

Product: Normal Time Deposit Account (Bundle)

Information disclosure table of Normal Time Deposit Account (Bundle) (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 (Bundle) 2 September 2019	
1 What is this product?		
A Normal Time Deposit Account (Bundle) is given special interest rate for 3 months and 9 months tenor. 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. Also the account is under protection of the Deposit Protection Agency within the coverage stipulated by the law.		
2. Major Product features		
<p>- Minimum Deposit Requirement : 200,000 Baht with no cap on maximum for 3 months and cap on maximum 5,000,000 Baht for 9 months</p> <p>- Tenor : 3 and 9 months</p> <p>- Interest rate :</p>		
Tenors	Interest rate	Remarks
3 Month Volume 200,000 Baht – 4,999,999 Baht Volume 5,000,000 Baht and up	1.70% 2.20%	Applicable for customer who invest in Mutual fund non-money market and/or Bond and a 3 month deposit with the minimum total amount of 400,000 Baht. A 3 month deposit amount cannot exceed 50% of the total amount
9 Month Volume 200,000 – 5,000,000 Baht	1.75%	Applicable for customer who are, a) A new to foreign saving account deposit at least 200,000 Baht equivalent or, b) An existing foreign saving account and make a top up balance at least 500,000 baht equivalent at the day of 9 month time deposit account opening or, c) A new to mutual fund (any fund type) invest at least

			<p>200,000 Baht A 9 month deposit amount cannot exceed 50% of the total amount, or,</p> <p>d) An existing mutual fund add more investment in any fund type at least 500,000 Baht at the day of 9 month time deposit account opening and A 9 month deposit amount cannot exceed 50% of the total amount, or</p> <p>e) A new Citibank credit card member for customer who are Citi Gold or/ Citi Priority prior to Mar 2019</p>
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- 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

- For 3 Month tenor,

- The deposit account is eligible to customers who invest in Mutual fund non-money market as applicable and/or Bond and a 3-month deposit with the minimum total amount of 400,000 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.
- An investment in Mutual fund non-money market as applicable and/or Bond must complete at the same day of the 3-month time deposit account opening date.
- 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.

-For 9 Month tenor,

- The minimum total investment/Foreign deposit amount is 200,000 Baht for the client who does not have investment/Foreign account prior. The minimum total investment/Foreign deposit amount is 500,000 Baht for the client who has investment/Foreign account prior. The amount in the investment/Foreign deposit should remain until the TD maturity. The minimum for TD is 200,000 Baht. The account names for both normal time deposit and Investment/FCD are under the same relationship which

is the customer's name.

- If customer fully complies with the Terms and Conditions, customer will, at the maturity date of the 9-month normal time deposit account under the Bundle Program, be given the special rate of the 9-month normal time deposit as stated. If the customer. In case the 9-Month Time Deposit is withdrawn prior to its maturity date, but more than 3 months, customer will receive interest at saving account rate. If the 9-Month Time Deposit is withdrawn prior to 3 months, the customer will not be entitled to any interest. Nonetheless, customer is required to promptly close the account at the maturity of 9-month normal time deposit account.
- If customer fails to comply with any of the foregoing Terms and Conditions, then it will be regarded as being in breach of the Terms and Conditions, which will result in that customer will not be entitled to the interest rate or any interest on the deposit. Citibank N.A. can terminate the respective time deposit account opened under the Bundle Program without any notice.

- 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.

- The breach of the Terms and Conditions will result in that customer will not be entitled to the interest rate or any interest on the deposit. Citibank N.A. can terminate the respective time deposit account without any notice.

- 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.

- Citibank reserves its sole right to adjust, reduce or cancel any or all of the Incentive if the total amount of Incentive to be given to the customer, either by Citibank, the fund, the fund manager or any other related person, for each relevant transaction exceeds the 0.2% of the invested amount limit stipulated by the applicable laws or regulations.

- 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

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.

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, Param 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, Param 1 Rd., Phatumwan, Phatumwan, Bangkok, or call the branch at 02-079-8500.

10. Other deposit products

- Normal Time Deposit Account
- Periodic Time Deposit Account

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.