

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 22 July 2016

Unit: % p.a.

Deposit Type	Customer Type			
			Non-Resident person	
	Individual	Corporate <sup>3</sup>	Individual	Corporate <sup>3</sup>
<b>1. Current Account</b>	0		0	N/A
<b>2. Savings Account</b>				
<b>2.1. Normal Savings / Citione / Flexible Savings</b>				
Volume 0.01 baht and up	0.50	0.25	N/A	N/A
<b>2.2. Savings Plus</b>				
Volume 0 - 2,999,999 baht	0.50	0.55	N/A	N/A
Volume 3,000,000 - 20,000,000	0.50	0.55	N/A	N/A
Volume 20,000,001 baht and up	0.50	0.55	N/A	N/A
<b>2.3. Savings Interest Rate by Tier</b>				
Level 1 : 0 – 99,999 baht	0.50	0.80	N/A	N/A
Level 2 : 100,000 -1,999,999 baht	0.50	0.90	N/A	
Level 3 : 2,000,000 - 9,999,999 baht	0.50	1.00	N/A	
Level 4: 10,000,000 - 19,999,999 baht	0.50	1.00	N/A	
Level 5: 20,000,000 bath and more	0.50	1.00	N/A	
<b>2.4. Money Market Savings</b>				
Level 1 : 0 - 1,999,999 baht	0.50	N/A	N/A	
Level 2 : 2,000,000 baht and up	0.50			

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<b>3. Time Deposit</b>				
<b>3.1 Normal Time Deposit - Minimum opening account 100,000 Baht</b>				
<b>3-Month Tenors</b>				
Volume 100,000 Baht and up	0.70	0.45	N/A	
<b>6-Month Tenors</b>				
Volume 100,000 Baht and up	0.75	0.50	0.65	N/A
<b>9-Month Tenors</b>				
Volume 100,000 Baht and up	0.80	0.55	0.70	N/A
<b>12-Month Tenors</b>				
Volume 100,000 Baht and up	0.85	0.60	0.75	N/A
<b>18-Month Tenors</b>				
Volume 100,000 Baht and up	0.90	0.65	0.80	N/A
<b>24-Month Tenors</b>				
Volume 100,000 Baht and up	0.95	0.70	0.85	N/A
<b>36-Month Tenors</b>				
Volume 100,000 baht and up	1.00	0.75	0.90	N/A
<b>48-Month Tenors</b>				
Volume 100,000 baht and up	1.05	0.80	0.95	N/A
<b>60-Month Tenors</b>				
Volume 100,000 baht and up	1.10	0.85	1.00	N/A
<b>3.2 Normal Time Deposit Online - Minimum opening account 100,000 Baht</b>				
<b>3-Month Tenors</b>				
Volume 100,000 Baht and up	0.85	N/A	N/A	
<b>6-Month Tenors</b>				
Volume 100,000 Baht and up	0.75	0.50	0.75	N/A
<b>9-Month Tenors</b>				
Volume 100,000 Baht and up	0.80	0.55	0.80	N/A
<b>12-Month Tenors</b>				
Volume 100,000 Baht and up	0.85	0.60	0.85	N/A
<b>18-Month Tenors</b>				
Volume 100,000 Baht and up	0.90	0.65	0.90	N/A
<b>24-Month Tenors</b>				
Volume 100,000 Baht and up	0.95	0.70	0.95	N/A
<b>36-Month Tenors</b>				
Volume 100,000 baht and up	1.00	0.75	1.00	N/A
<b>48-Month Tenors</b>				
Volume 100,000 baht and up	1.05	0.80	1.05	N/A
<b>60-Month Tenors</b>				
Volume 100,000 baht and up	1.10	0.85	1.10	N/A

