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 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.  
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**Product:**  
**Time Deposit Campaign**

<b>Information disclosure table of Normal Time Deposit Account (Bundle)</b> (Please read this information disclosure table carefully and study the terms and conditions as well as the product details before making any decision to buy or use this product)	<b>&lt;Selling agent name&gt;</b>	
	<b>United Overseas Bank (Thai) PCL</b>	
	<b>Normal Time Deposit Account (Bundle) and Time Deposit Campaign</b> <b>9 February 2023</b>	
<b>1 What is this product?</b>		
A Normal Time Deposit Account (Bundle) is given special interest rate for 3 and 6 months. At maturity date, principal and interest will be automatically posted to saving account (No rollover). The account is not able to top up fund and non-transferable. The account is under protection of the Deposit Protection Agency within the coverage stipulated by the law.		
<b>2. Major Product features</b>		
<b>Time Deposit Campaign</b>		
A. Time Deposit Campaign for customers who purchase life insurance		
Tenor: 6 Months		
Deposit Volume THB 5,000 and maximum as condition specific by Bank		
Interest rate :		
Tenors	Interest rate	Remarks
6 Month For Insurance premium minimum at 100,000 Baht per year	2.00%	- Minimum deposit amount THB 5,000 and maximum deposit amount will not exceed 2X of the annualized 1st year insurance premium. - In case of insurance premium at THB =< 1,000,000 per year per insurance policy, customers can top up deposit on 12 months tenor at 2.50% p.a. with minimum deposit amount THB 5,000 and maximum deposit amount will not exceed the annualized of 1st year insurance premium. - In case of minimum insurance premium THB 1,000,000 per year per insurance policy, customers can top up deposit on 12 months tenor at 3.00% p.a. with minimum deposit amount THB 5,000 and maximum deposit amount will not exceed the annualized of 1st year insurance premium. - In case of minimum insurance premium THB 3,000,000 per year per insurance policy, customers can top up deposit on 12 months tenor at 3.50% p.a. with minimum deposit amount THB 5,000 and maximum deposit amount will not exceed the annualized of 1st year insurance premium. - Customer must book this TD Bundel Product within 31 Mar 2023

**B. Time Deposit Campaign for customers who purchase life insurance**

Tenor: 12 Months

Deposit Volume THB 5,000 and maximum as condition specific by bank

Interest rate :

Tenors	Interest rate	Remarks
12 Month For Insurance premium minimum at 100,000 Baht per year	2.50%	<ul style="list-style-type: none"><li>- Minimum deposit amount THB 5,000 and maximum deposit amount will not exceed 2X of the annualized 1st year insurance premium.</li><li>- In case of insurance premium at THB =&lt; 1,000,000 per year per insurance policy, customers can top up deposit on 12 months tenor at 2.50% p.a. with minimum deposit amount THB 5,000 and maximum deposit amount will not exceed the annualized of 1st year insurance premium.</li><li>- In case of minimum insurance premium THB 1,000,000 per year per insurance policy, customers can top up deposit on 12 months tenor at 3.00% p.a. with minimum deposit amount THB 5,000 and maximum deposit amount will not exceed the annualized of 1st year insurance premium.</li><li>- In case of minimum insurance premium THB 3,000,000 per year per insurance policy, customers can top up deposit on 12 months tenor at 3.50% p.a. with minimum deposit amount THB 5,000 and maximum deposit amount will not exceed the annualized of 1st year insurance premium.</li></ul> <p>- Customer must book this TD Campaign Product within 31 Mar 2023</p>

**C. Time Deposit Campaign for Citigold/ Citi Priority customers who invest in mutual funds with front end fee**

Tenor: 3 Months

Deposit Volume THB 1,000,000 – THB 25,000,000

Interest rate :

Tenors	Interest rate	Remarks
3 Month Volume THB 1,000,000 – THB 25,000,000	2.00%	<ul style="list-style-type: none"><li>- Applicable for customer who invest in any Mutual fund and/or Bond and a 3-month deposit with the minimum total amount of THB 2,000,000 (Two Millions Baht). A 3-month deposit amount cannot exceed 50% of the total amount</li></ul> <p>- Customer must book this TD Bundel Product within 31 Mar 2023</p>

**D. Time Deposit Campaign for Citigold/ Citi Priority customers who invest in mutual funds with front end fee**

Tenor: 6 Months

Deposit Volume THB 1,000,000 – THB 25,000,000

Interest rate :

Tenors	Interest rate	Remarks
6 Month Volume THB 1,000,000 – THB 25,000,000	1.90%	- Applicable for customer who invest in any Mutual fund and/or Bond and a 6-month deposit with the minimum total amount of THB 2,000,000 (Two Millions Baht). A 6-month deposit amount cannot exceed 50% of the total amount - Customer must book this TD Bundel Product within 31 Mar 2023

