

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 01 July 2021

Unit: % p.a.

Deposit Type	Customer Type			
			Non-Resident person	
	Individual	Corporate <sup>4</sup>	Individual	Corporate <sup>4</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	0.10	0.10	N/A	N/A
<b>2.2. Savings Plus</b>				
Volume 0 - 2,999,999 baht	0.10	0.10	N/A	N/A
Volume 3,000,000 - 20,000,000	0.10	0.10	N/A	N/A
Volume 20,000,001 baht and up	0.10	0.10	N/A	N/A
<b>2.3. Savings Interest Rate by Tier</b>				
Level 1 : 0 – 99,999 baht	0.10	0.10	N/A	N/A
Level 2 : 100,000 -1,999,999 baht	0.10	0.10	N/A	
Level 3 : 2,000,000 - 9,999,999 baht	0.10	0.10	N/A	
Level 4: 10,000,000 - 19,999,999 baht	0.10	0.10	N/A	
Level 5: 20,000,000 bath and more	0.10	0.10	N/A	
<b>2.4. Money Market Savings</b>				
Level 1 : 0 - 1,999,999 baht	0.10	N/A	N/A	
Level 2 : 2,000,000 baht and up	0.10			

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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	0.45	N/A	N/A	
<b>6-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	0.20	N/A
<b>9-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	0.20	N/A
<b>12-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	0.20	N/A
<b>18-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	0.20	N/A
<b>24-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	0.20	N/A
<b>36-Month Tenors</b>				
Volume 100,000 baht and up	0.20	N/A	0.20	N/A
<b>48-Month Tenors</b>				
Volume 100,000 baht and up	0.20	N/A	0.20	N/A
<b>60-Month Tenors</b>				
Volume 100,000 baht and up	0.20	N/A	0.20	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	0.55	N/A	N/A	
<b>6-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	N/A	N/A
<b>9-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	N/A	N/A
<b>12-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	N/A	N/A
<b>18-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	N/A	N/A
<b>24-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	N/A	N/A
<b>36-Month Tenors</b>				
Volume 100,000 baht and up	0.20	N/A	N/A	N/A
<b>48-Month Tenors</b>				
Volume 100,000 baht and up	0.20	N/A	N/A	N/A
<b>60-Month Tenors</b>				
Volume 100,000 baht and up	0.20	N/A	N/A	N/A

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<b>3.3 Periodic Time Deposit-</b> <b>Minimum opening account 200,000 Baht</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	0.70		N/A	
<b>36-Month Tenors</b>				
Volume 200,000 baht and up	0.70		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	0.20		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	0.70		N/A	
<b>36-Month Tenors</b>				
Volume 200,000 baht and up	0.70		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	0.70		N/A	
<b>36-Month Tenors</b>				
Volume 200,000 baht and up	0.70		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>4</sup>	Individual	Corporate <sup>4</sup>
<b>Annually Interest Paid</b>				
<b>24-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>36-Month Tenors</b>				
Volume 200,000 baht and up	0.70		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>4</sup>	Individual	Corporate <sup>4</sup>
<b>3.4 Flexible Time Deposit Enhancement</b> Minimum opening account 200,000 Baht				
<b>3-Month Tenors</b>				
Volume 200,000 baht and up	0.10		N/A	
<b>6-Month Tenors</b>				
Volume 200,000 baht and up	0.10		N/A	
<b>9-Month Tenors</b>				
Volume 200,000 baht and up	0.10		N/A	
<b>12-Month Tenors</b>				
Volume 200,000 baht and up	0.10		N/A	
<b>18-Month Tenors</b>				
Volume 200,000 baht and up	0.10		N/A	
<b>24-Month Tenors</b>				
Volume 200,000 baht and up	0.10		N/A	
<b>3.5 Normal Time Deposit Bundle ***</b> Minimum opening account 100,000 Baht				
<b>3-Month Tenors</b>				
A. Volume 200,000 - 5,000,000 Baht and up				
Volume: 200,000 - 4,999,999 Baht	1.50		N/A	
Volume: 5,000,000 Baht and up	2.00		N/A	
B. Volume: 200,000 - 30,000,000 Baht				
Volume: 200,000 - 5,000,000 Baht	1.50		N/A	
Volume: 200,000 - 10,000,000 Baht	2.00		N/A	
Volume: 200,000 - 30,000,000 Baht	2.00		N/A	
<b>6-Month Tenors</b>				
C. Volume: 200,000 - 30,000,000 Baht				
Volume: 200,000 - 5,000,000 Baht	1.50		N/A	
Volume: 200,000 - 10,000,000 Baht	2.00		N/A	
Volume: 200,000 - 30,000,000 Baht	2.00		N/A	
<b>3.6 Normal Time Deposit Absolute **</b> Minimum opening account 100,000 Baht				
<b>3-Month Tenors</b>				
Volume 100,000 - 5,000,000 Baht	1.25		N/A	
<b>6-Month Tenors</b>				
Volume 100,000 - 5,000,000 Baht	1.25		N/A	
<b>3.7 Elite Time Deposit ****</b> Minimum opening account 1,000,000 Baht				
<b>6-Month Tenors</b>				
Volume 1,000,000 - 30,000,000 Baht	1.50		N/A	
<b>3.8 Preferred Time Deposit *****</b> Minimum opening account 1,000,000 Baht				
<b>6-Month Tenors</b>				
Volume 1,000,000 - 5,000,000 Baht	1.20		N/A	

