Bank Announcement
United Overseas Bank (Thai) Public Company Limited

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 1, 2023

1. Interest, fine, service charges, any fee (Lowest rate to Highest rate)	
1.1 Maximum interest rate and fee 1.2 Early Pay off Fee (Call for Cash or other special program)	Maximum aggregate of interest rate, fine, service charges or fees ranges is 25% per annum.**
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.
2. Expenses paid to the authorities 2.1 Stamp duty	..None..
3. Expenses paid to other entities or other persons 3.1 Payment fee	Payment by debiting from bank account (All eligible direct debit bank) ..None.. Payment via Citibank ATM machine ..None.. Payment at Citibank counter ..None.. Payment via Citibank Automatic Voice Response (AVR.) ..None.. Payment via Citibank Internet website (Citibank online) ..None.. Payment by check or postal order ..None..

Payment at other bank counters	**In Bangkok and greater Bangkok area**	**In upcountry provinces**
Bangkok Bank	Baht 30 / Transaction	Baht 50 / Transaction
K Bank	Baht 50 / Transaction	Baht 50 / Transaction
Thai Military Bank	Baht 25 / Transaction	Baht 45 / Transaction
Bank of Ayudhaya	Baht 25 / Transaction	Baht 40 / Transaction
Krung Thai Bank	Baht 25 / Transaction	Baht 25 / Transaction
Tisco Bank	Baht 15/ Transaction	Baht 25 / Transaction
CIMB Thai	Baht 20 / Transaction	Baht 20 / Transaction
BAAC	Baht 10 / Transaction	Baht 15 / Transaction
Payment through Electronic Channels (ATM, Telephone, Internet)	**In Bangkok and greater Bangkok area**	**In upcountry provinces**
K Bank	Baht 20 / Transaction	Baht 25 / Transaction
Siam Commercial Bank	Baht 15 / Transaction	Baht 20 / Transaction
Bank of Ayudhaya	Baht 15 / Transaction	Baht 30 / Transaction
Thai Military Bank	Baht 15 / Transaction	Baht 15 / Transaction
Krung Thai Bank	Baht 15 / Transaction	Baht 15 / Transaction
CIMB Thai (Only Internet channel service provided)	Baht 20 / Transaction	Baht 20 / Transaction
BAAC (Only ATM channel service provided)	Baht 10 / Transaction	Baht 15 / Transaction
Tisco Bank (Only ATM channel service provided)	Baht 10 / Transaction	Baht 10 / Transaction
Payment at other counters and others	**In Bangkok and greater Bangkok area**	**In upcountry provinces**
Counter Service	Baht 15 / Transaction	Baht 20 / Transaction
mPay Station	Baht 10 / Transaction	Baht 10 / Transaction
Lotus's	Baht 10 / Transaction	Baht 10 / Transaction
Thai Post	Baht 10 / Transaction	Baht 15 / Transaction
True Monney (Counter)	Baht 7 / Transaction	Baht 7 / Transaction

3.2 Expense for verifying credit information	..None..
3.3 Insufficient fund fee	..None..
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)
4. Expense that increases operating cost of the bank	
4.1 Collection fee	..None..
4.2 Check return fee	..None..
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 exising PIN code	..None..
4.6 Application fee for transaction inspection	..None..

Date of Announcement: January 1, 2023

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.
- UOB reserves the right to change any interest rate, penalty fee, service fee and other fee
- The new enrollment for direct debit payment service will be available until 31 January 2023.
- 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

*With effect from 1 November 2022 Citigroup Inc. has transferred ownership of its consumer banking business in Thailand to United Overseas Bank (Thai) 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.
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Announced of December 31'2022
United Overseas Bank (Thailand) Public Company Limited

(Mr. Tan Choon Hin)
President and CEO