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<b>3.3 Periodic Time Deposit-</b>				
<b>Monthly Interest Paid</b>				
<b>6-Month Tenors</b>				
Volume 200,000 baht and up	0.55		N/A	
<b>9-Month Tenors</b>				
Volume 200,000 baht and up	0.60		N/A	
<b>12-Month Tenors</b>				
Volume 200,000 baht and up	0.65		N/A	
<b>18-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>24-Month Tenors</b>				
Volume 200,000 baht and up	0.75		N/A	
<b>36-Month Tenors</b>				
Volume 200,000 baht and up	0.80		N/A	
<b>48-Month Tenors</b>				
Volume 200,000 baht and up	0.85		N/A	
<b>60-Month Tenors</b>				
Volume 200,000 baht and up	0.90		N/A	
<b>Quarterly Interest Paid</b>				
<b>12-Month Tenors</b>				
Volume 200,000 baht and up	0.65		N/A	
<b>18-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>24-Month Tenors</b>				
Volume 200,000 baht and up	0.75		N/A	
<b>36-Month Tenors</b>				
Volume 200,000 baht and up	0.80		N/A	
<b>48-Month Tenors</b>				
Volume 200,000 baht and up	0.85		N/A	
<b>60-Month Tenors</b>				
Volume 200,000 baht and up	0.90		N/A	
<b>Semi Annually Interest Paid</b>				
<b>12-Month Tenors</b>				
Volume 200,000 baht and up	0.65		N/A	
<b>18-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>24-Month Tenors</b>				
Volume 200,000 baht and up	0.75		N/A	
<b>36-Month Tenors</b>				
Volume 200,000 baht and up	0.80		N/A	
<b>48-Month Tenors</b>				
Volume 200,000 baht and up	0.85		N/A	
<b>60-Month Tenors</b>				
Volume 200,000 baht and up	0.90		N/A	

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			Non-Resident person	
	Individual	Corporate <sup>3</sup>	Individual	Corporate <sup>3</sup>
<b>Annually Interest Paid</b>				
<b>24-Month Tenors</b>				
Volume 200,000 baht and up	0.75		N/A	
<b>36-Month Tenors</b>				
Volume 200,000 baht and up	0.80		N/A	
<b>48-Month Tenors</b>				
Volume 200,000 baht and up	0.85		N/A	
<b>60-Month Tenors</b>				
Volume 200,000 baht and up	0.90		N/A	

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			Non-Resident person	
	Individual	Corporate <sup>3</sup>	Individual	Corporate <sup>3</sup>
<b>3.4 Flexible Time Deposit Enhancement</b> <b>Minimum opening account 200,000 Baht</b>				
<b>3-Month Tenors</b>				
Volume 200,000 baht and up	0.40		N/A	
<b>6-Month Tenors</b>				
Volume 200,000 baht and up	0.45		N/A	
<b>9-Month Tenors</b>				
Volume 200,000 baht and up	0.50		N/A	
<b>12-Month Tenors</b>				
Volume 200,000 baht and up	0.55		N/A	
<b>18-Month Tenors</b>				
Volume 200,000 baht and up	0.60		N/A	
<b>24-Month Tenors</b>				
Volume 200,000 baht and up	0.65		N/A	
<b>3.5 Time Deposit with Mutual Fund</b> <b>Minimum opening account 1,500,000 Baht and</b> <b>Maximum at 50,000,000 Baht</b>				
<b>3-Month Tenors with Money Market mutual fund</b>				
Volume 1,500,000 baht to 50,000,000 baht	1.50		N/A	
<b>3-Month Tenors with Non-Money Market mutual fund</b>				
Volume 1,500,000 baht to 50,000,000 baht	2.00		N/A	

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**Unit: % p.a.**

Remark :

