

Product: Normal Time Deposit Account (Bundle)

<p>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)</p>	<p><Selling agent name></p>										
	<p>Retail Bank</p>										
	<p>Normal Time Deposit Account (Bundle) 10 May 2021</p>										
<p>1 What is this product?</p>											
<p>A Normal Time Deposit Account (Bundle) is given special interest rate for 3 and 6 months. 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.</p>											
<p>2. Major Product features</p>											
<p>A. Tenor : 3 Months</p>											
<p>(a). Deposit Volume THB 200,000 – THB 5,000,000 and up</p>											
<p>Interest rate :</p>											
<table border="1"> <thead> <tr> <th>Tenors</th> <th>Interest rate</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td data-bbox="355 961 776 1144"> 3 Month Volume THB 200,000 – THB 4,999,999 </td> <td data-bbox="776 961 943 1144"> 1.50% </td> <td data-bbox="943 961 1414 1144"> Applicable for customer who invest in any Mutual fund and/or Bond and a 3 month deposit with the minimum total amount of THB 400,000 (Four hundred thousand Baht). A 3 month deposit amount cannot exceed 50% of the total amount </td> </tr> <tr> <td data-bbox="355 1144 776 1327"> 3 Month Volume THB 5,000,000 and up </td> <td data-bbox="776 1144 943 1327"> 2.00% </td> <td data-bbox="943 1144 1414 1327"> 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 THB 10,000,000 (Ten million Baht). A 3 month deposit amount cannot exceed 50% of the total amount </td> </tr> </tbody> </table>	Tenors	Interest rate	Remarks	3 Month Volume THB 200,000 – THB 4,999,999	1.50%	Applicable for customer who invest in any Mutual fund and/or Bond and a 3 month deposit with the minimum total amount of THB 400,000 (Four hundred thousand Baht). A 3 month deposit amount cannot exceed 50% of the total amount	3 Month Volume THB 5,000,000 and up	2.00%	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 THB 10,000,000 (Ten million Baht). A 3 month deposit amount cannot exceed 50% of the total amount		
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d) An existing mutual fund add more investment in any fund type at least THB 500,000.

(c). Deposit Volume THB 200,000 – THB 30,000,000

Interest rate :

Tenors	Interest rate	Remarks
3 Month Volume THB 200,000 – THB 4,999,999	1.50%	Applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of THB 150,000 and above via Citicorp Leasing Insurance Broker during 10 May 2021 to 30 June 2021
3 Month Volume THB 200,000 - THB 9,999,999	2.00%	Applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of THB 500,000 and above via Citicorp Leasing Insurance Broker during 10 May 2021 to 30 June 2021
3 Month Volume THB 200,000 – THB 30,000,000	2.00%	Applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of THB 2,000,000 and above via Citicorp Leasing Insurance Broker during 10 May 2021 to 30 June 2021

B. Tenor: 6 Months

(d). Deposit Volume THB 100,000 – THB 5,000,000

Interest rate :

Tenors	Interest rate	Remarks
6 Month Volume THB 100,000 – THB 5,000,000	1.10%	<p>Applicable for existing customers who opened the account from 14 September - 30 December 2020 and have booked time deposit 1.55% p.a. before. and are,</p> <p>e) A new to foreign saving account deposit at least THB 500,000 equivalent or,</p> <p>f) An existing foreign saving account and make a top up balance at least THB 500,000 equivalent or,</p> <p>g) A new to mutual fund (any fund type) invest at least THB 500,000 or,</p> <p>h) An existing mutual fund add more investment in any fund type at least THB 500,000.</p>

(e). Deposit Volume THB 200,000 – THB 30,000,000

Interest rate :

Tenors	Interest rate	Remarks
6 Month Volume THB 200,000 – THB 4,999,999	1.50%	Applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of THB 150,000 and above via Citicorp Leasing Insurance Broker during 18 January 2021 to 30 June 2021

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6 Month Volume THB 200,000 – THB 30,000,000	2.00%	Applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of THB 2,000,000 and above via Citicorp Leasing Insurance Broker during 18 January 2021 to 30 June 2021

