement; whichever is higher.

3. Cash withdrawal fee⁽³⁾

Maximum 3 % of the amount of cash withdrawn
 (Cash Advance credit limit depends on customer's payment history up to 100% of total credit line)

4. Interest-free repayment period for on-time payment (For full payment of retail transactions only)

Maximum payment period up to 45-55 days from the statement date (depending on card type)

5. Membership Fee by card type (Baht per year)

Membership fee	Citi Rewards Gold Visa (only 1 card type)	Citi Rewards (Limited Edition) (only 1 card type)	Citi Cash Back (only 1 card type)	Citi Rewards (only 1 card type)	Citi Simplicity ⁽⁴⁾ (only 1 card type)
Entrance fee - Primary / Supplementary card	-	-	-	-	-
Annual fee - Primary card	Maximum 1,250	Maximum 3,800	Maximum 2,000	3,800	No Annual Fee
Annual fee - Supplementary card	Maximum 800	Maximum 1,900	Maximum 1,000	Maximum 1,900	No Annual Fee

Membership fee	Citi Makro Visa Platinum Rewards	Citi Grab Visa (only 1 card type)	Citi Lazada Mastercard (only 1 card type)	Citi Royal Orchid Plus Mastercard/Visa ⁽⁵⁾ Select	Citi Royal Orchid Plus Mastercard/Visa ⁽⁵⁾ Preferred	Citi Mercedes Visa (only 1 card type)
Entrance fee - Primary / Supplementary card	-	-	-	-	-	-
Annual fee - Primary card	Maximum 1,900	2,000	2,000	Maximum 4,000	Maximum not over 10,000	5,000
Annual fee - Supplementary card	Maximum 950	1,000	1,000	Maximum 2,000	2,000	2,000

Membership fee	Citi Premier Visa / MasterCard (only 1 card type)	Citi Select (only 1 card type)	Citi Prestige (only 1 card type)	Citi ULTIMA Visa / MasterCard Citi Ultima	Citi ULTIMA (Metal) Citi Ultima Metal
Entrance fee - Primary / Supplementary card	-	-	-	-	-
Annual fee - Primary card	Maximum 5,000	Maximum 5,000	Maximum 7,900	29,000	99,000
Annual fee - Supplementary card	Maximum 1,000	Maximum 1,900	Maximum 1,900	-	-

6. Payment fee

Payment by debiting from bank account Baht ... / Transaction (All eligible direct debit bank)
 Payment at Citibank counter⁽⁴⁾ Baht ... / Transaction (Citibank do not have branches in upcountry)
 Payment via Citibank ATM machine Baht ... / Transaction
 Payment via Citibank Automatic Voice Response Baht ... / Transaction (AVR.)
 Payment via Citibank Internet website Baht ... / Transaction (Citibank online)
 Payment by cheque or postal money order Baht ... / Transaction

Payment at other bank counters

In Bangkok and greater Bangkok area	In upcountry provinces
Bank of Agriculture and Agricultural Cooperatives (BAAC) Baht 10 / Transaction	Bank of Agriculture and Agricultural Cooperatives (BAAC) Baht 15 / Transaction
TISCO BANK Baht 15 / Transaction	TISCO BANK Baht 25 / Transaction
CMB Thai Bank Baht 20 / Transaction	CMB Thai Bank Baht 20 / Transaction
KRUNG THAI BANK Baht 25 / Transaction	KRUNG THAI BANK Baht 25 / Transaction
BANK OF AYUDHAYA Baht 25 / Transaction	BANK OF AYUDHAYA Baht 40 / Transaction
TMB BANK Baht 25 / Transaction	TMB BANK Baht 45 / Transaction
BANGKOK BANK Baht 30 / Transaction	BANGKOK BANK Baht 50 / Transaction
KASIKORN BANK Baht 50 / Transaction	KASIKORN BANK Baht 50 / Transaction

Payment through Electronic Channels (ATM, Telephone, Internet)

In Bangkok and greater Bangkok area⁽⁷⁾	In upcountry provinces⁽⁴⁾
Bank of Agriculture and Agricultural Cooperatives (BAAC) (Only ATM channel service provided) Baht 10 / Transaction	Bank of Agriculture and Agricultural Cooperatives (BAAC) Baht 15 / Transaction
TMB BANK Baht 15 / Transaction	TMB BANK Baht 15 / Transaction
KRUNG THAI BANK Baht 15 / Transaction	KRUNG THAI BANK Baht 15 / Transaction
SIAM COMMERCIAL BANK Baht 15 / Transaction	SIAM COMMERCIAL BANK Baht 20 / Transaction
BANK OF AYUDHAYA Baht 15 / Transaction	BANK OF AYUDHAYA Baht 30 / Transaction
CMB Thai Bank (Only Internet channel service provided) Baht 20 / Transaction	CMB Thai Bank Baht 20 / Transaction
KASIKORN BANK Baht 20 / Transaction	KASIKORN BANK Baht 25 / Transaction
TISCO BANK Baht 10 / Transaction	TISCO BANK Baht 10 / Transaction

