

Agree to Terms & Conditions

User Agreement

Please read carefully the Citibank Online User Agreement below, which has been revised in May 2012. The agreement includes disclaimers of liability and other matters of interest to users. By pressing the "I Agree" button, you agree to the terms and conditions of the User Agreement. By pressing "I Disagree," you will be returned to the Citibank Online home page.

To print the agreement, press the "control" and "p" keys when using a Windows operating system; the "apple" and "p" keys when using a Macintosh operating system; or the "alt" and "p" keys when using a UNIX operating system. You may also receive a copy of the agreement by calling CitiPhone Banking at 1588 or you can download the agreement to your computer. IN THIS AGREEMENT, the words "you" and "your" mean the Citibank Online customer. "Citibank", "we", "us", and "our" mean Citibank, N.A., "Other Citigroup Affiliate" means Citigroup or any company controlled by Citigroup (other than Citibank.) "Credit Cards" means certain credit cards issued by Citibank, N.A. "Other Information Provider" means any provider of information accessible through Citibank Online, other than Citibank or any Other Citigroup Affiliate. "Access Service Provider" means any Internet Service Provider (ISP) providing connection to the Internet, any Commercial Online Service Provider providing connection to the Internet in addition to its own proprietary private network, for example, Samart Internet, Internet K.S.C, Lox Info and the provider of the private network connection discussed below. CSP shall mean the Cellular Service Provider with whom Citibank has an arrangement for providing the Alert service. "Other Software Supplier" means any supplier of software used in Citibank Online or used to access Citibank Online, other than Citibank or any Other Citigroup Affiliate. "Alert" shall mean the customized messages alert contained notice from time to time including but not limited to product promotion and available balance information and other issues relating to Customer's Bank account(s). "SMS" shall mean Short Messaging Service, which is sent to Customer over his/her mobile phone. "E-Mail" shall mean Electronic Mail, which is sent to Customer, which is accessed via Customer Terminal. "Customer Terminal" shall mean personal computer or similar devices, which can directly access information and/or notice from Citibank. A short messaging service and or an electronic mail and made available to Customer; or at his/her request, at the sole discretion of Citibank and may be discontinued by Citibank at any time, upon prior notification.

A. What this Agreement Covers

This Agreement between you and Citibank governs the use of Citibank Online, an electronic service that permits Citibank customers to access a number of financial services through the use of personal computers or similar access devices. Access may be provided through a private network connection or through the World Wide Web. Accounts and services provided by Citibank or any Other Citigroup Affiliate which you access through Citibank Online may be governed by separate agreements with you.

B. Accepting the Agreement

You understand that by using Citibank Online you have agreed to the terms and conditions of this Agreement. You agree to use Citibank Online solely as provided in this Agreement.

C. Maintaining Your Accounts

You agree to properly maintain any accounts you have with Citibank or any Other Citigroup Affiliate, to comply with the rules governing these accounts, and to pay any fees associated with the use or maintenance of these accounts, including commissions you may incur in connection with securities transactions.

D. Services

The following are examples of what you can do using Citibank Online. Some of these services require an account linked to a valid Citicard

Apply for or open additional accounts and services

Transfer funds between checking, savings, Citibank Ready Credit, Citibank's Credit Card, Citibank Personal loan account

Bill payment

Make transfer payments to Ready Credit, Personal Loan, or your Citibank mortgage with funds transferred from checking, savings.

Make transfer payments to Credit Cards with funds transferred from checking, savings.

Send money to payees you designate from checking, savings, or Citibank Ready Credit Account

Reward redemption both Shopping Program and Mileage program

See a summary of your linked accounts

Get account information and/or statement update for checking, savings, Personal Loan, Ready Credit, and Credit Cards.

Check book order

Access information about Citibank and Other Citigroup Companies, their products and services, and other items of general interest

Receive and send electronic messages to Citibank and Other Citigroup Affiliates

Alert Services includes SMS and e-mail sent to customer for product promotion and available balance information and other issues relating to Customer's Bank account(s).

Etc.

E. Applying for Additional Accounts and Services

If you apply for an account or service through Citibank Online, or ask to change an account or service you already use, you authorize Citibank and Other Citigroup Affiliates to treat your application or request as if it had been made in writing and signed by you.