- 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 3M tenors;
 - a). Deposit volume THB 200,000 - THB 5,000,000 and up
 - Interest rate of 1.50% p.a. is applicable for customer who invest in any Mutual fund and/or Bond and a 3 month deposit with the minimum total amount of THB 400,000 (Four hundred thousand Baht). A 3 month deposit amount cannot exceed 50% of the total amount.
 - Interest rate 2.00% is 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 THB 10,000,000 (Ten million Baht). A 3 month deposit amount cannot exceed 50% of the total amount.
 - An investment in Mutual fund Money market or non-money market and/or Bond must complete at the same day of the 3-month time deposit account opening date.
 - If the investment is in Money market Mutual fund customer must hold the investment amount until the time deposit maturity.
 - There are two types of mutual funds which are Not eligible to the program (i) Long Term Equity Fund (LTF) and (ii) Retirement Mutual Fund (RMF).
 - 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.
 - 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.
- b). Deposit volume THB 100,000 - THB 5,000,000
- Interest rate of 1.10% p.a. is applicable for existing customers who opened the account from 14 September - 30 December 2020 and have booked time deposit 1.55% p.a. before. The customer is also required to do a new foreign exchange transaction of at least THB 500,000 or a new to mutual fund (any fund type) invest at least THB 500,000, or an existing mutual fund add more investment in any fund type at least THB 500,000. Customer is able to open this 3 month time deposit amount from THB 100,000 – THB 5,000,000 during 10 May 2021 to 30 June 2021.
 - Applicable to existing Citigold customers, or existing Citi Priority upgrade to Citigold customer with new funds only
 - Term deposit amount in 1.10% offer is limited up to the original Term deposit amount in 1.55% offer. In order to book a higher amount in Term Deposit, customer would need to add new funds and can book a maximum amount of THB 5,000,000.
 - The account names for both normal time deposit and/or Investment/FCD are under the same relationship which is the customer's name.
 - Foreign exchange transaction or Investment in Mutual fund Money market or non-money market and/or Bond as applicable, must be completed at the same day of the 3-month time deposit account opening date.
 - If the investment is in Money market Mutual fund customer must hold the investment amount until the time deposit maturity.
 - 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.
 - 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.
 - If customer fails to comply with any of the foreign account 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.

- 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.
- c). Deposit volume THB 200,000 - THB 30,000,000
- A 3 month deposit with below interest rate is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies via Citicorp Leasing Insurance Broker ("a subsidiary of Citibank" or "the Company") during 10 May 2021 to 30 June 2021.
 - Interest rate of 1.50% p.a. is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of THB 150,000 and above via the Company. A 3 month deposit amount can be from THB 200,000 – THB 4,999,999.
 - Interest rate of 2.00% p.a. is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of THB 500,000 and above via the Company. A 3 month deposit amount can be from THB 200,000 – THB 9,999,999.
 - Interest rate of 2.00% p.a. is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of THB 2,000,000 and above via the Company. A 3 month deposit amount can be from THB 200,000 – THB 30,000,000.
 - Eligible customers can open a 3 month deposit account during 10 May 2021 to 31 July 2021 only.
 - Citibank reserves the right to offer above interest rate of a 3 month deposit for customers who chose annual premium payment mode via Citi credit cards only.
 - Only primary credit card members are eligible to open time deposit accounts. Any insurance premium payment amount done with supplementary cards will be aggregated with insurance premium payment amount of the primary card.
 - The insurance premium payment amount eligible for this program must be approved, and Citi credit card transaction must be complete. Customer must sign the insurance policy acceptance back to Citicorp Leasing Insurance Broker, must maintain Citi credit card membership, and must not cancel the insurance policy before the 3-month time deposit maturity date.
 - If customer maintains this Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity. Customer will receive interest and the principal into the specified saving account.
 - In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account. the customer will not be entitled to any interest.