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**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 follows:
  - 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 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 follows:
  - 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 May 13, 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 Bank stop services on open a new account of these account types, 1. Flexible Time Deposit 2. Periodic Time deposit 3. Flexible Savings 4. Saving Plus 5. Saving Interest Rate by Tier and 6. Money Market Savings

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**o Terms and conditions for Normal Time Deposit Absolute \*\***

**- For 3 Month tenor,**

(a) Applicable for new Citigold customer who has no deposit or investment accounts with the bank before.

(b) Customer must open the new to bank relationship during 1 July 2021 – 31 December 2021 and able to open only one time deposit account (Absolute).

(c) Customer must book this TD special offer within 31 December 2021.

(d) The minimum balance eligible for The Absolute Time Deposit is THB 100,000 with cap on maximum at THB 5,000,000 per customer. The Absolute Time Deposit balance of the secondary customer combines with the primary customer balance cap.

(e) A normal time deposit account (Absolute) is no roll over or non-transferable. If customer maintains The Absolute Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity, which the principle and interest will be automatically posted to saving account. The accounts are still covered under protection of Deposit Protection Agency Act B.E.2551 within the coverage stipulated by the law.

(f) At maturity date, after total deposit balance (principle + interest paid) is posted successfully to saving accounts/current account. The time deposit account will be automatically closed (no rollover).

(g) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account, the customer will not be entitled to any interest.

**- For 6 Month tenor,**

(a) Applicable for new Citigold customer who has no deposit or investment accounts with the bank before.

(b) Customer must open the new to bank relationship during 1 July 2021 – 31 December 2021 and able to open only one time deposit account (Absolute).

(c) Customer must book this TD special offer within 31 December 2021.

(d) The minimum balance eligible for The Absolute Time Deposit is THB 100,000 with cap on maximum at THB 5,000,000 per customer. The Absolute Time Deposit balance of the secondary customer combines with the primary customer balance cap.

(e) A normal time deposit account (Absolute) is no roll over or non-transferable. If customer maintains The Absolute Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity, which the principle and interest will be automatically posted to saving account. The accounts are still covered under protection of Deposit Protection Agency Act B.E.2551 within the coverage stipulated by the law.

(f) At maturity date, after total deposit balance (principle + interest paid) is posted successfully to saving accounts/current account. The time deposit account will be automatically closed (no rollover).

