

Bank Announcement Citibank N.A. (Bangkok Branch)

Information of Interests, Fines, Service Fees, Commissions and Expenditures on Actual Pay Basis and Reasonable Basis relating to Citibank Ready Credit
Effective from March 16, 2011

1. Interest, fines, service fees, commissions	Type of Citibank Ready Credit Accounts																																																																																																																						
	Super Junior	Junior	Normal	Priority																																																																																																																			
1.1 Interest rate	28%	28%	28%	27%																																																																																																																			
1.2 Early Pay off Fee (Ready to call for Ready Cash and Paysmart program)	The interest rate of revolving loan will be calculated from remaining outstanding balance from the date of transaction made to the date of repayment of all remaining. The interest rates shown above will apply only customers who do not default payment, which the interest rate at 28% shall be applied Not greater than 28% when aggregated with other interest, fines, service fees and commissions calculating from transaction date																																																																																																																						
2. Expenditure to government sectors	None																																																																																																																						
2.1 Duty Stamp	None																																																																																																																						
3. Expenditure on Third party or others	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>3.1. 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Date of Announcement: March 16, 2011

Note:

- Terms and conditions are applicable for new Citibank Ready Credit applications only.
- The aggregate of Interest, Fine, Fees, in 1.1-1.2 will not exceed 28% p.a (effective rate). These fees will be charged to Citibank Ready Credit account.
- Citibank reserves the right to change any interest rate, penalty fee, service fee and other fee
- Charges in 3.4 and 4.1 are the same kind. Citibank shall charge only 3.4
- Fee in 3 shall be charged in the actual basis and may be changed in the future depending on each service provider. Whereas each service provider shall collect fees at the payment point. (Only No. 3.1)
- 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.
- 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