

<b>Citibank N.A.</b>						
<b>Foreign currency Deposit interest rate (% p.a.)</b>						
<b>Effective date February 06, 2013</b>						
<b>Currency</b>	<b>Deposit Type</b>	<b>Customer Type</b>				
		<b>Resident person</b>		<b>Non-Resident person</b>		
		<b>Individual</b>	<b>Corporate</b>	<b>Individual</b>	<b>Corporate</b>	
<b>USD</b>	<b>1. Current Account</b>	N/A	N/A	N/A	N/A	
	<b>2. Savings Account</b>					
	<b>Volume USD 0.01 and up</b>	<b>0.10</b>	N/A	<b>0.10</b>	N/A	
	<b>3. Time Deposit</b>					
	<b>3-Month Tenor</b>					
	<b>Volume USD 0.01 and up</b>	N/A	N/A	N/A	N/A	
	<b>6-Month Tenor</b>					
	<b>Volume USD 0.01 and up</b>	N/A	N/A	N/A	N/A	
	<b>9-Month Tenor</b>					
	<b>Volume USD 0.01 and up</b>	N/A	N/A	N/A	N/A	
	<b>12-Month Tenor</b>					
	<b>Volume USD 0.01 and up</b>	N/A	N/A	N/A	N/A	
	<b>AUD</b>	<b>1. Current Account</b>	N/A	N/A	N/A	N/A
<b>2. Savings Account</b>						
<b>Volume AUD 0.01 and up</b>		<b>2.00</b>	N/A	<b>2.00</b>	N/A	
<b>3. Time Deposit</b>						
<b>3-Month Tenor</b>						
<b>Volume AUD 0.01 and up</b>		N/A	N/A	N/A	N/A	
<b>6-Month Tenor</b>						
<b>Volume AUD 0.01 and up</b>		N/A	N/A	N/A	N/A	
<b>9-Month Tenor</b>						
<b>Volume AUD 0.01 and up</b>		N/A	N/A	N/A	N/A	
<b>12-Month Tenor</b>						
<b>Volume AUD 0.01 and up</b>		N/A	N/A	N/A	N/A	
<b>HKD</b>		<b>1. Current Account</b>	N/A	N/A	N/A	N/A
	<b>2. Savings Account</b>					
	<b>Volume HKD 0.01 and up</b>	<b>0.00</b>	N/A	<b>0.00</b>	N/A	
	<b>3. Time Deposit</b>					
	<b>3-Month Tenor</b>					
	<b>Volume HKD 0.01 and up</b>	N/A	N/A	N/A	N/A	
	<b>6-Month Tenor</b>					
	<b>Volume HKD 0.01 and up</b>	N/A	N/A	N/A	N/A	
	<b>9-Month Tenor</b>					
	<b>Volume HKD 0.01 and up</b>	N/A	N/A	N/A	N/A	
	<b>12-Month Tenor</b>					
	<b>Volume HKD 0.01 and up</b>	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				
	<b>3-Month Tenor</b>				
	Volume EUR 0.01 and up	N/A	N/A	N/A	N/A
	<b>6-Month Tenor</b>				
	Volume EUR 0.01 and up	N/A	N/A	N/A	N/A
	<b>9-Month Tenor</b>				
	Volume EUR 0.01 and up	N/A	N/A	N/A	N/A
	<b>12-Month Tenor</b>				
	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					
<b>3-Month Tenor</b>					
Volume GBP 0.01 and up		N/A	N/A	N/A	N/A
<b>6-Month Tenor</b>					
Volume GBP 0.01 and up		N/A	N/A	N/A	N/A
<b>9-Month Tenor</b>					
Volume GBP 0.01 and up		N/A	N/A	N/A	N/A
<b>12-Month Tenor</b>					
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				
	<b>3-Month Tenor</b>				
	Volume SGD 0.01 and up	N/A	N/A	N/A	N/A
	<b>6-Month Tenor</b>				
	Volume SGD 0.01 and up	N/A	N/A	N/A	N/A
	<b>9-Month Tenor</b>				
	Volume SGD 0.01 and up	N/A	N/A	N/A	N/A
	<b>12-Month Tenor</b>				
	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				
	<b>3-Month Tenor</b>				
	Volume JPY 0.01 and up	N/A	N/A	N/A	N/A
	<b>6-Month Tenor</b>				
	Volume JPY 0.01 and up	N/A	N/A	N/A	N/A
	<b>9-Month Tenor</b>				
	Volume JPY 0.01 and up	N/A	N/A	N/A	N/A
	<b>12-Month Tenor</b>				
	Volume JPY 0.01 and up	N/A	N/A	N/A	N/A
	CHF	1. Current Account	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					
<b>3-Month Tenor</b>					
Volume CHF 0.01 and up		N/A	N/A	N/A	N/A
<b>6-Month Tenor</b>					
Volume CHF 0.01 and up		N/A	N/A	N/A	N/A
<b>9-Month Tenor</b>					
Volume CHF 0.01 and up		N/A	N/A	N/A	N/A
<b>12-Month Tenor</b>					
Volume CHF 0.01 and up		N/A	N/A	N/A	N/A
<p><b>Remark : This table is only for Consumer banking</b></p> <p><b>: Foreign currency deposit are not under Deposit Protection Agency Act B.E. 2551. Terms and conditions according to Interest rate Notification.</b></p> <p style="text-align: right;">                     Authorize Signature.....                      (Vira-anong C. Phutrakul)                      Managing Director, Retail Banking Head                      Annoucement date February 05, 2013                 </p>					

<p style="text-align: center;"><b>Citibank N.A.</b>  <b>Fees and Charges Related to Foreign Currency Account</b>  <b>Effective date February 06, 2013</b></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 February 05, 2013						

<b>Citibank N.A.</b> <b>Conditions and Fees on Foreign Currency Account</b> <b>Effective date February 06, 2013</b>					
Currency	Conditions and Fees		Current Account	Savings Account	Time Deposit
<b>USD/AUD/ HKD/EUR /GBP/SGD/ JPY/CHF</b>	<b>Initial Deposit</b>		N/A	US\$ 5,000 or equivalent	N/A
	<b>Below minimum balance account service fee</b>	<b>Minimum balance requirement</b>	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
		<b>Monthly service fees</b>	N/A	100 baht or equivalent for Citibanking customer and 500 baht or equivalent for Citigold customer. (Deduct from account's	N/A
	<b>Service charges on inactive accounts</b>	<b>In active month</b>	N/A	0	N/A
		<b>Service fees</b>	N/A	0	N/A
	<b>Return cheque / draft fees</b>		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
	<b>Remark : Different Fee charged based on customer types and use only for Consumer Banking Group.</b>  : 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.				
<b>Authorize Signature.....</b> <b>(Vira-anong C. Phutrakul)</b> <b>Managing Director, Retail Banking Head</b> <b>Annoucement date February 05, 2013</b>					