

**BANK ANNOUNCEMENT**

**Citibank N.A., Bangkok Branch**

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

**Effective from 12 September 2021**



**1. Interest, penalty, fee and other service charges**

**Maximum 16.00 % per annum<sup>(1)</sup>**

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<sup>(2)</sup>**

• 5% of total outstanding balance as of that relevant statement cycle date; 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; whichever is higher.

**3. Cash withdrawal fee<sup>(3)</sup>**

Maximum 3 % of the amount of cash withdrawn  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	Citi Rewards	Citi Simplicity <sup>(4)</sup>
(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 1,250	Maximum 3,800	Maximum 2,000	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	Citi Grab Visa	Citi Lazada Mastercard	Citi Royal Orchid Plus Mastercard/Visa <sup>(5)</sup>	Citi Mercedes Visa
(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 1,900	2,000	2,000	Maximum 4,000	Maximum not over 10,000
Annual fee - Supplementary card	Maximum 950	1,000	1,000	Maximum 2,000	2,000

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

**6. Payment fee**

Payment by debiting from bank account Baht ..... / Transaction (All eligible direct debit bank)  
 Payment at Citibank counter<sup>(6)</sup> Baht ..... / 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**

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

**In Bangkok and greater Bangkok area**

Baht 10 / Transaction  
 Baht 15 / Transaction  
 Baht 20 / Transaction  
 Baht 25 / Transaction  
 Baht 25 / Transaction  
 Baht 25 / Transaction  
 Baht 25 / Transaction  
 Baht 30 / Transaction  
 Baht 50 / Transaction

**In upcountry provinces**

Baht 15 / Transaction  
 Baht 25 / Transaction  
 Baht 20 / Transaction  
 Baht 25 / Transaction  
 Baht 40 / Transaction  
 Baht 45 / 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)  
 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<sup>(7)</sup>**

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

**In upcountry provinces<sup>(8)</sup>**

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**

Counter Service  
 Post office  
 Tesco Lotus  
 mPAY STATION  
 Big C Supercenter  
 True Monney (Counter)

**In Bangkok and greater Bangkok area**

Baht 15 / Transaction  
 Baht 10 / Transaction  
 Baht 10 / Transaction  
 Baht 10 / Transaction  
 Baht 10 / Transaction  
 Baht 7 / Transaction

**In upcountry provinces**

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

THB 50 for the first cycle and THB 100 for the following cycle. <sup>(9)</sup>

**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: August 23, 2021**

**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.
- <sup>(1)</sup> For Citi Credit Card customer who had installment loans booked prior to 1 August 2020, the interest rate of the installment loans will remain unchanged
- <sup>(2)</sup> • 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.
- <sup>(3)</sup> The fees include Cash withdrawal fee and Citi PayAll fee
- <sup>(4)</sup> Citi Simplicity credit card is exempted from new card issuance fee in case of loss / damage and also collection fee.
- <sup>(5)</sup> Citi Royal Orchid Plus Mastercard will effective December 15, 2016 onwards.
- <sup>(6)</sup> - Citibank counter is accept the payment amount 500,000 Baht and above / transaction.  
 - Payment amount less than 500,000 Baht is available at Citi Mobile Application, Citibank online, ATM, and CDMs
- <sup>(7)</sup> Payment Fees via Electronic Channels (ATM, Telephone, Internet) for deposit accounts opened within Bangkok and Greater Bangkok area.
- <sup>(8)</sup> Payment Fees via Electronic Channels (ATM, Telephone, Internet) for deposit accounts opened outside Bangkok and Greater Bangkok area.
- <sup>(9)</sup> Collection fee will be effective September 12, 2021. Only applies if outstanding balance is over THB 1,000.

**Footnote**

This announcement is for changes on collection fee only.