Payment at other counters and others

In Bangkok and greater Bangkok area	In upcountry provinces
Counter Service Baht 15 / Transaction	Counter Service Baht 20 / Transaction
Post office Baht 10 / Transaction	Post office Baht 15 / Transaction
Lotus's Baht 10 / Transaction	Lotus's Baht 10 / Transaction
mPAY STATION Baht 10 / Transaction	mPAY STATION Baht 10 / Transaction
True Money (Counter) Baht 7 / Transaction	True Money (Counter) Baht 7 / Transaction

Payment made at the charged channels, service providers will charge fee at service point

7. Fee for issuance of new card in case of loss/damage Baht ...200... / Time, 500/Time for Citi Ultima, Citi Prestige Card, Citi Mercedes Card, and 7,000/Time for Citi Ultima Metal Card

8. Statement re-issuing fee

Baht ...50... / Time (Billing cycle) No charges for the request through AVR via fax channel

9. Copy of sales slip fee

Baht ...200... / Time (Baht 100 / time for Visa domestic transaction)

10. All PIN re-issuing fee

Baht ... / Time

11. Transaction investigation fee

Baht ...200... / Time (Baht 100 / time for Visa domestic transaction)

12. Collection fee

THB 50 for the first cycle and THB 100 for the following cycle. ⁽¹⁾

13. Fees chargeable to Tax and Government fee Payment transactions

Charge is based on actual, maximum 2% of Tax amount and Credit card payment fee

14. Currency conversion risk factor

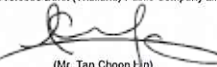
Maximum 2.5% of the standard exchange rate set forth by Visa and/or Master for retail or cash transactions incurred in foreign currencies whereby Citibank will convert into Baht as a currency conversion risk factor.

Remark :

- Fees and service charges in points 3, 5, 7-12 are subjected to VAT.
- Payment by direct debit from bank account could be done through Citibank, N.A., Bank of Ayudhaya, Kasikorn Bank, Bangkok Bank and Siam Commercial Bank. The new enrollment to this service will be available until 31 January 2023.
- Membership Fee of credit card will be charged to your credit card statement once card is approved.
- The condition and limit of payment amount per transaction are subjected to each payment service provider. For any inquiries, please contact directly to each service provider or Citibank Banking Tel. 1588.
- For overseas ATM cash withdrawal, you may be charged an International Access Fee depending on the ATM operators at the rate determine by them.
- Fees and Charges that are disclosed in an application form or other marketing materials may not be up-to-date. For any inquiries, please contact Citibank Banking Tel. 1588 or visit our website at www.citibank.co.th.
- (1) For Citibank Credit Card customer who had installment loans booked prior to 1 August 2020, the interest rate of the installment loans will remain unchanged.
- (2) • The payment of the "Minimum monthly repayment" shall be subject to the payment hierarchy stipulated by the bank.
 • In the case where the cardholder has an outstanding amount past-due in his/her credit card account, that amount must be paid in addition to the "Minimum monthly repayment" in full.
- (3) The fees include Cash withdrawal fee and Citi PayAll fee
- (4) Citi Simplicity credit card is exempted from new card issuance fee in case of loss / damage and also collection fee.
- (5) Citi Royal Orchid Plus Mastercard will effective December 15, 2016 onwards.
- (6) - Citibank counter is accept the payment amount 500,000 Baht and above / transaction.
 - Payment amount less than 500,000 Baht is available at Citi Mobile Application, Citibank online, ATM, and CDMs
- (7) Payment Fees via Electronic Channels (ATM, Telephone, Internet) for deposit accounts opened within Bangkok and Greater Bangkok area.
- (8) Payment Fees via Electronic Channels (ATM, Telephone, Internet) for deposit accounts opened outside Bangkok and Greater Bangkok area.
- (9) Collection fee will be effective September 12, 2021. Only applies if outstanding balance is over THB 1,000.

* With effect from 1 November 2022 Citigroup Inc. has transferred ownership of its consumer banking business in Thailand to United Overseas Bank (Thailand) 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. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under licence by UOB entities from Citigroup Inc.

Announced of December 31st 2022
 United Overseas Bank (Thailand) Public Company Limited


 (Mr. Tan Choon Hin)
 President and CEO

Date of Announcement: January 1, 2023