**Terms and conditions for interest payment.**

- o This table is only for Consumer banking
- o For the case that customer opens Current Account or Savings Account, which are the accounts that Citibank specially services on Saturday - Sunday with the deposit in cash via Cash Deposit Machine as the bank does not provide Teller Counter services, or in case the customer deposit in cheque, Citibank will post the ledger and start to calculate the interest for the mentioned amount on the next business day of the normal banking days on Monday - Friday. In case of the deposit in cheque, the amount will be effective only if the cheque is completely cleared.
- o In case of withdrawal before maturity for Normal Time Deposit, Periodic Time Deposit and Flexible Time Deposit Enhancement, the interest rate will pay according to the condition, or subject to Management Approvals.
- o Terms and conditions for Normal Time Deposit and Periodic Time deposit in case of withdrawal before maturity are as followings:
  - o Deposit length of less than 3 months: No interest payment.
  - o Deposit length of 3 months or more: Citibank will pay interest, based on savings account interest rate on the withdrawal date, but not more than 1% p.a. For accounts with periodic interest payment, Citibank will deduct the excess interest rates paid from the principal amount.
  - o Interest payments are exempted for corporate accounts with withdrawals before the time deposit maturity.
- o Interest rate calculations for time deposits are based on non-accumulated interest calculations.
- o For non-resident THB accounts, Citibank will not pay interest rates for all THB saving accounts.
- o For non-resident THB accounts, Citibank will open only Normal Time deposit accounts with 6-month tenors or longer.
- o For Savings Plus accounts, the T&C are the same and referred to the Normal Savings account with effect from 23 July 2012 and onwards, following the terms and conditions on the account opening date.
- o For Online Time Deposit opening, it means that you have reviewed and decided to open this Time Deposit and allowed Citibank to refer to your account opening documents and signature from your existing current account or saving account as reference and evidence for opening this Time Deposit with no exception.
- o Opening of Time Deposit online transaction is available 24 hours. However, the online transaction that has been made after 10:00 p.m. of business days or the online transaction that has been made on weekends or on public holidays will be treated as the transaction with the quoted interest rate of the next business day transaction.
- o Terms and Conditions for Flexible Time Deposit Enhancement are as followings:
  - o To enable the facility to partially withdraw cash through remote channel, customer is required to open new savings account.
  - o For the partial withdrawal within 1 month from deposit date, zero percent interest rates will be given.
  - o For partial withdrawal after 1 month or longer, will receive early break interest rate of normal savings interest rate on the withdrawn date. The remaining balance at maturity earns originally agreed interest rate.
- o The aforementioned provisions of Flexible Time Deposit Enhancement are as informed which will be effective as follows:
  - (a) on May13, 2009 with respect to the customers who open an Flexible Time Deposit Enhancement Account from May 13, 2009 onwards; and
  - (b) on June 13, 2009 with respect to the customers who opened an Flexible Time Deposit Enhancement Account before May 13, 2009 whose accounts are matured and renewed/rolled over from June 13, 2009 onwards.
- o Terms and conditions for Non-resident baht accounts
  - o Principals and interests are not under a blanket guaranteed by Deposit Protection Agency Act B.E.2551 which is effective August 11, 2008.

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Remark :

**Terms and conditions for Time deposit with Mutual Fund**

- o New Citigold client refers to a customer who has never opened deposit and/or investment accounts with Citibank, opening Deposit and Investment Accounts with new funds and maintaining the outstanding balance for 3 million Baht or more, for 2 consecutive calendar months after the month which the balance requirement is met.
- o Eligible for Citigold clients who have saving account or mutual fund account in Thailand.
- o Eligible clients who participate in mutual fund product must not be US person.
- o Eligible clients who participate in mutual fund product must have mailing address in Thailand.
- o Opening deposit and investment accounts with new funds' refer to the source of funds to be deposited and/or invested must come from outside the Bank only. Transfers between Citibank accounts are not eligible for this program.
- o According to Citibank policy on termination of mutual fund subscription by credit card payment, payment of the mutual funds cannot be made via credit cards.
- o Citibank Fund Risk Rating is according to Citi's standard and SEC's guidelines. Fund Risk Rating between Citibank and Fund House can be different.
- o Citibank reserves its sole right to adjust, reduce or cancel any or all of the Incentive under this Promotion Program if the total amount of Incentive to be given to the customer, either by Citibank, the fund, the fund manager or any other related person, for each relevant transaction exceeds the 0.2% of the invested amount limit stipulated by the applicable laws or regulations.
- o For Citigold client who also holds a joint banking account, the banking balance and monthly banking transactions, for the purpose of this promotion, will be calculated under the primary account holder of joint account.
- o New Citigold client refers to a customer who has never opened deposit and/or investment accounts with Citibank, opening Time Deposit and Investment Accounts with new funds and maintaining the outstanding balance for 3 million Baht or more, for 3 months after the balance requirement is met.
- o Eligible customer is required to invest minimum of 3,000,000 Baht (Three Million Baht) which the investment amount in the mutual fund/s is 50% of total investment amount (1,500,000 Baht) and time deposit minimum amount is required 50% from total investment (1,500,000 Baht).
- o Opening time deposit and investment accounts with new funds' refer to the source of funds to be deposited and/or invested must come from outside the Bank only. Transfers between Citibank accounts are not eligible for this program.

**Citibank N.A.**

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**Other Terms and Conditions**

1. Citigold customers are customers who have sum of Deposit and Investment balance 3 million baht and up. However, Citibank reserves the right to cancel Citigold membership in case that customers have total balance lower than 3 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.
3. Citibanking customers are customers who have sum of Deposit and Investment balance less than 1,000,000 baht. This includes all Citibank and Citigroup staff who have sum of Deposit and Investment balance less than 1,000,000 baht.
4. Corporate customers are corporate that open accounts with Consumer Banking Group and have sum of Deposit and Investment balance 1,000,000 baht and up.
5. All Citibank customers will be eligible for interest rate on this Interest Rates Table and will be eligible for additional special rate no more than 0.75% p.a. The special interest is subject to customer's asset under management amount and bank management approval. The mentioned special rate does not apply to auto rollover Time deposit and all types of Saving accounts.
6. Volume is total deposit balance of customers and their relatives on a same day.
7. Citibank may offer gifts to new customers and on the anniversary program. Annual gifts may be given to all existing customers who eligible to the program under terms and conditions which will be announced and informed to the customers accordingly.
8. Citibank reserves the right to change conditions and interest rates as appropriate which will be in line with economic situation. Citibank will announce for the changes accordingly.