F. Transfers

When you instruct Citibank to transfer funds between your Citibank accounts or pay a bill through Citibank Online, you authorize Citibank to withdraw the necessary funds from the Citibank account you designated. You agree that you will instruct Citibank to make a withdrawal only when a sufficient balance is or will be available in your designated account at the time of withdrawal. Citibank will not be obligated to act on any withdrawal instruction from you if sufficient funds, including overdraft lines of credit, are not available in the account you designated. Citibank process Standing Instruction and Fund Transfer in two ways. Within Citibank's account and transfer to other banks account outside Citibank.

(i) For Standing Instruction : in the case of payments made within Citibank, the money is taken out and deposit to the accounts within the date you specified when you gave us your instructions. Generally, we process on that day. If, however, your specify a date falls on a Saturday, Sunday or holiday, we will process one day prior to that holiday.

(ii) For Fund Transfer in the case of payments made within Citibank, the money is taken out and deposit to the accounts within the date you specified on your transaction. Generally, we process on that day. If, however, your transaction date falls on a Saturday, Sunday or holiday, we will process on the next business day

Online Activation Code (OAC)

For fund transfer, each 3rd party payee is required to be set up before making

any fund transfer. Customer is required to activate 3rd party payees using a bank-issued Online Authorization Code (OAC) obtainable via alternative channels e.g. Email, Mobile Phone or paper mailer. Without activation, no transfer can be made thru electronic channel (either AVR or Citibank Online). Should customer receive OAC via without previously setting up 3rd party payee, the customer is required to notify to Citibank

For all type of transaction the transfer payment or made to other accounts outside Citibank, the money is taken out of your account on the day you specified and transmit it to the payee on the next 2 business days.

Citibank has no responsibility if there are insufficient funds available in your designated account on the day a transfer scheduled to be made.

You can cancel a future payment or automatic transfer from your Citibank account by using Citibank Online or by writing or calling Citibank at the address/phone numbers listed in Section M of this Agreement.

Any transaction that has been conducted via Citibank Online or Mobile Banking services, initiated by the User or another person on his/her behalf (by using the User ID and Password) including funds transfer or changing the User contact information shall be regarded as complete and valid and binding upon the User regarded as it were performed by the User himself/herself. In this event, the User shall be liable for the transactions so performed.

G. What Citibank Online Will Cost

There are currently no monthly service charges or transaction fees for Citibank Online. However, you are responsible for all telephone charges incurred in connecting to Citibank Online. You also are responsible for charges by any Access Service Provider. No charge is made for use of the private network connection. However, we may charge for service fee in certain type of transactions which the fee amount will be communicated to you on that specific screen.

H. Changes in Terms/Fees

Citibank may change the Citibank Online services and the terms, including fees, set forth in this Agreement at any time. You understand that by using Citibank Online after a change becomes effective, you have agreed to it.

I. Cancellation

This agreement will remain in effect until you cancel all instruction you have set up with Citibank but will not terminate your accounts with Citibank or Other Citigroup Affiliates. Citibank may cancel this Agreement and terminate your use of Citibank Online for any reason, at any time. We will try to notify you in advance, but we are not obliged to do so.

J. Confidentiality at Citibank

You have a right to confidentiality and we will not give anyone other than our employees, agents, and Other Citigroup Affiliates specific information about your Citibank accounts except:

When you agree that we may give out the information;

When you have given Citibank as a credit reference;

When an inquiry is made regarding sufficient funds to cover a check you have written;

If we close your account because it has been maintained in an unsatisfactory manner;

When we are required by law.

When we must give out the information to comply with legal process.

Because our statements may include information about linked accounts belonging to more than one individual and your accounts with Other Citigroup Affiliates, statements released under a subpoena may contain information regarding these other persons and accounts.

Except as otherwise prohibited by law, you agree that Citibank may share with Other Citigroup Affiliates the information about you that you provide, or that Citibank obtains as a result of

transactions or other activity, for, among other things, the purpose of offering you products and services that we believe may be of interest to you. If you do not wish to receive telephone and/or mail solicitations from Citibank or Other Citigroup Affiliates, please notify us by calling the number set forth in Section M of this Agreement, or visit our branch. We will then remove your name from any mailing or telephone list used for these purposes. You agree that Citibank may download certain information, including customer identification information, to your computer or other access device.