(g) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account. If time deposit is withdrawn prior to its maturity date, but more than 3

**o Terms and conditions for Normal Time Deposit Bundle \*\*\***

**- For 3 Month tenor,**

**A. Deposit volume THB 200,000 - THB 5,000,000 and up**

(a) Interest rate 1.50% is eligible to customers who invest in any Mutual fund and/or Bond and a 3-month deposit with the minimum total amount of THB 400,000 (Four hundred thousand Baht). A 3-month deposit amount cannot exceed 50% of the total amount. The account names for normal time deposit and Mutual Fund, and/or bond are under the same relationship which is the customer's name.

(b) Interest rate 2.00% is eligible to customers who invest in Mutual fund Non-money market and/or Bond and a 3-month deposit with the minimum total amount of THB 10,000,000 (Ten million Baht). A 3-month deposit amount cannot exceed 50% of the total amount. The account names for normal time deposit and Mutual Fund, and/or bond are under the same relationship which is the customer's name.

(c) An investment in Mutual fund Money market or non-money market and/or Bond as applicable must complete at the same day of the 3-month time deposit account opening date.

(d) If the investment is in Money market Mutual fund customer must hold the investment amount until the time deposit maturity.

(e) There are two types of mutual funds which are Not eligible to the program (i) Long Term Equity Fund (LTF) and (ii) Retirement Mutual Fund (RMF).

(f) Customer's risk profile on investment is not lower than product risk level of the fund/s and/or bond for investment. All investment must be advised and suitable. The transactions from an internet channel are not applicable.

(g) Investment contains certain risk, please study prospectus before investing. Not an obligation of, or guaranteed by Citibank. Not bank deposits. Subject to investment risks, including possible loss of the principal amount invested. Subject to price fluctuation. Past performance does not guarantee future performance. Not offered to US persons.

(h) If customer fully complies with the Terms and Conditions, customer will, at the maturity date of the 3-month normal time deposit account, be given the interest rate of the 3-month normal time deposit as stated above. Nonetheless, the time deposit account will automatically close at the maturity of 3-month normal time deposit account.

**Citibank, N.A.**

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**B. Deposit volume THB 200,000 - THB 30,000,000**

(a) A 3 month deposit with below interest rate is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies via Citicorp Leasing Insurance Broker ("a subsidiary of Citibank" or "the Company") during 1 July 2021 to 31 December 2021.

- 1) Interest rate of 1.50% p.a. is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of 150,000 Baht and above via the Company.  
A 3 month deposit amount can be from THB 200,000 - THB 5,000,000.
- 2) Interest rate of 2.00% p.a. is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of 500,000 Baht and above via the Company.  
A 3 month deposit amount can be from THB 200,000 - THB 10,000,000.
- 3) Interest rate of 2.00% p.a. is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of 2,000,000 Baht and above via the Company.  
A 3 month deposit amount can be from THB 200,000 - THB 30,000,000.

(b) Eligible customers can open a 3 month deposit account during 1 July 2021 to 31 December 2021 only.

(c) Citibank reserves the right to offer above interest rate of a 3 month deposit for customers who chose annual premium payment mode via Citi credit cards only.

(d) Only primary credit card members are eligible to open time deposit accounts. Any insurance premium payment amount done with supplementary cards will be aggregated with insurance premium payment amount of the primary card.

(e) The insurance premium payment amount eligible for this program must be approved, and Citi credit card transaction must be complete. Customer must sign the insurance policy acceptance back to Citicorp Leasing Insurance Broker, must maintain Citi credit card membership, and must not cancel the insurance policy before the 3-month time deposit maturity date.

(f) If customer maintains this Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity. Customer will receive interest and the principal into the specified saving account.

(g) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account. If time deposit is withdrawn prior to its maturity date, but more than 3 months, customers will receive interest at saving account rate. If the time deposit is withdrawn prior to 3 months, the customer will not be entitled to any interest.

(h) The Bank provides services and promotions for customers who use Citi credit cards to pay insurance premium only.

- For 6 Month tenor,

f

**C. Deposit volume THB 200,000 - THB 30,000,000**

(a) A 6 month deposit with below interest rate is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies via Citicorp Leasing Insurance Broker ("a subsidiary of Citibank" or "the Company") during 1 July 2021 to 31 December 2021.

