

Citibank N.A.						
Foreign currency Deposit interest rate (% p.a.)						
Effective date November 16, 2012						
Currency	Deposit Type	Customer Type				
		Resident person		Non-Resident person		
		Individual	Corporate	Individual	Corporate	
USD	1. Current Account	N/A	N/A	N/A	N/A	
	2. Savings Account					
	Volume USD 0.01 and up	0.10	N/A	0.10	N/A	
	3. Time Deposit					
	3-Month Tenor					
	Volume USD 0.01 and up	N/A	N/A	N/A	N/A	
	6-Month Tenor					
	Volume USD 0.01 and up	N/A	N/A	N/A	N/A	
	9-Month Tenor					
	Volume USD 0.01 and up	N/A	N/A	N/A	N/A	
	12-Month Tenor					
	Volume USD 0.01 and up	N/A	N/A	N/A	N/A	
	AUD	1. Current Account	N/A	N/A	N/A	N/A
2. Savings Account						
Volume AUD 0.01 and up		2.50	N/A	2.50	N/A	
3. Time Deposit						
3-Month Tenor						
Volume AUD 0.01 and up		N/A	N/A	N/A	N/A	
6-Month Tenor						
Volume AUD 0.01 and up		N/A	N/A	N/A	N/A	
9-Month Tenor						
Volume AUD 0.01 and up		N/A	N/A	N/A	N/A	
12-Month Tenor						
Volume AUD 0.01 and up		N/A	N/A	N/A	N/A	
HKD		1. Current Account	N/A	N/A	N/A	N/A
	2. Savings Account					
	Volume HKD 0.01 and up	0.00	N/A	0.00	N/A	
	3. Time Deposit					
	3-Month Tenor					
	Volume HKD 0.01 and up	N/A	N/A	N/A	N/A	
	6-Month Tenor					
	Volume HKD 0.01 and up	N/A	N/A	N/A	N/A	
	9-Month Tenor					
	Volume HKD 0.01 and up	N/A	N/A	N/A	N/A	
	12-Month Tenor					
	Volume HKD 0.01 and up	N/A	N/A	N/A	N/A	

EUR	1. Current Account	N/A	N/A	N/A	N/A
	2. Savings Account				
	Volume EUR 0.01 and up	0.00	N/A	0.00	N/A
	3. Time Deposit				
	3-Month Tenor				
	Volume EUR 0.01 and up	N/A	N/A	N/A	N/A
	6-Month Tenor				
	Volume EUR 0.01 and up	N/A	N/A	N/A	N/A
	9-Month Tenor				
	Volume EUR 0.01 and up	N/A	N/A	N/A	N/A
	12-Month Tenor				
	Volume EUR 0.01 and up	N/A	N/A	N/A	N/A
	GBP	1. Current Account	N/A	N/A	N/A
2. Savings Account					
Volume GBP 0.01 and up		0.10	N/A	0.10	N/A
3. Time Deposit					
3-Month Tenor					
Volume GBP 0.01 and up		N/A	N/A	N/A	N/A
6-Month Tenor					
Volume GBP 0.01 and up		N/A	N/A	N/A	N/A
9-Month Tenor					
Volume GBP 0.01 and up		N/A	N/A	N/A	N/A
12-Month Tenor					
Volume GBP 0.01 and up		N/A	N/A	N/A	N/A
SGD		1. Current Account	N/A	N/A	N/A
	2. Savings Account				
	Volume AUD 0.01 and up	0.02	N/A	0.02	N/A
	3. Time Deposit				
	3-Month Tenor				
	Volume SGD 0.01 and up	N/A	N/A	N/A	N/A
	6-Month Tenor				
	Volume SGD 0.01 and up	N/A	N/A	N/A	N/A
	9-Month Tenor				
	Volume SGD 0.01 and up	N/A	N/A	N/A	N/A
	12-Month Tenor				
	Volume SGD 0.01 and up	N/A	N/A	N/A	N/A

