

## **Terms and Conditions for Balance Transfer program**

1. Balance Transfer program ("Program") is the Program of Citibank, N.A. Bangkok branch ("Bank") which allows the participating Citi Ready Credit customer ("Participant") to apply for a loan at the interest rate and fee as agreed with the Bank.
2. Citi Ready Credit customer can participate in the Program by applying through CitiPhone Banking 1588 and applying through any other means determined by the Bank.
3. Approval of the participation in the Program and loan amount is subject to the Bank's sole discretion.
4. Once the loan is approved, the Bank shall transfer the loan only to the Participant's account designated by the Participant. The Participant agrees and accepts that the Participant receives such loan from the Bank correctly and completely at the time of the transfer.
5. The loan that the Participant receives from this Program including any interest and fee is part of credit limit of Citi Ready Credit. Repayment for the loan under this Program is subject to terms and conditions stipulated herein and Terms and Conditions of Using Citi Ready Credit, loan agreement for Citi Ready Credit, and any other relevant terms/agreements as well as any amendments, alterations and addendums thereof as determined by the Bank.
6. The Participant agrees not to use the loan received from this Program to repay any other loans or obligations owed to the Bank, nor invest in any investment product or any other financial products of the Bank and/or its affiliates. Otherwise, the Bank reserves the right to take any action per the Bank's policy and law including cancellation of the Program and the Participant must pay all expenses from the actions.
7. The principal, interest, fee and VAT (if any) will be charged monthly into the Participant's Citi Ready Credit account until all outstanding principle is paid off. The interest shall be calculated from the program approval date.
8. The Participant agrees to repay all outstanding amount owed including interest and fee to the Bank in full immediately upon the termination of the Participant's Citi Ready Credit.
9. General terms
  - 9.1 The Bank reserves the rights to add, amend, and make any change to any and all of the terms and conditions of the Program by informing the Participant with 30-day prior notice.
  - 9.2 The terms and conditions of the Program shall not supersede the terms and conditions of Citi Ready Credit. If not defined otherwise, the terms used herein shall have the same meaning as used in the terms and conditions of Citi Ready Credit.