E. Time Deposit 6 Months Campaign

Tenor: 6 Months

Deposit Volume THB 5,000,000

Interest rate :

Tenors	Interest rate	Remarks
6 Month Volume THB 5,000,000 and up	1.15%	- Customer must book this TD Bundel Product within 31 Mar 2023

F. Time Deposit Campaign for new customer who apply for Citigold

Tenor: 6 Months

Customer must select 1 option only

Deposit Volume THB 5,000,000 for Option 1 and THB 4,500,000 for Option 2

Interest rate :

○ Option 1: 6-Month Tenor

Tenors	Interest rate	Remarks
6 Month First Volume THB 5,000,000	1.50%	- Customer must book this TD between 9 February 2023 - 28 April 2023
6 Month Volume above THB 5,000,000 - THB 10,000,000	1.30%	- To receive this special interest rate, the minimum total amount of deposit must be at least THB 6,000,000 but no more than THB 10,000,000. - Customer must book this TD between 9 February 2023 - 28 April 2023

○ Option 2: 6-month Tenor Time Deposit Bundle with the requirement of allocating the participating fund into 2 parts: 90% fixed deposit and 10% investment

Tenors	Interest rate	Remarks
6 Month Volume THB 4,500,000 – THB 9,000,000	1.60%	- Total savings account balance and investment balance of THB 5,000,000 but no more than THB 10,000,000 - Eligible investment products are Bonds and Mutual Funds but not including SSF or RMF. - Customer must book this TD between 9 February 2023 - 28 April 2023

- Date count convention used to calculate the interest: 365 days
- Frequency of interest pay-out: At Maturity date, principal and interest will be automatically posted to saving account

1/Citigold customers are customers who have sum of Deposit and Investment balance 5 million baht and up. However, Citibank reserves the right to cancel Citigold membership in case that customers have total balance lower than 5 million baht for 12 consecutive months according to Citibank conditions.

2/Citi Priority customers are customers who have sum of Deposit and Investment balance 1 million baht and up. However, Citibank reserves the right to cancel Citi Priority membership in case that customers have total balance lower than 1 million baht for 12 consecutive months according to Citibank conditions.

Note: A withholding tax of 15% will be deducted from any interest received. The customer has the right to add or not to add interest income as earned income for tax calculation purpose.

### 3. Fees of this product

None

### 4. This product has a condition which may impose a responsibility on you as follows

#### Time Deposit Campaign

#### A. and B. Time Deposit Campaign for customers who purchase life insurance, Purchase insurance

Tenor: 6 Months and 12 Months

Deposit Volume 5,000 and maximum as condition specific by Bank

- Applicable for customers who purchase life insurance, minimum insurance premium at THB 100,000 per insurance policy (payment period of insurance premium is depended on each type of insurance policy) during 23 December 2022 - 31 March 2023.
- Insurance policy is required to be approved within 10 April 2023 (Insurance policy is required to be approved before opening account).
- Customers have to open Fixed Deposit account during 23 December 2022 – 14 April 2023 with minimum deposit amount THB 5,000 which interest rate will be paid upon maturity date.
- In case of minimum insurance premium at THB 100,000 per year per insurance policy, customers can deposit on 6 months tenor at 2.00% p.a. or 12 months tenor at 2.50% p.a. with maximum deposit amount will not exceed 2X of the annualized 1st year insurance premium. Customers will receive top-up campaign with below conditions:
  - 1) In case of minimum insurance premium at THB  $\leq$  1,000,000 per year per insurance policy, customers can top up deposit on 12 months tenor at 2.50% p.a. with maximum deposit amount will not exceed the annualized of 1st year insurance premium.
  - 2) In case of minimum insurance premium at THB 1,000,000 per year per insurance policy, customers can top up deposit on 12 months tenor at 3.00% with maximum deposit amount will not exceed the annualized of 1st year insurance premium.
  - 3) In case of minimum insurance premium at THB 3,000,000 per year per insurance policy, customers can top up deposit on 12 months tenor at 3.50% with maximum deposit amount will not exceed the annualized of 1st year insurance premium.
- Only for individual customers and limit 1 account per 1 insurance policy
- Account owner must be Insurance Policy Holder name or Insurance Policy Payer name only

- If customers cancel the insurance policy before deposit maturity, customer will get the normal interest rate of Fixed Deposit at periodically announced by the Bank.