K. Limit of Citibank and Other Providers' Responsibility

Citibank agrees to make reasonable efforts to ensure full performance of Citibank Online. Citibank and Other Citigroup Companies will be responsible for acting only on those instructions sent through Citibank Online which are actually received and cannot assume responsibility for malfunctions in communications facilities not under their control that may affect the accuracy or timeliness of messages you send. Citibank shall not be liable to the Customer if the Customer is unable to gain access to the System. The Customer realizes and understands that although Citibank Online is a 24-hour service, but some or all of the services may not be available at certain times due to maintenance or malfunction of computer, telecommunication devices, electricity or network failure and/or ISP(s) and the Alert is dependent on the infrastructure, connectivity and services provided by the ISP(s) and CSP(s) engaged by Citibank. Neither Citibank nor any Other Citigroup Affiliate is responsible for any losses or delays in transmission of instructions arising out of the use of any Access Service Provider or caused by any browser software. Neither Citibank nor any Other Citigroup Affiliate is responsible should you give incorrect instructions or if your payment instructions are not given sufficiently in advance to allow for timely payment or delays in service. Any information you receive from Citibank, Other Citigroup Companies or Other Information Providers is believed to be reliable. However, it can only be provided on a best-efforts basis for your convenience and is not guaranteed. Neither Citibank, any Other Citigroup Affiliate nor any Other Information Provider is liable for any deficiencies in the accuracy, completeness, availability or timeliness of such information or for any investment or other decision made using this information. Neither Citibank, any Other Citigroup Affiliate nor any Other Information Provider shall not be liable for non-delivery or delayed delivery of the Alert, error, loss or distortion in transmission of the Alert of Customer. Neither Citibank, Other Citigroup Affiliates or Other Information Providers are responsible for any computer virus or related problems which may be attributable to services provided by any Access Service Provider.

Except as otherwise provided in the "Citibank's Responsibility to You " provision of Section P of this Agreement and in the absence of negligence on the part of Citibank or any Other Citigroup Affiliate: (a) neither Citibank, any Other Citigroup Affiliate, any Other Information Provider, nor any Other Software Supplier is responsible for any direct, indirect, special, incidental or consequential damages arising in any way out of the use of Citibank Online; (b) the entire liability of Citibank, Other Citigroup Affiliates, Other Information Providers and Other Software Suppliers and your exclusive remedy with respect to the use of Citibank Online shall be the replacement of any browser or other software provided by Citibank to use with Citibank Online found to be defective. Because some states do not allow the exclusion or limitation of liability for consequential or incidental damages, in such states the liability of Citibank, Other Citigroup Affiliates, Other Information Providers and Other Software Suppliers is limited to the extent permitted by law.

NEITHER CITIBANK, ANY OTHER CITIGROUP AFFILIATE, ANY OTHER INFORMATION PROVIDER NOR ANY OTHER SOFTWARE SUPPLIER MAKES ANY EXPRESS OR IMPLIED WARRANTIES CONCERNING Citibank Online SOFTWARE OR SERVICES OR BROWSER INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT OF THIRD PARTY PROPRIETARY RIGHTS UNLESS DISCLAIMING SUCH WARRANTIES IS PROHIBITED BY LAW.

L. No Other Use

Citibank Online uses propriety software of Citibank, Other Citigroup Affiliates, and Other Software Suppliers. If Citibank has provided you with software to use with Citibank Online, you are being granted a non-exclusive license to use this software. This allows you to use the software only for its intended purposes as provided in this Agreement. You may not disassemble, decompile, copy, modify or reverse engineer any of the Citibank Online software or allow anyone else to do so, except that if you are a resident of a member nation of the European Union, you may decompile the interface to this software to the extent permitted under the European Software Directive, as amended from time to time.

Citibank Online gives you access to services and information from Citibank, Other Citigroup Affiliates and Other Information Providers, which may be presented with a distinctive "look and feel." These services, information and "look and feel" are proprietary property of Citibank, Other Citigroup Affiliates and Other Information Providers. You may use Citibank Online only for your personal, non-business use and may not reproduce, sell or distribute all or any portion of the information provided to you by Citibank Online.

M. Customer Service

If you need assistance with Citibank Online, or if you need to communicate with Citibank, please call CitiPhone Banking at 1588 within Thailand or at (662) 232-2484 for outside country. You agree that we may record the conversations our employees have with you. We do this from time to time to monitor the quality of service and accuracy of information our employees give you, and to ensure that your instructions are followed.

