



# Citi Simplicity

## Benefit Book



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# Citi Credit Card

## ABOUT CITI CREDIT CARD

Citi Credit Card is issued by Citibank, N.A., a leading American financial institution. From our experience and expertise, Citi Credit Card offers unique privileges to fully meet your needs.

Recommendation: Please be reminded to sign the back of your credit card as soon as you receive it, using the same signature as in your application and/or your passport. Please also read the Terms and Conditions of Using Citi Credit Card and sign at the back of the card. By signing at the back of your Citi credit card, it means you have accepted the Terms and Conditions, as well as Card Member's Agreement of Citi Credit Card.

Please be careful not to fold or bend your credit card to prevent code erase, and not to let the magnetic strip contacts with magnets or heat.

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## CARD ELEMENTS

FRONT



BACK



## HOW TO USE CITI CREDIT CARD

Citi credit card is accepted throughout Thailand and more than 200 countries around the world or the places that have Visa or/and Mastercard logo. Simple steps of using Citi credit card are as follow:

- Present your Citi Credit Card to the cashier.
  - The cashier will then issue a sales slip.
  - Check the accuracy of both date and total sales amount at the bottom of the sales slip before signing.
  - Collect your Citi Credit Card from the cashier, along with a copy of the sales slip for your record.
  - Make sure you receive the correct card before accepting both the card and a copy of the sales slip. It is possible that the cashier gives you the card of another shopper by mistake.
  - Do not sign your name on a blank sales slip.
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# Citi Simplicity Credit Card Benefits

As a Citi Simplicity credit card member, you are entitled to the following special privileges:

- No annual fee, No collection fee, and No card issuance fee
- Maximum credit line up to 5 times of your monthly income
- Cash Advance up to 100% of your credit line
- The revolving credit
- Grace period of 55 days
- Contactless feature
- Citi insurance plan
  - Travel accident insurance
  - Insurance for loss of luggage and flight delay
  - Claim procedure
- Supplementary cards
- No service charge on traveler's checks
- 24-hour CitiPhone Banking services
  - Automatic Voice Response System (AVR)
  - CitiPhone Banking officer
  - Citi Personal Assistance

## NO ANNUAL FEE, NO COLLECTION FEE AND NO CARD ISSUANCE FEE

Citi Simplicity card members will be exempted for annual fee, collection fee, and card issuance fee.

## MAXIMUM CREDIT LINE UP TO 5 TIMES

Citi offers a maximum credit line up to 5 times of your monthly income. As a Citi credit card member, your credit line will be determined according to your salary, your financial history, as well as other supporting documents requested with your application.

The given credit line entitles you to obtain cash advance from any Citibank counter or any local banks' ATM and make payment for goods and services.

The available credit amount will be reduced by both the unpaid balance and the new charges made to the account for which the card member has not yet received a bank statement.

Remark: For available credit line calculation, please refer to Terms and Conditions of Using Citi Credit Card.

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## CASH ADVANCE UP TO 100% OF YOUR CREDIT LINE

With a Citi Credit Card, you may conveniently obtain a cash advance up to 100% of your credit line, depending on your financial history. Cash advance and total card spending must not exceed your available credit line at the time. You can withdraw cash advance at the following locations:

- Bank counters in over 200 countries that issue Visa or MasterCard cards
- Citibank N.A. counter
- ATMs around the world with the following logos: ATM Pool, VISA, PLUS, Mastercard, and Cirrus. Maximum withdrawal per transaction is dependent on the individual ATM machine used and your remaining credit line.

Citi will charge a cash advance fee for every transaction. Interest will be charged starting from the date of cash advance withdrawal to the date when the withdrawn amount is fully paid regardless of full or partial payments.

CASH ADVANCE FEE 1% (Normally 3%)  
for Citi Simplicity card members only

Remarks: For the interest on cash advance and cash advance fee calculation, please refer to Terms and Conditions of Using Citi Credit Card

## THE REVOLVING CREDIT

Citi Credit Card offers you the financial flexibility of choosing between making full or partial payments.

You can choose to pay your outstanding balance in full within the payment due date, which will reduce your outstanding balance to zero. After the full payment is received, if there are no further transactions before your next billing cycle, your available credit line for that month will be restored to your present credit line.

In addition, you can choose to make a partial payment at minimum payment due\* displayed on the monthly statement.

The interest from your spending on Citi Credit Card will be calculated from the outstanding balance of previous statement plus the spending of current statement in which they are calculated from the posting date (Date that the bank has settled the purchase amount done by your credit card at the merchant outlet) to the date of payment. The interest rate will be calculated based on Citibank's interest structure which is in accordance with the law.