**C. and D. Time Deposit Campaign for Citigold/ Citi Priority customers who invest in mutual funds with front end fee**

Tenor: 3 Months and 6 Months

Deposit Volume 1,000,000 – THB 25,000,000

- Annual interest rate of 2% for fixed deposit account a period of 3 months, annual interest rate of 1.90% for fixed deposit account a period of 6 months for existing and new Citigold/ Citi Priority customers as stipulated in Bank's terms and conditions ("customer"). The interest rates above only apply to funds being deposited into fixed deposit accounts during 1 February 2023 - 31 March 2023 ("promotional period"). The proportion of the 3 months or 6 months fixed deposit account should not exceed 50% of the entire investment amount. The fixed deposit account holder should be consistent with the mutual fund account holder (i.e., Customer will receive fixed deposit annual interest rate of 2% throughout 3 months when depositing THB 1,000,000 and invested THB 1,000,000 in any mutual funds with front end fees (excluding SSF/RMF/Money Market).
- Customers may open a new fixed deposit account or deposit into the existing fixed deposit account the customer has with the Bank.
- The investment in mutual funds with front end fee (excluding SSF/RMF/Money Market) should be made within the same transaction day of the deposit into the fixed deposit account within the promotional period.
- Remark: To get special deposit interest rate for this campaign, customer can deposit within 7 days after subscription mutual funds with front end fee (excluding SSF/RMF/Money Market), customer must bring transacted subscription form to branch on the date of deposit.
- The investor shall understand the product specifications, conditions of benefits and risks before investing. Please study the fund fact sheet for each funds from UOBAM, KTAM, KSAM, K-ASSET, ABRDN and SCBAM websites.
- In the case that the customer has participated in other promotional activities together with this promotional activity, then the customer shall receive no more than 0.2% of the entire promotional campaigns.
- The extra 0.2% of the given reward from both fixed deposit account and investment account shall bear the same holders.
- This promotional campaign cannot be jointly participated with other promotional campaigns and cannot be exchanged into cash nor transferred to others.
- If each deposit amount exceeds the stipulated amount as mentioned in the table above, then the bonus interest rate of the entire deposit amount shall not be calculated for such transaction.
- When the due date approaches and the customer does not contact the Bank, the system will automatically deposit the interest amount with the principal amount.
- 1) In the case that the customer withdrew the fund before the due date and didn't meet the minimum deposit duration as stipulated, then there will be no interest rate paid.
- 2) In the case that the customer withdrew the fund before the due date but did meet the minimum deposit duration as stipulated or longer than the given duration, then

the interest rate paid will be the interest rate of savings account at the time of withdrawal with tax deduction at the time of transaction.

- If the customer did not contact the Bank to withdraw the fund nor inform the Bank to change the account type when the deposit account is due, then the Bank will deem that the customer will continue with the initial account and duration deposit plan with the announced interest rate by the Bank at the time of continued deposit transaction.
- For other terms and conditions of fixed deposit account, including the paying of interest rates, that did not meet the deposit duration requirements, will be under the terms and conditions of general fixed deposit account.
- The fund savings is under the protection of DPA Deposit Protection Agency in the amount as stipulated by law.

#### **E. Time Deposit Campaign 6 Months**

Tenor: 6 Months

Deposit Volume 5,000,000

- This special interest rates are offered to Individual customers.
- Interest will be paid upon maturity.
- No interest shall be paid if the deposit is withdrawn within the first 3 months. If the deposit is withdrawn after the first 3 months but before the maturity date, the Bank will pay interest equivalent to normal savings interest rate periodically announced by the Bank which will be subject to withholding tax.
- Upon maturity, the Bank will automatically rollover the deposit at the same tenor and same type of deposit with the interest rate announced periodically by the bank.
- For other terms and conditions of fixed deposit account, including the paying of interest rates, that did not meet the deposit duration requirements, will be under the terms and conditions of general fixed deposit account. The fund savings is under the protection of DPA Deposit Protection Agency in the amount as stipulated by law.

#### **F. Time Deposit Campaign for new customer who apply for Citigold with a participating fund of THB 5,000,000 but no more than THB 10,000,000**

Tenor: 6 Months

Deposit Volume THB 5,000,000 for Option 1 and THB 4,500,000 for Option 2

- This campaign is applicable to new customers who apply for Citigold and open an account between 9 February 2023 - 28 April 2023, have minimum total savings account balance and/or investment balance of THB 5,000,000. The customers shall be entitled to the Time Deposit campaign with a participating fund of THB 5,000,000 but no more than THB 10,000,000 and must select 1 option below only.

- **Option 1:** Receive special 6-month Time Deposit interest rate up to 1.50% p.a.

First THB 5,000,000	Amount above THB 5,000,000 but within THB 10,000,000
Receive interest rate of 1.50% p.a.	Receive interest rate of 1.30% p.a.

The average interest rate depends on the amount of participating funds e.g. 1.50% p.a. for THB 5,000,000 fund, 1.425% p.a. for THB 8,000,000 fund, or 1.40% p.a. for THB 10,000,000 fund, or

\*To receive the above special interest rate, the total deposit amount must be at least THB 6,000,000, but no more than THB 10,000,000.