**Authorized Signature.....**

**(Don Charnsupharindr )**

**SVP, Retail Banking Head**

**Announcement date July 14, 2016**



Citibank N.A.

Table 2: Lending Interest Rates <sup>1/</sup>

Consumer Banking Group

Effective date 22 July 2016

Unit: % p.a.

**A. Reference Interest Rates**

1. Minimum Loan Rate	MLR	7.00
2. Minimum Overdraft Rate	MOR	N/A
3. Minimum Retail Rate	MRR	N/A
4. Others (Temporary Overdraft Rate)		7.25

Unit: % p.a.

**B. Maximum Interest Rates**

B (1) Consumer Loan	Personel Loan		Housing Loan	Overdraft with Collateral
	With Collateral	Without Collateral		
5. Ceiling Rate	MLR-0.50% <sup>2/</sup> (Currently is equal to 6.50%)	N/A	MLR-0.50% <sup>2/</sup> (Currently is equal to 6.50%)	5.50
6. Maximum Default Interest Rate	15.00 <sup>4/</sup>	N/A	15.00 <sup>4/</sup>	N/A
<b>B (2) Commercial Loan</b>				
	Overdraft	Short Term (<= 1 Year) <sup>3/</sup>	Long Term (>1Year) <sup>3/</sup>	
7. Ceiling Rate	N/A	20.99	20.99	
8. Maximum Default Interest Rate	N/A	20.99	20.99	

**Remark:**

1/ Exclude the type of credits in which BOT has stipulated the specific criteria.

2/ Ceiling rate for Housing Loan approved before year 2011 is 20.32%

3/ Product not being offered currently

4/ Maximum default interest rate for Housing Loan approved before year 2011 is 45.63%

Authorized Signature.....

(Don Charnsupharindr )

SVP, Retail Banking Head

Announcement date July 14, 2016

Citibank N.A.

**Table 3: Fees/ Charges and Penalty Related to Deposit and Lending<sup>1/</sup> and Others Fees**

**Consumer Banking Group**

Effective date 22 July 2016

A. Fee related to Deposit <sup>3/</sup>	Unit: THB		Remark <sup>4/</sup>	
1. Below minimum balance account service fee	100 THB/Account/month (Charges by Quarter) for Citibanking (until 30 September 2016)	300 THB/Account/customer (Charges by Quarter) for Citibanking (since 1 October 2016)	Total average balance lower than 100,000 baht for Citibanking customer (until 30 September 2016) Total average balance lower than 200,000 baht for Citibanking customer (since 1 October 2016)	
B. Fee related to Lending				
Unit: THB				
B (1) Consumer Loan: Actual and reasonable expenses	Personal Loan		Housing Loan	Remark
	With Collateral	Without Collateral		
<b>1. Expenses paid to government authorities i.e.,</b>				
1) Stamp duty	0.05% of loan amount or maximum 10,000 baht	N/A	0.05% of loan amount or maximum 10,000 baht	
2) Mortgage Registration Fee	1% of the loaned amount or maximum 200,000 baht	N/A	1% of the loaned amount or maximum 200,000 baht	
<b>2. Expenses paid to the third or external parties i.e.,</b>				
<u>In general case</u>				
1) Credit Bureau search fee	N/A	N/A	N/A	
2) Collateral Appraisal expenses <sup>2/</sup>	Maximum 4,000 baht	N/A	Maximum 4,000 baht	
3) Insurance premium	Rate subject to insurance company	N/A	Rate subject to insurance company	
4) Payment fee through other counters/ channels (Bangkok Metropolitan area and Greater bangkok charge per transaction / upcountry charge per transaction (actual))		N/A		
Citibank N.A.	Free		Free	
Bangkok Bank	20 THB/ 35 THB		20 THB/ 35 THB	
Thai Military Bank	20 THB/ 35 THB		20 THB/ 35 THB	
Bank of Ayudhya	20 THB/ 35 THB		20 THB/ 35 THB	
Krung Thai Bank	25 THB/ 25 THB		25 THB/ 25 THB	
Kasikorn Bank	25 THB/ 35 THB		25 THB/ 35 THB	
Siam Commercial Bank	25 THB/ 40 THB		25 THB/ 40 THB	
<u>In default case</u>				
1) Returned Cheque fee (other commercial banks)	N/A	N/A	N/A	
2) Fee for insufficient fund (In case of payment by debiting from the account of other commercial banks)	N/A	N/A	N/A	
3) Debt Collection Expenses <sup>2/</sup>	120 baht/billing cycle	N/A	120 baht/billing cycle	
<b>3. Operating cost of commercial bank</b>				
<u>In general case</u>				
1) Collateral Appraisal expenses <sup>2/</sup>	N/A	N/A	N/A	
2) Fee for a new statement requested (for the second copy or more)	N/A	N/A	N/A	
3) Loan processing fee	Free	N/A	Free	
<u>In default case</u>				
3) Debt Collection Expenses <sup>2/</sup>	N/A	N/A	N/A	
B(2) Commerical Loan: Actual and reasonable expense	Overdraft			Remark
1. N/A	N/A			N/A