Please contact 24-hour CitiPhone Banking at 1588 for information on your outstanding balance, available credit line, revolving credit, etc.

Remarks: \*Minimum monthly repayment of each cycle means the minimum amount that has to be paid to the bank in each cycle for your outstanding balance, which is calculated by

- 10% of total outstanding balance as of that relevant statement cycle date + 100% of overlimit amount; OR
- 1% of outstanding Spending Amount (Spending Amount means retail and cash advance transactions, including over limit amount) + 100% of interest and fees charged on the monthly statement + Transactions from PayLite, PayLite Conversion on phone/ online, or Cash Advance on phone/online programs, that require to be paid in full amount displayed on the monthly statement + 100% of over limit amount; OR
- THB 200, whichever is higher.

Remarks: • The payment of the Minimum monthly repayment shall be subject to the payment hierarchy stipulated by the bank. • In the case where the cardholder has an outstanding amount past-due in his/her credit card account, that amount must be paid in addition to the Minimum monthly repayment in full. • In the case where the outstanding balance is lower than THB 200, the bank will not apply the Minimum monthly repayment and will charge the said amount in full. • This minimum payment due calculation will be effective from 15 August 2016 onwards

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## GRACE PERIOD OF 55 DAYS


As a Citi Simplicity card member, you are entitled to a 55-day interest free period. This period is calculated from the 30-day period from your cut-off date plus 25-day extension.

Remark: Please refer to an example that demonstrated the payment cycle in the Terms and Conditions of Using Citi Credit Card

## CONTACTLESS FEATURE

Visa payWave is a new payment feature that allows you to make purchases faster and more convenient. You don't have to sign a receipt for the transaction amount THB 1 - 1,500, simply wave-and-go. (for the transaction amount over THB 1,500, the signature on sales slip is required as normal process)

### Steps

1. Find  symbol at cashier
  2. Check your purchasing amount and wave your card on the payWave machine to make a payment
  3. Wait for approval, request your sales slip, and collect your purchase
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## INSURANCE PLAN

### Travel Accident Insurance

Whenever charging full travel fares to the Citi Credit Card, the card member is automatically entitled to Travel Accident Insurance coverage of up to THB 7 million per card with no additional charge. This insurance covers the card member, spouse and dependent children (dependent children will be covered 25% of the total coverage), provided that their travel fares are fully charged to Citi Credit Card.

Remark: Travel Accident Insurance does not cover taxi and motorcycle taxi service

### Insurance for Loss of Luggage and Flight Delay

When the Citi credit card member is charged for the air ticket, both domestic or international flights, the card member will receive compensation of up to THB 7,000 per card member or THB 12,250 per family, for any flight cancellation or flight delay over 4 hours.

In case that the card member's luggage delivery is delayed for more than 6 hours the card member will receive compensation for necessary expenses of up to THB 7,000 per card member or THB 12,250 per family. If there is a loss of luggage, the card member will receive compensation for necessary expenses of up to THB 24,500 per cardholder or THB 49,000 per family.

Remark: Please keep the receipt of any expense occurred while waiting for the flight or the luggage as evidence. Compensation does not include the cost of luggage and belonging items, which the card member may claim from the airline.

### Claim Procedure

In the incident that might lead to making a claim, you must inform Lockton Wattana Insurance Brokers (Thailand) Ltd. about such incident as soon as possible, within 30 days from the date of luggage loss or incident. The insurance claim form, together with important evidence, must be sent to

**Lockton Wattana Insurance Brokers (Thailand) Ltd.**

**35<sup>th</sup> Floor, United Center Building,**

**323 Silom Road, Khet Bangrak, Bangkok 10500**

**Tel: 098-249-56577**

Remark: This information is descriptive only. This precise coverage afforded is subject to the terms and conditions and exclusions of the insurance policy. Coverage is underwritten by Lockton Wattana Insurance Brokers (Thailand) Ltd. Citibank reserves the right to change the terms of Purchase Protection Plan and Travel Insurance and will give prior notification to the card member.

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## SUPPLEMENTARY CARD

You can share card privileges with your loved ones by providing up to four supplementary cards. The supplementary card member must be between 15 - 80 years old.

### Supplementary card features and benefits:

1. Primary card member can customize the monthly credit limit\* for each of your supplementary card(s). You can determine the appropriate monthly credit limit for each of your loved ones.
2. Share with your loved ones the suite of exclusive benefits and privileges of the primary card.

