



Start small and invest smart with Regular Savings Plan

1 Jan - 30 Dec '21



Receive up to THB 5,000 cash rebate reward quarterly!



Invest in RSP subscription
of at least
THB 20,000 per month



Receive 0.20% in cash rebate on all
eligible Non-Money Market mutual funds
investment during the quarter
(capped at THB 5,000 per
quarter per customer)

"Regular Savings Plan (RSP)" is an investment method that can potentially outperform a lump sum investment in volatile markets by investing regularly in an equal amount of money.

Benefits of RSP



- ✓ Invest without significant capital
- ✓ Get complete control over your monthly investment amount
- ✓ Harness the benefit of compounding
- ✓ Learn to avoid pitfalls of timing the market by avoiding the 'right' time to invest your capital as a lump sum

For more information please contact
your relationship manager

If interested to open an
account, please scan or call
0-2081-0999



Terms and Conditions for Regular Savings Plan

1. This campaign is effective from 1 January - 30 December 2021. To be eligible for this campaign, the customer must subscribe to the Regular Savings Plan (RSP) in Non-Money Market mutual funds with amount at least THB 20,000 per month.
2. The campaign is only applicable to customer whom does not take up the Top Fund Investment offer.
3. Customer whom has met condition per clause 1 will be eligible to receive reward for the Non-Money Market mutual funds investment amount in the quarter. The reward is 0.20% cash rebate of eligible Non-Money Market mutual fund investment amount and is capped at THB 5,000 per quarter per customer.
4. The total reward including any other reward from fund house or other active campaigns on investment products, if any, shall not exceed 0.20% as regulated by Securities and Exchange Commission of Thailand.
5. The investment subscription amount of eligible Non-Money Market mutual funds to be considered start from the month in which the customer has met RSP subscription condition per clause 1.
6. If the RSP does not proceed due to insufficient fund in any given month, it will be deemed that the customer has cancelled the RSP and the customer will no longer be eligible for this campaign again in 2021.
7. If the customer cancels the RSP, the customer will no longer be eligible for this campaign again in 2021. However, if the cancellation is a result of fund switching within the same month, then the customer will not lose eligibility for this campaign. Fund switching in such scenario is allowed for up to 3 times in a year.
8. Customers will receive cash rebate reward into savings account within 60 days after the end of each quarter. For customers who have canceled RSP after having subscribed for less than 4 months, Bank reserves the right to cancel the reward.
9. Investment amount in Retirement Mutual Funds (RMF) and Super Savings Funds (SSF) is included as qualifying factor in RSP per clause 1, however will not be included for 0.20% cash rebate reward calculation.
10. Program rewards are considered taxable personal income which must be included in personal income tax calculation. Participants have a duty to disclose the source and the value of rewards received as well as to file personal income tax declaration form as required by law.
11. In case that the investment amount is in foreign currency, Citibank will calculate investment amount from the exchange rate as of program end date.
12. Customer who participates in this program must not be US persons.
13. Customer who participates in this program must perform the investment transactions via Citibank only.
14. Citibank Fund Risk Rating is according to Citi's standard and SEC's guidelines. Fund Risk Rating between Citibank and fund houses/asset management companies can be different.
15. For more information regarding the list of mutual funds eligible for this program, please contact your relationship manager.

Disclaimer: Investment contains certain risk, please study prospectus before investing. Not an obligation of, or guaranteed by, Citibank. Not bank deposits. Subject to investment risks, including possible loss of the principal amount invested. Subject to price fluctuation. Past performance does not guarantee future performance. Not offered to US persons.