C. Other fees	Unit: THB <sup>S/</sup>	Remark
1. Cheque book	15 baht per cheque	1 whole book (30 cheque) is 450 Baht
2. Manager Cheque	25 baht for Citibanking customer and Citi Priority customer 100 baht for non customer	
3. Return cheque/ draft	Minimum 200 baht or 0.0625% of cheque amount over 320,000 baht	Additional charge for Draft
4. Copy of cheque paid	100 baht or US\$ equivalent per cheque for Citibanking customer	Additional charge US\$ 10 for Euro
5. Confirmation letter	200 baht per letter for Citibanking customer and Citi Priority customer	
6. Combined Statement Request	100 baht per month for Citibanking customer	Limit to 6 months only
7. Stop payment cheque	200 baht per instruction for Citibanking customer	1 whole cheque book will be charged 200 baht.
8. Stop payment Draft	200 baht per instruction for both Citibanking and non customers	Additional US\$ 5 for every reason of stop payment
9. Standing Instruction	25 baht per transaction for Citibanking customer	
10. Courier charge	500 baht or US\$ equivalent per instruction	
11. Rental Fee for safe deposit box Size S = 4*10*23.5 Size M = 8*10*23.5 Size L = 8*16*23.5 Size XL = 16*16*23.5	1,900 baht/year 3,300 baht/year 4,900 baht/year 6,900 baht/year (Effective January 03, 2013)	Key deposit 2,500 baht
12. Bill for Collection	0.5% Min100- Max 2,500 baht for Citigold customer/ 1% Min200- Max 5,000 baht for Citibanking customer and Citi Priority Customer/ 2% Min1,000- Max 5,000 baht for non customer	Duty stamp 3 baht/ cheque
13. Clean Bill Purchase	0.5% Min100- Max 2,500 baht for Citigold customer/ 1% Min200- Max 5,000 baht for Citibanking customer and Citi Priority Customer/ 2% Min1,000- Max 5,000 baht for non customer	Duty stamp 3 baht/ cheque
14. ATM Annual Fee	None	
D. Penalty related to Housing Loan	Penalty (%)	Remark
1. Refinancing Housing Loan	3.00% of outstanding balance	Apply to refinancing before 3 years from the loan agreement date
<p>Remarks : 1/ Exclude the type of credits in which BOT has stipulated the specific criteria.</p> <p>2/ The expenses in Clause 2 and 3 shall not be collected repeatedly, and maximum rate to be charged for non-Bangkok collateral is THB 7,500.</p> <p>3/ Different Fee charged based on customer types and use only for Consumer Banking Group.</p> <p>4/ Total Relationship Balance calculates from sum of Current account, Saving account, Time deposit account and Mutual funds with Citibank . (Effective Oct 2013, account maintenance fee for accounts with outstanding balance below the required amount will be charged by quarter in the following month after quarter-end)</p> <p>5/ Customer definition</p> <ul style="list-style-type: none"> <li>- Citigold customers are customers who have sum of Deposit and Investment balance 3 million baht and up</li> <li>- Citi Priority customers are customers who have sum of Deposit and Investment balance 1 million baht and up</li> <li>- Citibanking customers are customers who have sum of Deposit and Investment balance less than 1,000,000 baht.</li> <li>- Non customers are customers who have no account with Citibank.</li> </ul>		

Authorized Signature.....

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