Remark: The minimum for supplementary card credit line limit equal to THB 10,000/ statement cycle. The credit limit for supplementary card can be used by each statement cycle. For example if you limit the credit limit for supplementary card at THB 10,000. The credit limit for supplementary card can be use THB 10,000/ statement cycle.

## NO SERVICE CHARGE ON TRAVELER'S CHECKS

For customer convenience when travelling aboard, Citi credit card lets you purchase traveler's checks without the normal 1% service charge. Only an initial fee of THB 100 per check is required.

## 24-HOUR CITIPHONE BANKING SERVICES

CitiPhone Banking offers a more efficient and faster alternative for the customer. CitiPhone Banking enables you to make automatic transactions and retrieve information regarding your Citi credit card account anytime anywhere. Simply dial 1588\* and have your account number and T-PIN handy. You may choose either to use the Automatic Voice Response System (AVR) or to talk to our CitiPhone Banking officer, available 24 hours a day, 7 days a week.

\*Please dial +66-2232-2484 when calling from overseas.

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## Automatic Voice Response System (AVR)

A 4-digit T-Pin, required when using the AVR system, will be individually assigned to you a week after your card has been approved.

**Fast** You do not need to go anywhere. Just dial 1588 and it's like you are dealing with your personal banker.

**Convenient** All you need is a Citicard, Citi Credit Card or Account Number and T-PIN, and you can connect to CitiPhone Self-Service Banking without waiting in an offices line.

- Citicard number + T-PIN
- Citi credit card number + T-PIN
- Citibank account number+ T-PIN

**Confidential** With a 4-digit T-PIN code you can access all your accounts and you can change it to easier-to-remember number at any time. If you do not have a T-PIN code or forget it, you can request from a CitiPhone Banking Officer.

Remarks: If you have more than one Citi account, you can use a single T-PIN code for all your banking transactions. To request new T-Pin, please call 1588.

**Easy** There is no need to memorize any steps. You are provided with simple-to-follow instructions each time you access CitiPhone Self-Service Banking. For faster service and convenience, you should have your Citicard, Citi credit card or account number plus 4-digit T-PIN ready before dialing.

**Economical** No application or service fees are levied

You can perform the following services via Automatic Voice Response (AVR),

- the self-service banking system:
  - Apply for Credit Card or Loan on Phone program, as well as latest news
  - Balance Inquiries, Funds Transfer, and Bill Payment
  - Block lost or stolen card
  - Temporary credit line increase (available for customer whose credit lines are less than 5 times monthly incomes) and T-PIN change
  - Request a copy of your statement and check book
  - Application status inquiries
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## CitiPhone Banking Officer

From wherever you are, local or abroad, and whenever you need assistance of any kind, you can always contact our 24-hour CitiPhone Banking.

With the toll free number service from 19 countries across the globe back to CitiPhone Banking in Thailand. CitiPhone Banking officers are standby to assist you at all times. For example, you can contact CitiPhone Banking in Thailand at 800-966-857 when dialing from Hong Kong or 800-6611-042 when making a call from Singapore.

Card members are offered an international Toll-free service from the following numbers:

From	Toll-free	From	Toll-free
Australia	1800-140-244	Norway	800-14-070
Belgium	0800-7-2514	Philippines	1800-661-0001
Denmark	80-01-5399	Portugal	0800-866-234
France	0800-905-882	Singapore	800-6611-042
Hawaii	1-866-337-7986	Sweden	020-79-6079
Hong Kong	800-966-857	Taiwan	0080-166-1001
Indonesia	001-800-660-061	Italy	1678-78647
United Kingdom	0800-96-9271	Japan	005-3166-0013
Korea	00798-66-1-0061	New Zealand	0800-10-2289
U.S.A	1-888-729-0907		

## Citi Personal Assistance

Citi Personal Assistance is positioned as valet service which will ensure that virtually all of the requirements of the card member are professionally and personally catered for within the given time frames and regardless of where the card member is in the world.

Citi Personal Assistance provides and arranges everything for the card member.

Please contact 1588 for a personal request as the following examples:

- Recommending worldwide attractions and providing useful information, such as tourist attractions, restaurants in both domestic and overseas.
- Searching for information on rare products around the world.
- International sourcing/delivery service, for example, flower, gift, and books.
- Reserving performance tickets in both domestic and overseas such as stage performances, concerts, and sport events.
- Reserving restaurants and accommodations around the world at your will.
- Providing business information, such as information on commerce, law, embassy, and interpreter service.
- Reserving golf clubs around the world, as well as other services you may need.

