

BANK ANNOUNCEMENT

Citibank, N.A., Bangkok Branch

Details of interest rates, service charges, fees and other expenses related to credit card usage

Effective from 1 July, 2019



1. Interest, penalty, fee and other service charges

Maximum 18.00 % 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 retail transactions will be calculated starting from the Posting Date as indicated on the monthly statement until customers full payment.
 - Interest for cash advance will be calculated starting from the Transaction Date to the date on which Citibank has received payment in full.

2. Minimum monthly repayment ****

• 10% of total outstanding balance as of that relevant statement cycle date + 100% of Overlimit Amount; OR
 • 1% of outstanding Spending Amount (Spending Amount means Retail and Cash advance transactions, including overlimit amount) + 100% of interest and fees charged on the monthly statement + Transactions from PayLite, PayLite Conversion on phone/online, or Cash Advance on phone/online programs, that require to be paid in full amount displayed on the monthly statement + 100% of overlimit amount; OR
 • 200 Baht, whichever is higher.

3. Cash withdrawal fee

Maximum 3 % of the amount of cash withdrawn
 (Cash Advance credit limit depends on customer's payment history up to 100% of total credit line)

4. Interest-free repayment period for on-time payment (For full payment of retail transactions only)

Maximum payment period up to 45-55 days from the statement date (depending on card type)

5. Membership Fee by card type (Baht per year)

| Membership fee | Citi Rewards Gold Visa | Citi Rewards (Limited Edition) | Citi Cash Back Visa | Citi Cash Back Platinum | Citi Rewards (Visa/ MasterCard) | Citi Simplicity ***** |
|---|------------------------|--------------------------------|---------------------|-------------------------|---------------------------------|-----------------------|
| | (only 1 card type) | (only 1 card type) | (only 1 card type) | (only 1 card type) | (only 1 card type) | (only 1 card type) |
| Entrance fee - Primary / Supplementary card | - | - | - | - | - | - |
| Annual fee - Primary card | Maximum not over 1,250 | Maximum not over 3,800 | 750 | 2,000 | 3,800 | - |
| Annual fee - Supplementary card | Maximum not over 800 | Maximum not over 1,900 | 500 | 1,000 | 0 | - |

| Membership fee | Citi Makro Visa | Citi Royal Orchid Plus Visa | Citi Royal Orchid Plus MasterCard ***** | Citi Premier (Visa/ MasterCard) | Citi Mercedes Visa |
|---|------------------|-----------------------------|---|---------------------------------|--------------------|
| | Platinum Rewards | Select Preferred | Select | (only 1 card type) | (only 1 card type) |
| Entrance fee - Primary / Supplementary card | - | - | - | - | - |
| Annual fee - Primary card | 1,900 | 4,000 | Maximum not over 10,000 | 4,000 | 5,000 |
| Annual fee - Supplementary card | 950 | 2,000 | 2,000 | 2,000 | 2,000 |

| Membership fee | Citi Select | Citi Prestige | Citi Ultima |
|---|------------------------|------------------------|---------------------------------|
| | (only 1 card type) | (only 1 card type) | Citi Ultima / Citi Ultima Metal |
| Entrance fee - Primary / Supplementary card | - | - | - |
| Annual fee - Primary card | Maximum not over 5,000 | Maximum not over 7,900 | Maximum not over 99,000 |
| Annual fee - Supplementary card | Maximum not over 1,900 | Maximum not over 1,900 | 0 |

6. Payment fee

Payment by debiting from bank account Baht / Transaction (All eligible direct debit bank)
 Payment at Citibank counter*** Baht 20 / Transaction (Citibank do not have branches in upcountry)
 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 |
| TISCO BANK | Baht 15 / Transaction | Baht 25 / 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 |
| TMB BANK | Baht 25 / Transaction | Baht 45 / Transaction |
| BANGKOK BANK | Baht 30 / Transaction | Baht 50 / Transaction |
| KASIKORN BANK | Baht 50 / Transaction | Baht 50 / 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> |
|----------------------|--|-------------------------------|
| Counter Service | Baht 15 / Transaction | Baht 20 / Transaction |
| Post office | Baht 10 / Transaction | Baht 15 / Transaction |
| Tesco Lotus | Baht 10 / Transaction | Baht 10 / Transaction |
| mPAY STATION | Baht 10 / Transaction | Baht 10 / Transaction |
| Big C Supercenter | Baht 10 / Transaction | Baht 10 / Transaction |
| True Money (Counter) | Baht 7 / Transaction | Baht 7 / 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, 500/Time for Citi Ultima, Citi Prestige Card, Citi Mercedes Card, and 7,000/Time for Citi Ultima Metal Card

8. Statement re-issuing fee

Baht ...50...../ Time (Billing cycle) No charges for the request through AVR via fax channel

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

Baht 100 / Billing cycle (Effective from 4 January 2017 onwards)

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 standard exchange rate set forth by Visa and/or Master for retail or cash transactions incurred in foreign currencies whereby Citibank will convert into Baht as a currency conversion risk factor.

Date of Announcement: June 30, 2019

Remark :

- Fees and service charges in points 3, 5, 7-12 are subjected to VAT.
- Payment by direct debit from bank account could be done through Citibank N.A., Bank of Ayudhaya , Kasikorn Bank, Bangkok Bank and Siam Commercial Bank.
- Membership Fee of credit card will be charged to your credit card statement once card is approved.
- The condition and limit of payment amount per transaction are subjected to each payment service provider. For any inquiries, please contact directly to each service provider or CitiPhone Banking Tel. 1588.
- For overseas ATM cash withdrawal, you may be charged an International Access Fee depending on the ATM operators at the rate determine by them.
- Fees and Charges that are disclosed in an application form or other marketing materials may not be up-to-date. For any inquiries, please contact CitiPhone Banking Tel. 1588 or visit our website at www.citibank.co.th.
- *Payment Fees via Electronic Channels (ATM, Telephone, Internet) for deposit accounts opened within Bangkok and Greater Bangkok area.
- **Payment Fees via Electronic Channels (ATM, Telephone, Internet) for deposit accounts opened outside Bangkok and Greater Bangkok area.
- *** - No fee charged for Citigold, Citi Priority, Citi Ultima, Citi Prestige customers
 - No fee charged for payment amount of 50,000 Baht or above
- **** • The payment of the "Minimum monthly repayment" shall be subject to the payment hierarchy stipulated by the bank.
 • In the case where the cardholder has an outstanding amount past-due in his/her credit card account, that amount must be paid in addition to the "Minimum monthly repayment" in full.
 • In the case where the outstanding balance is lower than 200 Baht, the bank will not apply the Minimum monthly repayment and will charge the said amount in full.
- ***** Citi Royal Orchid Plus MasterCard will effective December 15, 2016 onwards.
- *****Citi Simplicity credit card is exempted from new card issuance fee in case of loss / damage and also collection fee.

Footnote

This announcement to announce an addition new credit card product of Citi Mercedes Credit Card and Cash Withdraw fees. There is no change on interest rate and others, which have been announced earlier.