

With effect from 1 November 2022 Citigroup Inc. has transferred ownership of its consumer banking business in Thailand to United Overseas Bank (Thai) PCL (registration number 0107535000176) and/or its related group entities ("UOB").

UOB is the issuer of "Citi" branded consumer banking products in Thailand and Citibank, N.A., Bangkok Branch is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under licence by UOB entities from Citigroup Inc.

Invest in eligible
investment products and

earn up to
200,000*
THB



Investment Tier Invest in eligible Non-Money Market Mutual Funds	Reward 1 for investment (Rebate capped at THB 100,000)	Additional Reward 2 when invest with new fund (Rebate capped at THB 100,000)
THB 500,000 - 4,999,999	Get THB 250 cash rebate for every THB 500,000 investment	Get additional THB 250 cash rebate for every THB 500,000 investment with new fund
THB 5,000,000 and above	Get THB 5,000 cash rebate for every THB 5,000,000 investment	Get additional THB 5,000 cash rebate for every THB 5,000,000 investment with new fund

*Terms & Conditions apply.

Citi Priority segment refers to customer with total relationship balance of more than or equal to THB 1 million.

Citigold segment refers to customer with total relationship balance of more than or equal to THB 5 million.

2 Oct '23 - 29 Dec '23



Terms and Conditions of Investment Cash Rebate Campaign

1. Campaign period: 2 October 2023 - 29 December 2023.
2. Customers who invest in eligible Non-Money Market Mutual Funds with front end fee (not including money market funds and SSF/RMF) at a minimum total of THB 500,000 within the campaign period will be eligible to receive reward 1 as shown in the table below.
3. If investment in clause #2 are invested from new fund during the campaign period, additionally, the customers will be eligible to receive reward 2 as shown in the table below.

Investment Tier Invest in eligible Non-Money Market Mutual Funds	Reward 1 for investment (Rebate capped at THB 100,000)	Additional Reward 2 when invest with new fund (Rebate capped at THB 100,000)
THB 500,000 - 4,999,999	Get THB 250 cash rebate for every THB 500,000 investment	Get additional THB 250 cash rebate for every THB 500,000 investment with new fund
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4. An eligible customer will be entitled to the highest tier achieved per each reward type in the table above.
5. New fund refers to net amount during 2 October 2023 - 29 December 2023 which considers from incremental on net asset under the bank during the campaign period, and the source of new fund must come from outside the bank only. Transfers between the bank's accounts shall not be deemed as new funds.
6. For existing customer, the deposit and/or investment amount which is invested on top of customer's balance as of 29 September 2023 must be maintained in the customer's bank account throughout the campaign period to receive Reward 2. In addition, the term "investment" in this clause also includes the balance which the customer receives from selling the investment unit throughout the campaign period.
7. Mutual Funds that are eligible for this campaign are Mutual Funds which have front end fee, excluding Money Market funds.
8. Super Saving Fund (SSF) and Retirement Mutual Fund (RMF) are not applicable to this program.
9. In case that the investment amount is in foreign currency, the bank will calculate investment amount in Thai baht from the exchange rate as of the transaction date.
10. Customer will receive the reward within 60 days after the end of the campaign.
11. This campaign cannot be combined with Time Deposit-Investment Bundle.
12. Customers who participate in this program must not be a US person.
13. Customers who participate in this program must perform the investment transactions with the bank only.
14. The Bank reserves its sole right to adjust, reduce or cancel any or all of the incentives under this program if the total amount of incentives to be given to the customer, either by the bank covering all investment related campaigns, the fund houses/asset management companies, the fund managers or any other related persons, for each relevant transaction exceeds 0.20% of the invested amount limit stipulated by the applicable laws or regulations.
15. Payment of the mutual funds cannot be made with credit cards.
16. For customers who also hold a joint banking account, the banking balance and monthly banking transactions, for the purpose of this promotion, will be calculated under the primary account holder of the joint account. All privileges and rewards are exclusive for the primary account holder only. The reward cannot be transferred to other persons, changed or exchanged into cash.
17. The Bank reserves the right to make final decision on any dispute arising out of or in connection with this promotion, including the right to terminate this promotion or to vary, delete, or add to any of these terms and conditions as appropriate with prior notice. The Bank's decision shall be final.
18. For more information, regarding list of eligible Non-Money Market Mutual Funds for this campaign, please contact your relationship manager.

Disclaimer: Investment contains certain risk, customer must understand characteristic of good, condition and risk before investing. Not an obligation of, or guaranteed by, The Bank. Not bank deposits. Subject to investment risks, including possible loss of principal amount invested. Subject to price fluctuation. Past performance does not guarantee future performance. Not offered to US persons.