### Conditions:

1. Citi Personal Assistance will only be responsible for the cost of information searching.
  2. Card member is responsible for the cost in purchasing goods or paying for service. This includes deposit money, transfer fees, cancellation fees, delivery /shipping costs including insurance cost, costs incurred in transferring funds to fulfill a request, and any other costs.
  3. Citi Personal Assistance will not be responsible for searching for any goods or services for any commercial purpose, and prohibited under national law or which contravene the universally accepted moral or ethical standards for the country.
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# Pay Your Credit Card Bills

## MONTHLY STATEMENT

Your monthly statement, containing all your transactions in each cycle, will be sent to your billing address (paper statement) or your email (electronic statement) within 7 days after the cycle billing date.

Remarks: In case you do not receive your monthly statement within the given timeline or would like to update your billing address, please inform CitiPhone Banking 1588 as soon as possible.

## DETAILS ON YOUR MONTHLY STATEMENT

Include:

- **Outstanding Balance**

The total amount of all transaction made with the card up to the cycle cut-off date that has not yet been paid to Citi.

- **Total Minimum Payment Due**

The minimum amount that has to be paid to the bank in each cycle for your outstanding balance, which is calculated by

- 10% of total outstanding balance as of that relevant statement cycle date + 100% of over limit amount; OR
- 1% of outstanding Spending Amount (Spending Amount means retail and cash advance transactions, including over limit amount) + 100% of interest and fees charged on the monthly statement + Transactions from PayLite, PayLite Conversion on phone/online, or Cash Advance on phone/online programs, that require to be paid in full amount displayed on the monthly statement + 100% of over limit amount; OR
- THB 200, whichever is higher.

- **Payment Due Date**

The last date to make payment to Citi.

- **Credit Limit**

The maximum credit line given by Citi (This is not the available credit line balance).

- **Description**

A record of transactions made in the previous month, detailing the posting date, the transaction date, the transaction description and the amount charged.

- **Outstanding Point**

The total points accumulated up to the billing cycle cut-off date.

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## BALANCE VERIFICATION

When receiving your monthly statement, the card member should check the monthly statement with the sales slips that you keep as evidence.

If there are any errors on the statement, please call CitiPhone Banking 1588 at least 7 days before statement due date, then follow up with document such as a copy of sales slips, etc. to prove the error transactions in the monthly statement. Citi reserves the right not to investigate any case that is reported over 60 days after that statement date.

The bank sale slips will not be sent to you. Please keep all the sales slips as reference document in case there are any errors.

## SALES SLIP COPY INQUIRY

If the card member does not have the sales slips, Citi can provide the copies with service fee as the following detail:

- THB 100\* per sale slip for Visa domestic transaction
- THB 200\* per sale slip for Visa international transaction and Mastercard transaction

Citi must then pay this service fee to the commercial banks, who are the intermediaries between Citi and the merchants, and who keeps all the sale slips. The Bank will be responsible for the service fees incurred as detail above for transaction that appear on the monthly statements but for which the card member did not use their cards to charge.

\*VAT is not included.

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## PAYMENT CHANNELS

Payment for your Citi credit card spending should be made by the due date indicated on your monthly statement. Simply choose the payment method you find most convenient from 10 options below:

### 1. Citibank Branches

- **Citibank Teller.**

Payment can be made at Citibank counter from 9.00 hrs. to 16.00 hrs. on the bank working day

- Pay by Cash:

Any payment before 16.30 hrs. will be debited to your account on the same day.

- Pay by Check:

- Please fill in the following payee name

- "Citibank Visa" for account number 4XXX- XXXX-XXXX-XXXX

- "Citibank Mastercard" for account number 5XXX- XXXX-XXXX-XXXX

- Check clearing cut-off time is 13.30 hrs.

- Transfer Payment:

Citibank savings account can be transferred for the payment of Citi credit card

- **Cash Deposit Machine (CDM).**

CDM is available 24 hours a day 7 days a week, simply

insert your credit card or input your 16-digit credit card number or scan barcode. You can keep the receipt as an evidence (the credit line will be available after payment)

### 2. Citibank Online

Easy step-by-step instructions:

- a. Go to [www.citibank.co.th](http://www.citibank.co.th)

- b. Login to the system using your User ID and Password\*

- c. Select money transfer under the "Citibank Savings Account" section

\*For new user, please click Register for Citibank Online and set the new User ID and Password by using the card number 16 digits, ATM code, or Bank Account. The card member may contact CitiPhone for the new ATM code.

### 3. Thailand Post Office

The card member can make payment by cash through any Post Office throughout Thailand by presenting your credit card statement with barcode.