Customer Service can help resolve any Citibank Online problems, but Customer Service is not authorized to waive any provision of this Agreement.

N. Electronic Messages

Because normal Internet e-mail transmissions may not be secure, you agree to contact us electronically only through the "messages" task in the "customer service" channel. You also agree to receive communications regarding your account electronically and will not attempt to circumvent receiving any messages. You are deemed to have received any electronic messages sent to you when they are made available to you. Electronic Message includes:

a. Short Messaging Service.

If you request for this SMS Alert and approved by Citibank, it is his/her responsibility to determine if his/her CSP(s) support text messaging and his/her mobile phone is capable of receiving text message. This SMS is available in certain specific regions and to subscribers of mobile phones of certain specific CSP(s) and the Customer understands that unless the Customer is a subscriber of the specific CSP(s), the Alert will not be available. The Service may be extended to other cellular circles as well as to subscribers of other CSP(s), as will be notified by Citibank, from time to time.

b. Electronic Mail.

If you request for this E-Mail Service and approved by Citibank, it is his/her responsibility to determine his/her ISP(s) and to provide the capability of his/her personal computer with a system which is enable you to received an E-Mail.

CONDITION PRECEDENT. The Alert is subject to the terms and conditions of Customer's agreement(s) with his/her CSP(s) and/or ISP(s). Citibank will not be concerned with any dispute between Customer and CSP(s) and/or ISP(s) and makes no representation or gives no warranty with respect to the quantity of the service provided by the CSP(s) and/or ISP(s) or guarantee for timely delivery or accuracy of the contents of each Alert.

You may print a copy of such communications using the "print" function of your software, or you may request that Citibank mail you a paper copy of such communication by contacting Customer Service as provided in Section M

O. Business Days

Our normal business days are Mondays through Fridays, except for bank holidays. Saturday, Sunday and Monday are considered one business day.

Bank holidays are considered part of the following business day.

The transaction completed during 10:01 PM yesterday to 10:00 PM today would be considered as TODAY transaction.

P. Lost or Stolen Access Devices

Be sure to keep your Password and Personal Identification Number ("PIN") to yourself; this Password and PIN is an important means of protection for you. Don't write it on your personal computer or any computer materials, or any other access device. Contact us immediately if you believe that an unauthorized person has obtained access to your Password and PIN. The telephone is the fastest way to alert us that someone may be using your Password and PIN without your permission. You could lose all the money in your account (plus your maximum overdraft line of credit). Call Citibank at the number provided in Section M of this Agreement. Someone will be available to receive your call 24 hours a day.

If you cannot telephone, write us at the address provided in Section M.

Q. Errors and Problem Resolution Procedures

If you think there has been an error in any of our services, contact us as soon as possible. You can write or call (see Section M of this Agreement for the address and phone numbers). To assist you, our representative will need to know:

Your name and account number

The amount of the suspected error

The type, time and date of the transaction

Why you believe there was an error

We will investigate every problem, and we will resolve each problem as quickly as possible. As soon as you contact us, we will start our investigation.

R. Telling You the Result of Our Investigation

After Citibank has been notified of the error by the use of Citibank Online, the bank shall complete the investigation of the error within 30 days as from the date the bank has been notified. However, you will be informed the progress of investigation within 7 days from the date we have been informed the error. Upon completion of the investigation, we will inform the result within 7 days from the date of completion. In a necessary and reasonable case which causes the bank to be unable to investigate the error within the period specified above, the bank will notify you the reason for not being able to complete investigation. We will inform the progress of investigation every 7 days throughout the additional examination period, and notify you the result immediately upon completion of investigation.

S. Citibank's Responsibility to You

We will be responsible for your actual losses if they were directly caused by our failure to complete our services.

However, we will not be responsible for your losses if:

Through no fault of ours, you did not have enough money in your account to make the transaction

Through no fault of ours, the transaction would have caused you to exceed your available credit

The money in your account was attached, subject to legal process, or was blocked in some other way

You knew there was a technical malfunction in Citibank Online and you used it anyway

You were trying to defraud us

Circumstances beyond our control, or a natural disaster such as a flood or fire, prevented the transaction from taking effect.