

**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3 % of the amount of cash withdrawn  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 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    | Citi 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) **** | (only 1 card type) |
| Initial fee - Primary / Supplementary card | -                         | -                                 | -                                | -                                | -                  | -                       | -                  |
| Annual fee - Primary card                  | 100                       | 2,000                             | 4,000                            | 3,800                            | 29,000             | 99,000                  | 5,000              |
| Annual fee - Supplementary card            | 50                        | 1,000                             | 2,000                            | 0                                | 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 - / Transaction                       | Baht - / 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 and 7,000/Time for Citi Ultima Card
- 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 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 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: Mar 31, 2015**

**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.
- \*\*\*\*Citi Ultima card will implemented on Nov 25, 2014 onwards.

This announcement is for the new launching of Citi Ultima and Update Fee for issuance of new card .  
 There is no change on interest rate and others, which have been announced earlier.