

**Bank Announcement**  
**Citibank N.A. (Bangkok Branch)**



Details of the rate of interest, fine, service charges, any fee and expenses actually paid and deemed appropriate related to personal loan under supervision Ready Credit

Effective from August 15, 2014

<b>1. Interest, fine, service charges, any fee</b>			
1.1 Interest	Not greater than 28% per annum when aggregated with interest, fines, service charges, fee and commissions.		
1.2 Early Pay off Fee (Call for Cash)			
<b>2. Expenses paid to the authorities</b>			
2.1 Stamp duty	Baht ..None.. / Time		
<b>3. Expenses paid to other entities or other persons</b>			
3.1 Payment fee	Payment by debiting from bank account (All eligible direct debit bank)	Baht ..None.. / Time	
	Payment via Citibank ATM machine	Baht ..None.. / Time	
	Payment at Citibank counter	Baht ..None.. / Time	
	Payment via Citibank Automatic Voice Response (AVR.)	Baht ..None.. / Time	
	Payment via Citibank Internet website (Citibank online)	Baht ..None.. / Time	
	Payment by check or postal order	Baht ..None.. / Time	
	Payment at other bank counters	In Bangkok and greater Bangkok area	In upcountry provinces
	Bangkok Bank	Baht 20 / Transaction	Baht 35 / Transaction
	K Bank	Baht 25 / Transaction	Baht 35 / Transaction
	Thai Military Bank	Baht 20 / Transaction	Baht 35 / Transaction
	Bank of Ayudhaya	Baht 20 / Transaction	Baht 35 / Transaction
	Siam Commercial Bank	Baht 25 / Transaction	Baht 40 / Transaction
	Krung Thai Bank	Baht 25 / Transaction	Baht 25 / Transaction
	Tisco Bank	Baht 15/ Transaction	Baht 25 / Transaction
	CIMB Thai	Baht 20 / Transaction	Baht 20 / Transaction
	BAAC	Baht 10 / Transaction	Baht 15 / Transaction
	Payment through Electronic Channels (ATM, Telephone, Internet)	In Bangkok and greater Bangkok area ***	In upcountry provinces ****
	K Bank	Baht 20 / Transaction	Baht 25 / Transaction
	Siam Commercial Bank	Baht 15 / Transaction	Baht 20 / Transaction
	Bank of Ayudhaya	Baht 15 / Transaction	Baht 30 / Transaction
	Thai Military Bank	Baht 15 / Transaction	Baht 15 / Transaction
	Krung Thai Bank	Baht 15 / Transaction	Baht 15 / Transaction
	CIMB Thai (Only Internet channel service provided)	Baht 20 / Transaction	Baht 20 / Transaction
	BAAC (Only ATM channel service provided)	Baht 10 / Transaction	Baht 15 / Transaction
	Tisco Bank (Only ATM channel service provided)	Baht 10 / Transaction	Baht 10 / Transaction
	Payment at other counters and others	In Bangkok and greater Bangkok area	In upcountry provinces
	Counter Service	Baht 15 / Transaction	Baht 20 / Transaction
	mPay Station **	Baht 10 / Transaction	Baht 10 / Transaction
	Tesco Lotus	Baht 10 / Transaction	Baht 10 / Transaction
	Thai Post	Baht 10 / Transaction	Baht 15 / Transaction
3.2 Expense for verifying credit information	Baht ..None.. / Time		
3.3 Insufficient fund fee	Baht ..None.. / Time		
3.4 Debt collection fee *	Baht 250 / Time (statement cycle)		
<b>4. Expense that increases operating cost of the bank</b>			
4.1 Debt collection fee *	Baht ..None.. / Time		
4.2 Check return fee	Baht ..None.. / Time		
4.3 Fee for issuing new card in case of loss/damage (in case of card for cash withdraw)	Baht 200 / Time		
4.4 Application fee for each statement report (from the second copy onwards) The first one is normally monthly statement.	Baht 50 / Time (statement cycle)		
4.5 Application fee for replacing the existing PIN code (in case of card for cash withdraw)	Baht ..None.. / Time		
4.6 Application fee for transaction inspection	Baht ..None.. / Time		
			Date of Announcement: July 14, 2014
<p>Note:</p> <ul style="list-style-type: none"> <li>- 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.</li> <li>- Citibank reserves the right to change any interest rate, penalty fee, service fee and other fee.</li> <li>- * Charges in 3.4 and 4.1 are the same kind. Citibank shall not duplicate charge.</li> <li>- Fee in 3 shall be charged in the actual basis and may be changed in the future depend on each service provider. Whereas each service provider shall collect fees at the payment point. (Only No. 3.1)</li> <li>- 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.</li> <li>- 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 <a href="http://www.citibank.co.th">www.citibank.co.th</a></li> <li>- ** Additional payment channel with mPay through Mobile Phone</li> <li>- *** Bill Payment Fees by Electronic Fund Transfer (ATM, Telephone, Internet) for accounts opened within Bangkok and Greater Bangkok area.</li> <li>- **** Bill Payment Fees by Electronic Fund Transfer (ATM, Telephone, Internet) for accounts opened outside Bangkok and Greater Bangkok area.</li> </ul>			

This announcement is for the change of payment fee through Thai Post and Tesco Lotus channel. There is no change on interest rate and others, which have been announced earlier.