

Product: Foreign Currency Settlement Account

<p>Information disclosure table of Foreign Currency Saving Account (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><Product Offering Bank> Citibank N.A.</p> <p>Foreign Currency Settlement Account 15 September 2017</p>
<p>1 What is this product?</p>	
<p>Foreign currency settlement account is a product which offers you a demand deposit for foreign currencies which is used for the purpose of offshore investment settlement through the Offshore Investment Services with Citibank N.A., Bangkok Branch ("Citibank") only.</p>	
<p>2. Major Product features</p>	
<ul style="list-style-type: none"> - Minimum Deposit Requirement: No Minimum Deposit Requirement - There are 2 account types: <ul style="list-style-type: none"> + Foreign currency settlement account (Source of fund: Local fund) This account type is to offer to Thai Resident. FCY balance in this account is subjected to the offshore investment limit approved by the Securities and Exchange Commission of Thailand ("SEC"). Total funds from all foreign currency accounts including amount at other banks shall not exceed the cap of USD 4,500,000 or Equivalent. + Foreign currency settlement account (Source of fund: Abroad fund) This account type is to offer to Non-resident. No cap for total deposit amount. - Interest Rate (p.a.): No Interest 	
<p>3. Fees of this product</p>	
<ul style="list-style-type: none"> - Deposit Fee (Deposit Foreign Currency Note): N/A - Withdrawal Fee (Receive Foreign Currency Note under purpose of "for traveling expense"): N/A - Deposit/Withdrawal Fee (under Baht Currency): N/A - Minimum maintenance fee for account with balance lower than Bank's minimum requirement: Waived 	
<p>4. This product has a condition which may impose a responsibility to you as follows</p>	
<ul style="list-style-type: none"> - 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. - There is a risk relative to Foreign Exchange rate. - Foreign currency settlement account must be used for the purpose of individual offshore investment through the Offshore Investment Services only and the fund deposited in this account must always subject to the offshore investment limit approved by the SEC. - Foreign Currency Settlement Account is not available to U.S. persons. - Foreign currency settlement account must be sole account. Joint account is not permitted. - The customer is permitted to open one account per foreign currency. - The fund to be deposited into the Foreign Currency Settlement account must be transferred only from an account opened with Citibank which customer is the sole owner or the primary owner in case of joint account. - For Thai resident, The fund to be withdrawn from Foreign Currency Settlement account must be transferred to Foreign Currency Deposit Account (Source of fund: Local Fund) or THB account opened with Citibank which I am the sole owner or the primary owner in case of joint account. - For Non-resident, The fund to be withdrawn from Foreign Currency Settlement account must be transferred to Foreign Currency Deposit Account (Source of fund: Abroad Fund) or THB account opened 	

with Citibank which I am the sole owner or the primary owner in case of joint account.

- The instruction to transfer fund can be submitted to Citibank by (i) paper form at Citibank's branch, (ii) recorded phone, or (iii) any other method stipulated by Citibank from time to time.

- Customer must comply with all applicable laws including the Bank of Thailand's Foreign Exchange Control, the SEC's Offshore Investment, and the Anti-Money Laundering Office's regulations and Citibank's terms and conditions and related procedures.

- If any of the said conditions are not satisfied, The bank has the right to reject or cancel such use, not perform deposit/withdraw/transfer, to withdraw the fund in Foreign currency settlement account and return the same to any of my other accounts opened with Citibank as it deems appropriate, as well as to suspend or terminate any and all of my accounts opened with the bank.

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

A Foreign Currency Settlement 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 Settlement 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 settlement account is not protected under Deposit Protection Agency Act.

- Foreign Exchange rate contain a certain risk which may direct result in the movement of your principal.

- 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.

- Investors investing in funds investment products denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal when foreign currency is converted back to the investors' home currency. Exchange controls may be applicable from time to time to certain foreign currencies. Investors should therefore determine whether any foreign currency investment is suitable for them in the light of their personal investment objectives, financial means and risk profile. Investment products are not available to U.S. persons and may not be available in all jurisdictions. This document does not constitute the distribution of any information or the making of any offer of solicitation by any one in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such document or make any offer or solicitation. All applications for investment products are subject to specific terms and conditions. All subscriptions for Investment Products must be made on application forms accompanying the prospectus. Prospectuses are available from Citibank, N.A. Bangkok Branch. Citibank full disclaimers, terms and conditions apply to individual products and banking services.

- The risk from changing the Foreign currency exchange policy or Offshore Investment 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, 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 4th 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, 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 4th 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

Foreign Currency Saving Account

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 related laws and regulations e.g. Bank of Thailand, SEC and Anti money laundering law.

Additional information :None