- **Option 2:** Received special 6-month Bundled Time Deposit interest rate at 1.60% p.a. with the requirement of allocating the participating fund into 2 parts: 90% fixed deposit and 10% investment

First allocated portion: 90%	Second allocated portion: 10%
Receive interest rate of 1.60% p.a.	Invest in eligible investment products

*The average interest rate for the participating funds is 1.44% p.a. calculated from 1.60% p.a. for the first allocated portion and 0% p.a. for the second allocated portion.*

Note: In the event the customer selects Option 2 with participating funds of THB 10,000,000, the customer will receive a higher average interest at 0.04% p.a. or approximately equivalent to THB 2,000 which is the reward for the investment of second allocated fund portion at no more than 20bps of the investment amount of THB 1,000,000.

- Eligible investment products are Bonds and Mutual Funds but not including SSF or RMF.
- The customer must deposit and invest within the campaign period of 9 February 2023 - 28 April 2023.
- The customer may participate in this campaign once only.
- When selecting Option 2, the investment amount shall not be eligible for any other investment campaigns.
- All investment carries risks, investors shall take care to study each investment product, fund policies, conditions for return on investment, risks, and fund performance before making informed investment decisions.
- In the event the customer is eligible for this campaign along with other investment campaigns in the same period, the total reward shall be subject to no more than 0.2% of investment amount for each customer.
- The deposit is under protection according by Deposit Protection Agency with amount specified according to Thai law.
- Upon maturity, the Bank will automatically rollover the deposit at the same tenor and same type of deposit with the interest rate announced periodically by the bank.

1/Citigold customers are customers who have sum of Deposit and Investment balance 5 million baht and up. However, Citibank reserves the right to cancel Citigold membership in case that customers have total balance lower than 5 million baht for 12 consecutive months according to Citibank conditions.

2/Citi Priority customers are customers who have sum of Deposit and Investment balance 1 million baht and up. However, Citibank reserves the right to cancel Citi Priority membership in case that customers have total balance lower than 1 million baht for 12 consecutive months according to Citibank conditions.

#### Remarks

- Requires to open saving account before opening a time deposit account.
- You must keep the deposit until its maturity date to get the interest pay-out per clause number 2, otherwise you will receive interest pay out per clause number 5.
- Right to set-off: The bank has the right to deduct or transfer the amount of any arrears from any and all accounts to the bank to set-off what is owed to the bank. The bank will send notification in written 7 business days in advance.

#### **5. What will happen if you withdraw money before its maturity date**

- If you withdraw before its maturity date:
  - + Depositing shorter than 3 months, no interest pay out
  - + Depositing greater than 3 months, saving account interest pay out
- If you partially withdraw before its maturity date:
  - + Not allow partially withdraw

#### **6. Is there any risk?**

- In case that business liquidated and closed, your deposit accounts are still covered under protection of Deposit Protection Agency within the coverage stipulated by the law. Maximum coverage of THB 1 million starting 11 Aug 2021 onward. The related regulation is under reviewed. This Deposit protection is not covered Account off-shore and Foreign currency account.
- You may receive partially refund for the amount which not Protected under Deposit Protection Agency.

#### **7. What needs to be done to change contact information?**

- You should immediately inform the bank of any changes in contact information through one of the below channels so that any future communications will reach you in a timely manner.
- + Inform the bank via [www.citibank.co.th](http://www.citibank.co.th), or contact Citi Phone banking at 1588
  - + Visit our branch at Interchange 21 Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nua, Wattana, Bangkok, or call the branch at 0-2232-2484.
  - + Visit our branch at the Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Bangkok 10230, or call the branch at 0-2078-7444.
  - + Visit our branch at the Central World 2 Branch: Floor 4<sup>th</sup> Beacon Zone 999/9 Central World, Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call the branch at 0-2079-8500.

#### **8. For more details of this product and the contact information of the issuer**

- If you have any queries or would like to file a complaint you may contact the bank through any of the below channels:
- + Inform the bank via [www.citibank.co.th](http://www.citibank.co.th), or contact Citi Phone banking at 1588
  - + Visit our branch at Interchange 21 Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nua, Wattana, Bangkok, or call the branch at 0-2232-2484.
  - + Visit our branch at the Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Bangkok 10230, or call the branch at 0-2078-7444.
  - + Visit our branch at the Central World 2 Branch: Floor 4<sup>th</sup> Beacon Zone 999/9 Central World, Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call the branch at 0-2079-8500.

#### **9. Other deposit products**

- Normal Time Deposit Account

**Warning:** This deposit product is under protection of Deposit Protection Agency within the coverage stipulated by the law. Maximum coverage of 1 million baht starting 11 Aug 2021 onward. The related regulation is under reviewed.

**Changes may apply to information contained in this document at any time, such as interest rate changes.**