

Detail concerning interest rates, service charges, fees and other expenses in the use of credit cards

Effective from May 25, 2011

1. Interest, penalty, fee and other service charges

Interest Maximum 20.00 % per annum
 Credit line usage fee% per annum
 Penalty for overdue payment% per annum
 Fees or other service charges% per annum
 Commencing date for interest calculation From [X] date of payment to store [] date of summary of total transactions [] Due date for payment
 - Interest for revolving credit will be calculated starting from the posting date as indicated on the monthly statement.
 - Interest for cash advance will be calculated starting from the withdrawal date to the date on which Citibank has received payment in full.

2. Minimum installment payment rate

10% of the total amount as per the monthly statement, or minimum payment of Baht 200 whichever is higher (The minimum payment 200 Baht is not applied to transaction from PayLite, PayLite Conversion On Phone/ Online, or Cash Advance On Phone/ Online programs, that required monthly minimum payment is 10% of outstanding balance as of statement cycle date).

3. Cash withdrawal fee

3 % of the amount of cash withdrawn
 (Cash Advance withdrawal amount shall vary with customer's payment history to be up to 100% of credit line)

4. Interest-free repayment period if paying when due
(Fully paying on due for retail spending)

Maximum payment period up to 45 - 55 days ** from statement billing cycle
 **(Maximum payment period up to 55 days for Citibank Visa / Master and Citibank Rewards (Limited Edition))

5. Member Fee for each card type (Baht per year)

Operation fee	Visa/Master Card		Visa Royal Orchid Plus			Visa Discovery		Visa Cash Back	Citibank Select
	Silver	Gold	Silver	Gold	Platinum Select	Silver	Gold	(only 1 card type)	(only 1 card type)
Initial fee - Primary / Supplementary card	-	-	-	-	-	-	-	-	-
Annual fee - Primary card	750	1,250	1,100	1,700	4,000	800	1,250	750	5,000
Annual fee - Supplementary card	500	800	550	850	2,000	400	800	500	1,900

Operation fee	Visa Makro			Visa Clear	Visa Choice	Citibank Rewards (Visa / MasterCard)
	Silver	Gold	Platinum Rewards	(only 1 card type)	(only 1 card type)	(only 1 card type)
Initial fee - Primary / Supplementary card	-	-	-	-	-	-
Annual fee - Primary card	750	1,250	1,900	950	750	3,800
Annual fee - Supplementary card	375	625	950	650	500	0

Operation fee	Citi M Visa Card			Citibank Rewards (Limited Edition)	Citibank Ultima
	Paragon Emporium The Mall	Paragon Emporium The Mall Platinum Rewards	Paragon Emporium The Mall Platinum Select	(only 1 card type)	(only 1 card type)
Initial fee - Primary / Supplementary card	-	-	-	-	-
Annual fee - Primary card	100	2,000	4,000	3,800	29,000
Annual fee - Supplementary card	50	1,000	2,000	1,900	0

6. Payment fee

Payment by debiting from bank account Baht / Transaction (All eligible direct debit bank)
 Payment at Citibank counter Baht / Transaction
 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

Bank of Agriculture and Agricultural Cooperatives (BAAC)
 CIMB Thai Bank
 KRUNG THAI BANK
 BANK OF AYUDHAYA
 SIAM COMMERCIAL BANK
 TMB BANK
 BANGKOK BANK
 KASIKORN BANK
 TISCO BANK

In Bangkok and greater Bangkok area

Baht 10 / Transaction
 Baht 20 / Transaction
 Baht 25 / Transaction
 Baht 25 / Transaction
 Baht 25 / Transaction
 Baht 25 / Transaction
 Baht 30 / Transaction
 Baht 30 / Transaction
 Baht 15 / Transaction

In upcountry provinces

Baht 15 / Transaction
 Baht 20 / Transaction
 Baht 25 / Transaction
 Baht 40 / Transaction
 Baht 40 / Transaction
 Baht 45 / Transaction
 Baht 50 / Transaction
 Baht 50 / Transaction
 Baht 25 / Transaction

Payment through Electronic Channels

(ATM, Telephone, Internet)

Bank of Agriculture and Agricultural Cooperatives (BAAC)
 (Only ATM channel service provided)
 TMB BANK
 KRUNG THAI BANK
 SIAM COMMERCIAL BANK
 BANK OF AYUDHAYA
 CIMB Thai Bank
 (Only Internet channel service provided)
 KASIKORN BANK
 TISCO BANK
 (Only ATM channel service provided)

In Bangkok and greater Bangkok area

Baht 10 / Transaction
 Baht 15 / Transaction
 Baht 15 / Transaction
 Baht 15 / Transaction
 Baht 15 / Transaction
 Baht 20 / Transaction
 Baht 20 / Transaction
 Baht 10 / Transaction

In upcountry provinces

Baht 15 / Transaction
 Baht 15 / Transaction
 Baht 15 / Transaction
 Baht 20 / Transaction
 Baht 30 / Transaction
 Baht 20 / Transaction
 Baht 25 / Transaction
 Baht 10 / Transaction

Payment at other counters and others

Post office
 Tesco Lotus
 mPAY STATION
 COUNTER SERVICE

In Bangkok and greater Bangkok area

Baht - / Transaction
 Baht 5 / Transaction
 Baht 10 / Transaction
 Baht 15 / Transaction

In upcountry provinces

Baht - / Transaction
 Baht 5 / Transaction
 Baht 10 / Transaction
 Baht 20 / 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
8. Statement re-issuing fee Baht ...50.../ Time (Billing cycle)
 (Except the request via Fax Back through AVR, there will be no charged.)
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 Charge is based on actual expense, Maximum Baht 225 / Billing cycle
13. Fees chargeable to Tax and Government fee % of Tax amount and Credit card payment fee
14. Currency conversion risk factor Maximum 2.5% of the referral conversion rate set forth by Visa and/or Master against the transactions incurred in foreign currencies whereby Citibank will charge into Baht as a currency conversion risk factor.

Date of Announcement: May 25, 2011

Remark :

- Fees and service charges in points 3, 5, 7-12 do not include VAT.
- Payment by debiting from bank account could be process from Citibank N.A., Bank of Ayudhaya , Kasikorn Bank, Bangkok Bank and Siam Commercial Bank.
- Member Fee for each credit card will be charged to your credit card statement once approved.
- 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.
- For all oversea ATM cash withdrawal, you may be charged an International Access Fee by the ATM operators. This fee is set by the ATM operator which will then be posted in your monthly statement for payment thereafter.
- 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.