

Amendment to the Card Member Agreement (the "Amendment")

In adherence to the Foreign Account Tax Compliance Act (FATCA) enacted by the United States of America, Citibank, N.A. has stipulated an additional policy and guideline to support and comply with the said act. Therefore, please kindly be informed that we, Citibank, N.A. Bangkok Branch, will amend the Card Member Agreement (the "Agreement") as described below:

1. Section 19.11 shall be repealed and replaced by the following:

"Section 19.11 where suspension, revocation or termination of the Card is required in order to comply with any applicable law or regulation of any jurisdiction or where the said law or regulation affects the granting/use of the Card or repayment capability of the Cardholder."

2. The following sections shall be added to the Agreement as sections 29 and 30 respectively:

"Section 29 The Cardholder shall provide and update the Bank with any information as required by the Bank from time to time in order to enable the Bank or any of the Bank's affiliates to comply with the applicable law or regulation of any jurisdiction."

"Section 30 In the case where the Card's account of any Cardholder has a credit balance for a certain period as determined by the Bank, the Bank may choose to return such credit balance to the Cardholder and/or suspend or close the Card after giving a reasonable notice to the Cardholder."

This Amendment shall be deemed as an integral part of the Agreement and become effective from 1st July 2014 onwards. Unless stipulated herein, the remaining parts of the Agreement shall remain unchanged and in full effect. You may find more details about this Amendment in our website at www.citibank.co.th

Yours sincerely,

Citibank, N.A. Bangkok Branch