

Product: Normal Time Deposit Account (Absolute)

Information disclosure table of Normal Time Deposit Account (Absolute) (please read this information disclosure table carefully and study the terms and conditions as well as the product details before making any decision to buy or use this product)	<Selling agent name>				
	Retail Bank				
	Normal Time Deposit Account (Absolute) 2 September 2019				
1 What is this product?					
A Normal Time Deposit Account (Absolute) is given special interest rate for new customer. At maturity date, principle and interest will be automatically posted to saving account (No rollover). The account is not able to top up fund and non-transferable. The account is also under protection of the Deposit Protection Agency within the coverage stipulated by the law.					
2. Major Product features					
- Minimum Deposit Requirement : 100,000 Baht (cap on maximum 5,000,000 Baht)					
- Tenor : 9 months					
- Interest rate :					
<table border="1"><thead><tr><th>Tenors</th><th>Interest rate</th></tr></thead><tbody><tr><td>9 Month Volume 100,000 – 5,000,000 Baht</td><td>1.75%</td></tr></tbody></table>		Tenors	Interest rate	9 Month Volume 100,000 – 5,000,000 Baht	1.75%
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9 Month Volume 100,000 – 5,000,000 Baht	1.75%				
- Date count convention used to calculate the interest : 365 days					
- Frequency of interest pay-out : At Maturity date, principle and interest will be automatically posted to saving account					
Note: A withholding tax of 15% will be deducted from any interest received. The customer has the right to add or not to add interest income as earned income for tax calculation purpose.					
3. Fees of this product					
None					
4. This product has a condition which may impose a responsibility on you as follows					
- Requires to open saving account before opening a time deposit account					
- You must keep the deposit until its maturity date to get the interest pay-out per clause number 2 , otherwise you will receive interest pay out per clause number 5					
- Right to set-off: The bank has the right to deduct or transfer the amount of any arrears from any and all accounts to the bank to set-off what is owed to the bank.					
5. What will happen if you withdraw money before its maturity date					
- If you withdraw before its maturity date: + Depositing shorter than 3 months, no interest pay out					

- + Depositing greater than 3 months, saving account interest pay out
- If you partially withdraw before its maturity date:
 - + Not allow partially withdraw

6. What are your options when your deposit reaches its maturity date

- Customer cannot choose to roll-over. At maturity date, total deposit balance (principle + interest paid) in this account will pre-set to automatically transfer total balance from time deposit account when reach its maturity to Saving accounts/Current account. The interest given at the bank announcement interest rate.
- After principle and interest earn amount is posted to saving account, the time deposit account will be automatically closed.

7. Is there any risk?

- In case that business liquidated and closed, your deposit accounts are still covered under protection of Deposit Protection Agency within the coverage stipulated by the law. Maximum coverage of 5 million baht till 10 Aug 2020 and lower maximum coverage to 1 million baht since 11 Aug 2020 onward. The related regulation is under reviewed. This Deposit protection is not covered Account off-shore and Foreign currency account.
- You may receive partially refund for the amount which not Protected under Deposit Protection Agency.

8. What needs to be done to change contact information?

- You should immediately inform the bank of any changes in contact information through one of the below channels so that any future communications will reach you in a timely manner.
 - + Inform the bank via www.citibank.co.th, or contact Citi Phone banking at 1588
 - + Contact Citibank at the Bangkok (Asoke) Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nua, Wattana, Bangkok, or call the branch at 02-232-2484.
 - + Contact Citibank at the Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Bangkok 10230, or call the branch at 02-078-7444.
 - + Contact Citibank at the Central World Branch: Floor 4th Beacon Zone 999/9 Central World, Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call the branch at 02-079-8500.

9. For more details of this product and the contact information of the issuer

- If you have any queries or would like to file a complaint you may contact the bank through any of the below channels:
 - + Inform the bank via www.citibank.co.th, or contact Citi Phone banking at 1588
 - + Contact Citibank at the Bangkok (Asoke) Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nua, Wattana, Bangkok, or call the branch at 02-232-2484.
 - + Contact Citibank at the Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Bangkok 10230, or call the branch at 02-078-7444.
 - + Contact Citibank at the Central World Branch: Floor 4th Beacon Zone 999/9 Central World, Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call the branch at 02-079-8500.

10. Other deposit products

- Normal Time Deposit Account
- Normal Time Deposit Account (Bundle)

Warning: This deposit product is under protection of Deposit Protection Agency within the coverage stipulated by the law. Maximum coverage of 5 million baht till 10 Aug 2020 and lower maximum coverage to 1 million baht since 11 Aug 2020 onward. The related regulation is under reviewed.

Changes may apply to information contained in this document at any time, such as interest rate changes.