

## Product: Foreign Currency Saving Account

<b>Information disclosure table of Foreign Currency Saving Account</b> (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)	<b>&lt;Selling agent name&gt;</b> <b>Citibank N.A.</b>							
	<b>Foreign Currency Saving Account</b>							
	<b>2 July 2018</b>							
<b>1 What is this product?</b>								
Foreign currency deposit account is a product which offers you a demand deposit for foreign currencies.								
<b>2. Major Product features</b>								
<ul style="list-style-type: none"> <li>- Minimum Deposit Requirement : No Minimum Deposit Requirement</li> <li>- There are 2 account type:             <ul style="list-style-type: none"> <li>+ Foreign currency account (Source of fund: Local fund) Total fund from all accounts including amount at other banks shall not exceed the cap of USD 4,500,000 or Equivalent</li> <li>+ Foreign currency account (Source of fund: Abroad fund) No cap for total deposit amount</li> </ul> </li> <li>- Interest Rate (p.a.):</li> </ul>								
	<b>U.S. Dollars (USD)</b>	<b>Australian Dollars(AUD)</b>	<b>Hong Kong Dollars(HKD)</b>	<b>Euro (EUR)</b>	<b>Pound Sterling (GBP)</b>	<b>Singapore Dollars(SGD)</b>	<b>Japanese Yen (JPY)</b>	<b>Swiss Franc(CHF)</b>
<b>Saving</b>	0.10%	1.00%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%
<b>Interest rate (p.a.)</b>								
<ul style="list-style-type: none"> <li>- Date count convention used to calculate the interest : 366 days</li> <li>- Frequency of interest pay-out: 2 times/year, On 30<sup>th</sup> June and 31<sup>st</sup> December</li> </ul> Note: Withholding tax 15% will be deducted from interest received, customer has the right to add or not to add interest income as earned income for tax calculation purpose.								
<b>3. Fees of this product</b>								
<ul style="list-style-type: none"> <li>- Deposit Fee (Deposit Foreign Currency Note)             <ul style="list-style-type: none"> <li>+ For Citigold customer 0.5% of deposit amount</li> <li>+ For Citi Priority customer 1% of deposit amount</li> <li>+ For Citibanking customer 2% of deposit amount</li> </ul> </li> <li>- Withdrawal Fee (Receive Foreign Currency Note under purpose of "for traveling expense")             <ul style="list-style-type: none"> <li>+ For Citigold customer 0.5% of deposit amount</li> <li>+ For Citi Priority customer 1% of withdrawal amount</li> <li>+ For Citibanking customer 2% of withdrawal amount</li> </ul> </li> <li>- Deposit/Withdrawal Fee (under Baht Currency) 0 baht</li> <li>- Minimum maintenance fee for account with balance lower than Bank's minimum requirement:             <ul style="list-style-type: none"> <li>For Citigold and Citi Priority customer 0 baht per month/account</li> <li>For Citibanking customer 0 baht per month/account</li> </ul> </li> </ul>								
<b>4. This product has a condition which may impose a responsibility to you as follows</b>								
<ul style="list-style-type: none"> <li>- Right to set-off: The bank has the right to deduct or transfer the amount of any arrears from any and</li> </ul>								

all accounts to the bank to set-off what is owed to the bank.

- There is a risk relative to Foreign Exchange rate
- Customer must comply under Foreign Exchange control law for example; the duty to inform bank the total FCY balance with all banks, transaction reporting per Bank's term and condition and other relating laws such as Anti-Money Laundering Laws.

#### **5. What will happen if you withdraw money before its maturity date**

A Foreign Currency Saving Account is a type of Deposit product that allows customers to withdraw funds without any account maturity conditions.

#### **6. What are your option when your deposit reached its maturity date**

A Foreign Currency Saving Account is a type of Deposit product that allows customers to withdraw funds without any account maturity conditions.

#### **7. Is there any risk?**

- Foreign currency account is not protected under Deposit Protection Act. You may receive partially refund for the amount which not Protected under Deposit Protection Agency.
- Foreign Exchange rate contain a certain risk which may direct result in the movement of your principle.
- The risk from changing the Foreign currency exchange policy

#### **8. What need to be done for a change of contacts?**

- 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](http://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 02-788-2000
  - + Contact Citibank at The Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Ladprao, Bangkok, or call the branch at 02-078-7444
  - + Contact Citibank at the Central World Branch: Floor 4<sup>th</sup> Beacon Zone 999/9 Central World, Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call the branch at 02-677-4999

#### **9. For more details of this product and the contact 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](http://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 02-788-2000
  - + Contact Citibank at The Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Ladprao, Bangkok, or call the branch at 02-078-7444
  - + Contact Citibank at the Central World Branch: Floor 4<sup>th</sup> Beacon Zone 999/9 Central World, Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call the branch at 02-677-4999

#### **10. Other selection of deposit product**

Only one type of Foreign Currency Saving Deposit

**Warning: This deposit product is not under protection of Deposit Protection Agency within the coverage stipulated by the law.**

**Information pertains in this document will value until any changes may apply for example interest rate, or Bank of Thailand regulation on foreign currency exchange, Anti money laundering.**

**Additional information :None**

