

BANK ANNOUNCEMENT

Citibank, N.A., Bangkok Branch



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

Effective from August 15, 2014

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3 % of the amount of cash withdrawn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 transaction date to payment due date
(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 Clear	Visa Choice	Citibank Rewards (Limited Edition)	Visa Cash Back	Citibank Cash Back Platinum
	Silver	Gold	(only 1 card type)	(only 1 card type)	(only 1 card type)	(only 1 card type)	(only 1 card type)
Initial fee - Primary / Supplementary card	-	-	-	-	-	-	-
Annual fee - Primary card	750	1,250	950	750	3,800	750	2,000
Annual fee - Supplementary card	500	800	650	500	1,900	500	1,000

Operation fee	Visa Discovery		Visa Makro			Citibank Big C VISA Platimun	Visa Royal Orchid Plus				Citibank Rewards Gold Visa Card ****
	Silver	Gold	Silver	Gold	Platinum Rewards	(only 1 card type)	Silver	Gold	Select	Preferred	(only 1 card type)
Initial fee - Primary / Supplementary card	-	-	-	-	-	-	-	-	-	-	-
Annual fee - Primary card	800	1,250	750	1,250	1,900	2,000	1,100	1,700	4,000	10,000	1,250
Annual fee - Supplementary card	400	800	375	625	950	1,000	550	850	2,000	2,000	800

Operation fee	Citi M Visa Card			Citibank Rewards (Visa / Master)	Citibank Ultima	Citibank Select
	Paragon Emporium The Mall	Paragon Emporium The Mall Rewards	Paragon Emporium The Mall Select	(only 1 card type)	(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	5,000
Annual fee - Supplementary card	50	1,000	2,000	0	0	1,900

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

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

Payment through Electronic Channels (ATM, Telephone, Internet)

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

Payment at other counters and others

	<u>In Bangkok and greater Bangkok area</u>	<u>In upcountry provinces</u>
Post office	Baht 10 / Transaction	Baht 15 / Transaction
Tesco Lotus	Baht 10 / Transaction	Baht 10 / Transaction
mPAY STATION*	Baht 10 / Transaction	Baht 10 / Transaction
COUNTER SERVICE	Baht 15 / 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 related to payment to governmental agency

Charge is based on actual, maximum 2% of the amount of taxes, duties and fees paid via credit card.

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: July 14, 2014

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.
- * Additional payment channel with mPay STATION through Mobile phone
- ** 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.
- ****Citibank Rewards Gold Visa card will be implemented on Aug 1, 2014 onwards.

This announcement is for the new launching of Citibank Rewards Gold Visa Card, change payment fee for Post office and Tesco Lotus channel and update Government transactions fee. There is no change on interest rate and others, which have been announced earlier.