JPY	1. Current Account	N/A	N/A	N/A	N/A
	2. Savings Account				
	Volume JPY 0.01 and up	0.00	N/A	0.00	N/A
	3. Time Deposit				
	3-Month Tenor				
	Volume JPY 0.01 and up	N/A	N/A	N/A	N/A
	6-Month Tenor				
	Volume JPY 0.01 and up	N/A	N/A	N/A	N/A
	9-Month Tenor				
	Volume JPY 0.01 and up	N/A	N/A	N/A	N/A
	12-Month Tenor				
	Volume JPY 0.01 and up	N/A	N/A	N/A	N/A
CHF	1. Current Account	N/A	N/A	N/A	N/A
	2. Savings Account				
	Volume CHF 0.01 and up	0.00	N/A	0.00	N/A
	3. Time Deposit				
	3-Month Tenor				
	Volume CHF 0.01 and up	N/A	N/A	N/A	N/A
	6-Month Tenor				
	Volume CHF 0.01 and up	N/A	N/A	N/A	N/A
	9-Month Tenor				
	Volume CHF 0.01 and up	N/A	N/A	N/A	N/A
	12-Month Tenor				
	Volume CHF 0.01 and up	N/A	N/A	N/A	N/A
<p>Remark : This table is only for Consumer banking</p> <p style="text-align: center;">: Foreign currency deposit are not under Deposit Protection Agency Act B.E. 2551. Terms and conditions according to Interest rate Notification.</p> <p style="text-align: right;"> Authorize Signature..... (Vira-anong C. Phutrakul) Managing Director, Retail Banking Head Annoucement date November 15, 2012 </p>					

<p style="text-align: center;">Citibank N.A. Fees and Charges Related to Foreign Currency Account Effective date November 16, 2012</p>							
Currency	Fees/ Charges		Commission-in-lieu			Other fees/ charges	
			%	Minimum	Maximum		
USD/AUD/ HKD/EUR /GBP/SGD /JPY/CHF	เงินโอนต่างประเทศ (SWIFT / Telex)	Deposit	N/A	N/A	N/A	100 baht for Citigold customer/ 200 baht for Citibanking customer	
		Withdrawal	0.125 for Citigold customer/ 0.25 for Citibanking customer	150 baht or equivalent for Citigold customer/ 300 baht or equivalent for Citibanking customer	N/A	350 baht or equivalent for Citigold customer/ 700 baht or equivalent for Citibanking customer	
	ดราฟท์ (Draft Issuance)		0.125 for Citigold customer/ 0.25 for Citibanking customer	150 baht or equivalent for Citigold customer/ 300 baht or equivalent for Citibanking customer	N/A	100 baht or equivalent for Citibanking customer	
	เช็คต่างประเทศ (Foreign Cheque)	Deposit	0.5 for Citigold customer/ 1 for Citibanking customer	100 baht or equivalent for Citigold customer/ 200 baht or equivalent for Citibanking customer	2,500 baht or equivalent for Citigold customer/ 5,000 baht or equivalent for Citibanking customer	return cheque fee 200 baht or equivalent	
		Withdrawal	N/A	N/A	N/A	N/A	
	เช็คเดินทาง (Traveler Cheque)	Deposit	0.125 for Citigold customer/ 0.25 for Citibanking customer	150 baht or equivalent for Citigold customer/ 300 baht or equivalent for Citibanking customer	N/A	N/A	
	ธนบัตรต่างประเทศ (Note and Coin)	Deposit	1 for both Citigold customer and Citibanking	N/A	N/A	N/A	
		Withdrawal	1 for Citigold customer/ 2 for Citibanking	N/A	N/A	N/A	
	หมายเหตุ: Different Fee charged based on customer types and use only for Consumer Banking Group. : Citibank do not accept coin for deposit and withdrawal. : In case of charging in Foreign Currency, exchange rate as of charging date will be used for conversion.						
	Authorize Signature..... (Vira-anong C. Phutrakul) Managing Director, Retail Banking Head Annoucement date November 15, 2012						

Citibank N.A. Conditions and Fees on Foreign Currency Account Effective date November 16, 2012					
Currency	Conditions and Fees		Current Account	Savings Account	Time Deposit
USD/AUD/ HKD/EUR /GBP/SGD/ JPY/CHF	Initial Deposit		N/A	US\$ 5,000 or equivalent	N/A
	Below minimum balance account service fee	Minimum balance requirement	N/A	Total average balance lower than 100,000 baht or equivalent for Citibanking customer and Total average balance lower than 2 million baht or equivalent for Citigold	N/A
		Monthly service fees	N/A	100 baht or equivalent for Citibanking customer and 500 baht or equivalent for Citigold customer. (Deduct from account's	N/A
	Service charges on inactive accounts	In active month	N/A	0	N/A
		Service fees	N/A	0	N/A
	Return cheque / draft fees		N/A	Minimum 200 baht or 0.0625% of cheque amount over 320,000 baht for both Citigold and Citibanking customers (Additional charge for Draft)	N/A
	Remark : Different Fee charged based on customer types and use only for Consumer Banking Group. : Total Relationship Balance calculates from sum of Current account, Saving account, Time deposit account, Bill of Exchange and Mutual funds with Citibank . : In case of charging in Foreign Currency, exchange rate as of charging date will be used for conversion.				
Authorize Signature..... (Vira-anong C. Phutrakul) Managing Director, Retail Banking Head Annoucement date November 15, 2012					