

**Bank Announcement**  
**Citibank, N.A. Bangkok Branch**



Details of the rate of interest, fine, service charges, any fee and expenses actually paid and deemed appropriate related to personal loan under supervision Citi Ready Credit  
Effective from January 07, 2022

1. Interest, fine, service charges, any fee (Lowest rate to Highest rate)		
1.1 Maximum interest rate and fee	Maximum aggregate of interest rate, fine, service charges or fees ranges is 25% per annum.*	
1.2 Early Pay off Fee (Call for Cash or other special program)		
1.3 Delinquent interest rate	Default interest rate is equal to, maximum interest rate as specified under the agreement plus a surcharge rate not over 3% per annum, equal to the total maximum interest rate chargeable not over 25% per annum.	
<b>2. Expenses paid to the authorities</b>		
2.1 Stamp duty	Baht ..None.. / Time	
<b>3. Expenses paid to other entities or other persons</b>		
3.1 Payment fee	Payment by debiting from bank account (All eligible direct debit bank)      Baht ..None.. / Time Payment via Citibank ATM machine      Baht ..None.. / Time Payment at Citibank counter      Baht ..None.. / Time Payment via Citibank Automatic Voice Response (AVR.)      Baht ..None.. / Time Payment via Citibank Internet website (Citibank online)      Baht ..None.. / Time Payment by check or postal order      Baht ..None.. / Time	
	<b>Payment at other bank counters</b>	<b>In Bangkok and greater Bangkok area</b>
	Bangkok Bank	Baht 20 / Transaction
	K Bank	Baht 50 / Transaction
	Thai Military Bank	Baht 20 / Transaction
	Bank of Ayudhaya	Baht 20 / Transaction
	Krung Thai Bank	Baht 25 / Transaction
	Tisco Bank	Baht 15/ Transaction
	CIMB Thai	Baht 20 / Transaction
	BAAC	Baht 10 / Transaction
	<b>Payment through Electronic Channels</b>	<b>In Bangkok and greater Bangkok area **</b>
	K Bank	Baht 20 / Transaction
	Siam Commercial Bank	Baht 15 / Transaction
	Bank of Ayudhaya	Baht 15 / Transaction
	Thai Military Bank	Baht 15 / Transaction
	Krung Thai Bank	Baht 15 / Transaction
	CIMB Thai (Only Internet channel service)	Baht 20 / Transaction
	BAAC (Only ATM channel service)	Baht 10 / Transaction
	Tisco Bank (Only ATM channel service)	Baht 10 / Transaction
	<b>Payment at other counters and others</b>	<b>In Bangkok and greater Bangkok area</b>
	Counter Service	Baht 15 / Transaction
	mPay Station	Baht 10 / Transaction
	Tesco Lotus	Baht 10 / Transaction
	Big C Supercenter	Baht 10 / Transaction
	Thai Post	Baht 10 / Transaction
	True Monney (Counter)	Baht 7 / Transaction
3.2 Expense for verifying credit information	Baht ..None.. / Time	
3.3 Insufficient fund fee	Baht ..None.. / Time	
3.4 Collection fee *	THB 50 for the first cycle and THB 100 for the following cycle. Collection fee will not be charged, if your outstanding balance is less than THB 1,000 (Effective from 12 September 2021 onwards)	
<b>4. Expense that increases operating cost of the bank</b>		
4.1 Collection fee *	Baht ..None.. / Time	
4.2 Check return fee	Baht ..None.. / Time	
4.3 Fee for issuing new card in case of loss/damage (incase of card for cash withdraw)	Baht 200 / Time	
4.4 Application fee for each statement report (from the secon copy onwards)	Baht 50 / Time (statement cycle)	
4.5 Application fee for replacing the existing PIN code	Baht ..None.. / Time	
4.6 Application fee for transaction inspection	Baht ..None.. / Time	

Date of Announcement: January 07, 2022

Note:

- Terms and conditions are applicable for new Citi Ready Credit applications only.
- The above interest rate is the rate that the bank variedly charges the lenders based on each loan contract. Therefore, the announcement of interest rate is the maximum of the interest rate charged. However, during promotional period, lenders may occasionally receive the promotional interest rate which is lower than the minimum interest rate announcement. And this promotional rate will not be stated in the contract, nor is it applicable for every cash withdrawal or cash utilization beyond promotional period.
- The aggregate of Interest, Fine, Fees, in 1.1-1.2 will not exceed 25% p.a (effective rate). These fees will be charged to Citi Ready Credit account.
- Citibank reserves the right to change any interest rate, penalty fee, service fee and other fee
- \* Charges in 3.4 and 4.1 are the same kind. Citibank shall charge only 3.4
- Fee in 3 shall be charged in the actual basis and may be changed in the future depend on each service provider. Whereas each service provider shall collect fees at the payment point. (Only No. 3.1)
- The limitation and condition of payment amount are subject to each service points. Any inquiry please contact directly to the service points or Citiphone Banking 1588.
- Fees and Charges that are disclosed in an application form or other marketing materials may not be up-to-date. Any inquiry, please contact CitiPhone Banking 1588 or visit our website at [www.citibank.co.th](http://www.citibank.co.th)
- \*\* Bill Payment Fees by Electronic Fund Transfer (ATM, Telephone, Internet) for accounts opened within Bangkok and Greater Bangkok area.
- \*\*\* Bill Payment Fees by Electronic Fund Transfer (ATM, Telephone, Internet) for accounts opened outside Bangkok and Greater Bangkok area.

**This announcement is only for change on collection fee only**