- The Bank provides services and promotions for customers who use Citi credit cards to pay insurance premium only.
 - The Bank is not involved in insurance product or insurance brokerage activities. Please contact Citicorp Leasing Insurance Broker for more information before you consider to purchase an insurance policy.
 - Citicorp Leasing Insurance Broker, as an insurance broker, markets and sells participating insurance products. Citicorp Leasing Insurance Broker is not an insurer.
- For 6M tenors;
 - d). Deposit Volume THB 100,000 – THB 5,000,000
 - Interest rate of 1.10% p.a. is applicable for existing customers who opened the account from 14 September - 30 December 2020 and have booked time deposit 1.55% p.a. before. The customer is also required to do a new foreign exchange transaction of at least THB 500,000 or a new to mutual fund (any fund type) invest at least THB 500,000, or an existing mutual fund add more investment in any fund type at least THB 500,000. Customer is able to open this 6 month time deposit amount from THB 100,000 – THB 5,000,000 during 9 March 2021 to 30 June 2021.
 - Applicable to existing Citigold customers, or existing Citi Priority upgrade to Citigold customer with new funds only
 - Term deposit amount in 1.10% offer is limited up to the original Term deposit amount in 1.55% offer. In order to book a higher amount in Term Deposit, customer would need to add new funds and can book a maximum amount of THB 5,000,000.
 - The account names for both normal time deposit and/or Investment/FCD are under the same relationship which is the customer's name.
 - Foreign exchange transaction or Investment in Mutual fund Money market or non-money market and/or Bond as applicable, must be completed at the same day of the 6-month time deposit account opening date.
 - If the investment is in Money market Mutual fund customer must hold the investment amount until the time deposit maturity.
 - 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.
 - 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.

- If customer fails to comply with any of the foreign account 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.
 - If customer fully complies with the Terms and Conditions, customer will, at the maturity date of the 6-Month Time Deposit account under the Bundle Program, be given the special rate of the 6-month normal time deposit as stated. In case the 6-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 6-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 6-month normal time deposit account.
- e). Deposit Volume THB 200,000 – THB 30,000,000
- A 6 month deposit with below interest rate is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies via Citicorp Leasing Insurance Broker (“a subsidiary of Citibank” or “the Company”) during 18 January 2021 to 30 June 2021.
 - 1) Interest rate of 1.50% p.a. is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of THB 150,000 and above via the Company. A 6 month deposit amount can be from THB 200,000 – THB 4,999,999.
 - 2) Interest rate of 2.00% p.a. is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of THB 500,000 and above via the Company. A 6 month deposit amount can be from THB 200,000 – THB 9,999,999.
 - 3) Interest rate of 2.00% p.a. is applicable for customers who use Citi credit cards to pay insurance premium of new insurance policies of THB 2,000,000 and above via the Company. A 6 month deposit amount can be from THB 200,000 – THB 30,000,000.
 - Eligible customers can open a 6 month deposit account during 18 January 2021 to 31 July 2021 only.
 - Citibank reserves the right to offer above interest rate of a 6 month deposit for customers who chose annual premium payment mode via Citi credit cards only.
 - Only primary credit card members are eligible to open time deposit accounts. Any insurance premium payment amount done with supplementary cards will be aggregated with insurance premium payment amount of the primary card.
 - The insurance premium payment amount eligible for this program must be approved, and Citi credit card transaction must be complete. Customer must sign the insurance policy acceptance back to Citicorp Leasing Insurance Broker, must maintain Citi credit card membership, and must not cancel the insurance policy before the 6-month time deposit maturity date.

- If customer maintains this Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity. Customer will receive interest and the principal into the specified saving account.
 - In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account. If time deposit is withdrawn prior to its maturity date, but more than 3 months, customers will receive interest at saving account rate. If the time deposit is withdrawn prior to 3 months, the customer will not be entitled to any interest.
 - The Bank provides services and promotions for customers who use Citi credit cards to pay insurance premium only.
 - The Bank is not involved in insurance product or insurance brokerage activities. Please contact Citicorp Leasing Insurance Broker for more information before you consider to purchase an insurance policy.
 - Citicorp Leasing Insurance Broker, as an insurance broker, markets and sells participating insurance products. Citicorp Leasing Insurance Broker is not an insurer.
- 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. The bank will send notification in written 7 business days in advance.

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 THB 5 million till 10 Aug 2021 and lower maximum coverage to THB 1 million starting 11 Aug 2021 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 0-2232-2484.
 - + 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 0-2078-7444.
 - + 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 0-2079-8500.

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 0-2232-2484.
 - + 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 0-2079-8500.

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 2021 and lower maximum coverage to 1 million baht starting 11 Aug 2021 onward. The related regulation is under reviewed.

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