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#### 4. Direct Debit

The card member can issue a pre-authorization for money to be debited directly from the card member's savings account held with Citibank, Kasikorn Bank, Bangkok Bank, Bank of Ayudhya, or Siam Commercial Bank. Fund will be debited automatically to settle the card member's outstanding balance or minimum payment due as shown on the monthly statement. Simply complete the attached pre-authorization form and mail it back to Citi. Direct Debit will start after the authorization has been confirmed by the corresponded bank, which takes approximately 1 month after the pre-authorization form has been submitted. You will be notified of the payment deduction in advance.

The card member may alter the amount that the card member wants to be deducted in each month. Simply contact CitiPhone Banking 1588 5 business days before the payment due date and request for the changes. The amount to be debited may be changed temporarily or permanently, but it must not be less than the required minimum payment amount.

It is advisable to check remaining balance in the card member's bank account to ensure sufficient balance for the direct debit payment. If deposits are made via an ATM or a check, please confirm with the card member's bank the time required for the card members pay-in to become available for debit. Should the exceeding outstanding amount on card member balance in any month, the bank will charge a fee and will notify the card member of the charges.

#### 5. Other Local Bank Branches: Bank of Ayudhya, Siam Commercial Bank, TMB Bank, Krung Thai Bank, Kasikorn Bank, CIMBTHAI, BACC, Bangkok Bank, or Tisco Bank.

The card member can settle monthly statement through any branch of the aforementioned banks during normal banking hours. Simply attach the payment form and the monthly statement with cash or check payment. If the card member pays with a check, please specify "Citibank VISA" for account number 4xxx-xxxx-xxxx-xxxx or "Citibank Mastercard" for account number 5xxx-xxxx-xxxx-xxxx, as drawer.

#### 6. Fund Transfer via CitiPhone Banking 1588 (only if you have a Citibank Savings Account)

The card member can transfer funds by phone to settle the credit card bills. The credit card number and T-PIN will be required to access this payment feature.

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## 7. Counter Service

The Card member can make payment at any merchant with counter service logo, 7-Eleven for instance, by presenting the credit card statement with barcode. Counter Service only accepts cash payment. The credit line will be available after the payment has been made.

## 8. mPAY Station

The card member can make payment at any mPay Station through AIS, Telewiz shop and Citi branches with the mPAY logo. The credit line will be available after the payment has been made.

## 9. Electronic Channels (ATM, Telephone, or Internet) at Siam Commercial Bank, Kasikorn Bank, TMB Bank, Bank of Ayudhaya, Krung Thai Bank, Tisco Bank\*\*, CIMB Thai Bank\* and BAAC\*\*

For electronic channels, the bank will deduct money directly from your account held with the above banks. Please keep the payment slip for the record.

\*CIMB Thai Bank - only internet channel service provided \*\*BAAC and TISCO BANK - only ATM channel service provided

## 10. Tesco Lotus, Big C Supercenter, and TrueMoney

The card member's credit line will be available after the payment has been made. Please double-check your payment slip and keep it for the record.

### Remarks:

- When paying by check, please cross the check with the words Account Payee, cross out the words Bearer, and attach the bottom portion of your statement. The bank will credit your bank account when the check has been cleared.
- Citi reserves the rights to change any fee/charge fee
- In case that you make payment at OTC, in no. 3, 4, 5, and 9, the payment will be posted in your account 2 days after transaction date.
- Service providers may charge fee at the service point.
- For more information regarding payment service fees, please visit <http://www.citibank.co.th/en/credit-cards/card-interest-rates-fees.htm>

# Caring for your Citi Credit Card

## CARD REPLACEMENT

In the event that your Citi Card is lost or stolen

- If your card is lost or stolen within Thailand, please contact CitiPhone Banking 1588
- If your card is lost or stolen aboard, please contact CitiPhone Banking at (662) 232-2484

CitiPhone Banking officer will cancel your lost card and issue a new Citi credit card.

Remark: Please find more detail on the temporary suspension of the card usage in "Terms and Conditions of Using Citi Credit Card".

## CARD RENEWAL

Your Citi credit card is valid for 5 years from the issuing date. The annual membership fee will be charged directly to your account and shown in your monthly statement. You should receive your new credit card before your existing card expires.

After receiving the new card please sign the back of the card to prevent fraudulent usage. To cancel your card, you must inform Citi by phone or in writing at least 30 days prior to your card expiry date.

Remark: Citi reserves the rights to not approve for card renewal in case the card member's information do not meet the Bank's policy.

## CHANGE OF ADDRESS

To report a change of billing address, contact address, or phone number, please contact 24-hour CitiPhone Banking 1588.

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