- 1) Interest rate of 1.50% p.a. is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of 150,000 Baht and above via the Company.  
A 6 month deposit amount can be from THB 200,000 - THB 5,000,000.
- 2) Interest rate of 2.00% p.a. is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of 500,000 Baht and above via the Company.  
A 6 month deposit amount can be from THB 200,000 - THB 10,000,000.
- 3) Interest rate of 2.00% p.a. is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of 2,000,000 Baht and above via the Company.  
A 6 month deposit amount can be from THB 200,000 - THB 30,000,000.

(b) Eligible customers can open a 6 month deposit account during 1 July 2021 to 31 December 2021 only.

(c) Citibank reserves the right to offer above interest rate of a 6 month deposit for customers who chose annual premium payment mode via Citi credit cards only.

(d) Only primary credit card members are eligible to open time deposit accounts. Any insurance premium payment amount done with supplementary cards will be aggregated with insurance premium payment amount of the primary card.

(e) The insurance premium payment amount eligible for this program must be approved, and Citi credit card transaction must be complete. Customer must sign the insurance policy acceptance back to Citicorp Leasing Insurance Broker, must maintain Citi credit card membership, and must not cancel the insurance policy before the 6-month time deposit maturity date.

(f) If customer maintains this Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity. Customer will receive interest and the principal into the specified saving account.

(g) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account. If time deposit is withdrawn prior to its maturity date, but more than 3 months, customers will receive interest at saving account rate. If the time deposit is withdrawn prior to 3 months, the customer will not be entitled to any interest.

(h) The Bank provides services and promotions for customers who use Citi credit cards to pay insurance premium only.

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**o Terms and conditions for Elite Time Deposit \*\*\*\***

- (a) The Elite Time Deposit is available from 23 January 2020. The interest rate is subject to change, please refer to the Bank Interest Rate Announcement.
- (b) If Customer maintains the Elite Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity. Customer will receive interest and the principal into the specified saving account.
- (c) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account. If time deposit is withdrawn prior to its maturity date, but more than 3 months, customers will receive interest at saving account rate. If the time deposit is withdrawn prior to 3 months, the customer will not be entitled to any interest.
- (d) This campaign is exclusive for Citigold Elite customers with the total relationship balance of at least THB 50,000,000 (Fifty Million Baht). Citigold Elite customers who are eligible for The Elite Time Deposit must have investment holding, including Mutual Fund and/or Bond investment, of at least THB 10,000,000 (Ten Million Baht).
- (e) The minimum balance eligible for The Elite Time Deposit is THB 1,000,000 (One Million Baht) with cap on maximum at THB 30,000,000 (Thirty Million Baht) per customer. The Elite Time Deposit balance of the secondary customer combines with the primary customer balance cap.
- (f) The Elite Time Deposit is not offered to US persons.

**o Terms and conditions for Preferred Time Deposit \*\*\*\*\***

- (a) The Preferred Time Deposit is available from 14 February 2020. The interest rate is subject to change, please refer to the Bank Interest Rate Announcement.
- (b) If Customer maintains the Preferred Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity. Customer will receive interest and the principal into the specified saving account.
- (c) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account. If time deposit is withdrawn prior to its maturity date, but more than 3 months, customers will receive interest at saving account rate. If the time deposit is withdrawn prior to 3 months, the customer will not be entitled to any interest.
- (d) This campaign is exclusive for Citigold Preferred customers with the total relationship balance of at least THB 10,000,000 (Ten Million Baht).
- (e) The minimum balance eligible for The Preferred Time Deposit is THB 1,000,000 (One Million Baht) with cap on maximum at THB 5,000,000 (Five Million Baht) per customer. The Preferred Time Deposit balance of the secondary customer combines with the primary customer balance cap.

o Customer can only choose to open either Absolute Time Deposit or Preferred Time Deposit or Elite Time Deposit account.

Citibank, N.A.

