

Details of interest rates, service charges, fees and other expenses related to credit card usage
Effective from 1 August 2020

1. Interest, penalty, fee and other service charges

Maximum 16.00 % per annum⁽¹⁾

Starting date of interest calculation

From [X] date of payment store [] date of total transaction summary [] payment due date
- Interest for retail transactions will be calculated starting from the Posting Date as indicated on the monthly statement until customer's 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⁽²⁾

• 5% 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 for 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; whichever is higher.

3. Cash withdrawal fees⁽³⁾

Maximum 3 % of the amount of cash withdrawn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 (only 1 card type)	Citi Rewards (Limited Edition) (only 1 card type)	Citi Cash Back (only 1 card type)	Citi Rewards (only 1 card type)	Citi Simplicity ⁽⁴⁾ (only 1 card type)
Entrance fee - Primary / Supplementary card	-	-	-	-	-
Annual fee - Primary card	Maximum 1,250	Maximum 3,800	Maximum 2,000	Maximum 3,800	No Annual Fee
Annual fee - Supplementary card	Maximum 800	Maximum 1,900	Maximum 1,000	Maximum 1,900	No Annual Fee

Membership fee	Citi Makro Visa Platinum Rewards	Citi Grab Visa (only 1 card type)	Citi Lazada Mastercard (only 1 card type)	Citi Royal Orchid Plus Visa Select	Citi Royal Orchid Plus Visa Preferred	Citi Royal Orchid Plus MasterCard ⁽⁵⁾ Select	Citi Mercedes Visa (only 1 card type)
Entrance fee - Primary / Supplementary card	-	-	-	-	-	-	-
Annual fee - Primary card	1,900	2,000	2,000	4,000	Maximum 10,000	4,000	5,000
Annual fee - Supplementary card	950	1,000	1,000	2,000	2,000	2,000	2,000

Membership fee	Citi Premier Visa/MasterCard (only 1 card type)	Citi Select (only 1 card type)	Citi Prestige (only 1 card type)	Citi ULTIMA Visa/Mastercard Citi ULTIMA	Citi ULTIMA (Metal) Citi ULTIMA Metal
Entrance fee - Primary / Supplementary card	-	-	-	-	-
Annual fee - Primary card	5,000	Maximum 5,000	Maximum 7,900	29,000	99,000
Annual fee - Supplementary card	1,000	Maximum 1,900	Maximum 1,900	-	-

6. Payment fee

Payment by debiting from bank account
Payment at Citibank counter⁽⁶⁾
Payment via Citibank ATM machine
Payment via Citibank Automatic Voice Response
Payment via Citibank Internet website
Payment by cheque or postal money order

Baht / Transaction
Baht / Transaction (All eligible direct debit banks)
(Citibank does not have branches in upcountry)
Baht / Transaction
Baht / Transaction (AVR.)
Baht / Transaction (Citibank online)
Baht / Transaction

Payment at other bank counters

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

Payment through Electronic Channels (ATM, Telephone, Internet)

Bank of Agriculture and Agricultural Cooperatives (BAAC) (Only ATM channel service provided)	In Bangkok and greater Bangkok area⁽⁷⁾	In upcountry provinces⁽⁸⁾
TMB BANK	Baht 10 / Transaction	Baht 15 / Transaction
KRUNG THAI BANK	Baht 15 / Transaction	Baht 15 / Transaction
SIAM COMMERCIAL BANK	Baht 15 / Transaction	Baht 15 / Transaction
BANK OF AYUDHAYA	Baht 15 / Transaction	Baht 20 / Transaction
CIMB Thai Bank (Only Internet channel service provided)	Baht 20 / Transaction	Baht 30 / Transaction
KASIKORN BANK	Baht 20 / Transaction	Baht 20 / Transaction
TISCO BANK (Only ATM channel service provided)	Baht 10 / Transaction	Baht 25 / Transaction
		Baht 10 / Transaction

Payment at other counters and others

Counter Service	In Bangkok and greater Bangkok area	In upcountry provinces
Post office	Baht 15 / Transaction	Baht 20 / Transaction
Tesco Lotus	Baht 10 / Transaction	Baht 15 / 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, Baht 500/Time for Citi ULTIMA, Citi Prestige Card, Citi Mercedes Card, and Baht 7,000/Time for Citi ULTIMA (Metal)

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 MasterCard for retail or cash transactions incurred in foreign currencies whereby Citibank will convert into Baht as a currency conversion risk factor.

Date of Announcement: August 1, 2020

Remark :

- Fees and service charges in clauses 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 determined 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.
- (1) For Citi Credit Card customers who had installment loans booked prior to 1 August 2020, the interest rate of the installment loans will remain unchanged.
- (2) • 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.
- (3) The fees include Cash withdrawal fee and Citi PayAll fee
- (4) Citi Simplicity credit card is exempted from new card issuance fee in case of loss / damage and also collection fee.
- (5) Citi Royal Orchid Plus Mastercard will be effective December 15, 2016 onwards.
- (6) - Citibank counter at Bangkok Branch accepts the payment amount 500,000 Baht and above / transaction.
- Payment amount less than 500,000 Baht is available at the Citi Mobile App, Citibank online, ATM, and CDMs
- (7) Payment Fees via Electronic Channels (ATM, Telephone, Internet) for deposit accounts opened within Bangkok and greater Bangkok area.
- (8) Payment Fees via Electronic Channels (ATM, Telephone, Internet) for deposit accounts opened outside Bangkok and greater Bangkok area.

Footnote

This announcement is for change on Interest, penalty, fee and other service charges fee only.