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**Other Terms and Conditions**

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.
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. Volume is total deposit balance of customers and their relatives on a same day.
6. 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.
7. 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 )**

**Director, Retail Banking Head**

**Announcement date 01 July 2021**

**Citibank, N.A.**

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

**Consumer Banking Group**

**Effective date 01 July 2021**

**Unit: % p.a.**

**A. Reference Interest Rates**

1. Minimum Loan Rate	MLR	6.35
2. Minimum Overdraft Rate	MOR	N/A
3. Minimum Retail Rate	MRR	N/A
4. Others (Temporary Overdraft Rate)		7.25

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**B. Maximum Interest Rates**

<b>B (1) Consumer Loan</b>	<b>Housing Loan</b>	<b>Overdraft with Collateral</b>	<b>Personal Loans with no collateral under supervision (Citi</b>
5. Ceiling Rate	MLR-0.50% (Currently is equal to 5.85%)	N/A	25%
6. Maximum Default Interest Rate	-	N/A	25%
<b>B (2) Commercial Loan</b>	<b>Overdraft</b>	<b>Short Term (&lt;= 1 Year)</b>	<b>Long Term (&gt;1Year)</b>
7. Ceiling Rate	N/A	N/A	N/A
8. Maximum Default Interest Rate	N/A	N/A	N/A

**Remark:**

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

**Authorized Signature.....**

**(Don Charnsupharindr )**

**Director, Retail Banking Head**

**Announcement date 01 July 2021**

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 01 July 2021				
A. Fee related to Deposit <sup>3/</sup>		Unit: THB		Remark <sup>4/</sup>
1. Below minimum balance account service fee (Account maintenance fee for accounts with outstanding balance below the required amount)		Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: 300 baht/customer/month		In the case of average balance of Deposit and Investment balance lower than 200,000 baht for Citibanking customer
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 costs))		N/A		
<u>Citibank N.A.</u>				
	Free		Free	
Bangkok Bank	20 baht/ 35 baht		20 baht/ 35 baht	
Thai Military Bank	20 baht/ 35 baht		20 baht/ 35 baht	
Bank of Ayudhya	20 baht/ 35 baht		20 baht/ 35 baht	
Krung Thai Bank	25 baht/ 25 baht		25 baht/ 25 baht	
Kasikorn Bank	25 baht/ 35 baht		25 baht/ 35 baht	
Siam Commercial Bank	25 baht/ 40 baht		25 baht/ 40 baht	
<u>In default case</u>				
1) Returned Cheque fee (other commercial banks)		N/A		
2) Fee for insufficient fund (In case of payment by debiting from the account of other commercial banks)		N/A		
3) Debt Collection Expenses <sup>2/</sup>	100 baht/billing cycle	N/A	100 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	No charge	N/A	No charge	
<u>In default case</u>				
3) Debt Collection Expenses <sup>2/</sup>		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>5</sup>	Remark
1. Cheque book	1 whole book (30 cheques) is 450 Baht (15 baht per cheque)	
2. Manager Cheque	Citigold customer: No charge Citi Priority customer: 25 baht per cheque Citibanking customer: 25 baht per cheque Non-customer: 100 baht per cheque	For non-customer, only allow buying Manager Cheque with customer's cheque
3. Stop payment cheque	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: 200 baht per instruction.	The whole cheque book will be charged 1,000 baht maximum
4. Stop payment Draft	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: 200 baht per instruction Non-customer: 200 baht per instruction	Additional fee of US\$ 5 or more from recipient banks to every customers
5. Return cheque/ draft	0.0625% of cheque amount with minimum 200 baht	Additional charge for Draft may apply
6. Bill for Collection (BFC)	Citigold customer: 0.5% Min100- Max 2,500 baht Citi Priority customer: 1% Min200- Max 5,000 baht Citibanking customer: 1% Min200- Max 5,000 baht Non-customer: 2% Min1,000- Max 5,000 baht	Duty stamp 3 baht/ cheque If customer present off-us Cheque Overseas , customer must hold Citibank Account in Thailand if Customer Present On-us Cheque Overseas, Customer do not have to hold Citibank account in Thailand
7. Clean Bill Purchase	Citigold customer: 0.5% Min100- Max 2,500 baht Citi Priority customer: 1% Min200- Max 5,000 baht Citibanking customer: 1% Min200- Max 5,000 baht Non-customer: 2% Min1,000- Max 5,000 baht	Duty stamp 3 baht/ cheque
8. Gosi Draft Encashment	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: No charge Non-customer: US\$20.00 for amount over US\$50.00 1% for amount below or equal to US\$50.00	
9. Traveler Cheque Encashment Citicorp T/C by Citibank customer Citicorp T/C & non Citibank customer - Com. in lieu of exchange (FAF)	No charge No charge Citigold customer: 0.125% Min150 baht Citi Priority customer: 0.125% Min150 baht Citibanking customer: 0.25% Min300 baht Non-customer: 0.25% Min300 baht	Limit encash US\$10,000 Limit encash US\$3,000 Charged in addition to normal fees
10. CitiGold Cross Border Check Encashment	US\$25.00	Use daily exchange rate
11. Copy of cheque paid	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: 100 baht or equivalent	
12. Confirmation letter	Citigold customer: No charge Citi Priority customer: 200 baht Citibanking customer: 200 baht	
13. Debit card/ATM Fee	Citigold customer: No Entrance Fee Annual Fee 300 baht/card* Re-issue Fee 200 baht/card* Citi Priority customer: No Entrance Fee Annual Fee 300 baht/card* Re-issue Fee 200 baht/card* Citibanking customer: No Entrance Fee Annual Fee 300 baht/card* Re-issue Fee 200 baht/card*	*Fee waived until Dec 31, 2020
14. ATM Withdrawal Fee	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: No charge Non-customer*: 220 baht / transaction	*Apply to overseas non-Citi ATM card
15. ATM Transfer (domestic ORFT)	25 baht per transaction for amount 1-10,000 baht 35 baht per transaction for amount 10,001-50,000 baht	
16. Internal Funds Transfer Fee	No charge	
17. BahtNet Transfer Fee	150 baht	Additional 100 baht charged by recipient bank Additional 10 baht for every 10,000 baht if transfer to account outside Bangkok and greater Bangkok (maximum 850 baht)
18. Counter ORFT (domestic transfer)	50 baht per transaction for the amount 1-10,000 baht 60 baht per transaction for the amount 10,001-20,000 baht 70 baht per transaction for the amount 20,001-30,000 baht 80 baht per transaction for the amount 30,001-40,000 baht 90 baht per transaction for the amount 40,001-50,000 baht 100 baht per transaction for the amount 50,001-65,000 baht 110 baht per transaction for the amount 65,001-80,000 baht 120 baht per transaction for the amount 80,001-100,000 baht	

19. PromptPay Credit Transfer	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: No charge	
20. PromptPay Bill Payment	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: No charge	
21. Standing Instruction	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: 25 baht per transaction	No charge for transaction via Citibank online
22. Combined Statement Request	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: 100 baht per month	Limit to no more than 6 months prior. Statement less than 1 month count as 1 month.
23. Inactive account fee	No charge	
24. Courier charge	500 baht or US\$ equivalent per instruction	
25. 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 For new customer, this service is available only to Citigold customers
26. IBSS services Emergency cash withdrawal service for Citibank customer worldwide	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: US\$ 25.00 Citigold Private and US Barneys: No charge	Deducted from amount to be paid (deducted upfront)

D. Penalty related to Housing Loan	Penalty (%)	Remark
1.Refinancing Housing Loan	No charge	
<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 baht 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, Mutual funds and Fixed Income with Citibank .</p> <p>(Effective Feb 2018, account maintenance fee for accounts with outstanding balance below the required amount will be charged at the first business day of the following month</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 5 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> <p>In case of charging in Foreign Currency, exchange rate as of charging date will be used for conversion.</p>		

Authorized Signature.....

(Don Charnsupharindr )

Director, Retail Banking Head

Announcement date 01 July 2021