

Table of Citi Credit Card Disclosures

(Please read this table of product disclosures and study the details and conditions carefully, before making a decision to purchase or use the product.)

1. What is this product?

With effect from 1 November 2022 Citigroup Inc. has transferred ownership of its consumer banking business in Thailand to United Overseas Bank (Thai) PCL (registration number 0107535000176) and/or its related group entities ("UOB").

UOB is the issuer of "Citi" branded consumer banking products in Thailand and Citibank, N.A., Bangkok branch is providing certain services in respect of those products.

The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under licence by UOB entities from Citigroup Inc.

Citi credit card is a credit card issued by Citibank to you for paying for goods and services instead of using cash at stores or businesses nationwide and worldwide displaying VISA sign or MASTERCARD sign (depending on the type of card). The repayment term without accruing interest, in case repayment is made in full within a due date, is a maximum of 45 days in case of full repayment and a maximum of 55 days in case of partial repayment, from the account summary date. You can also withdraw cash advance from credit card.

2. What are the key features of this product?

- **Credit Limit:** Approved credit limit depends on the Bank's discretion in accordance with each applicant's qualifications. The maximum credit limit is 5 times of monthly income.
- **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 5% of total outstanding balance as of that relevant statement cycle date; OR 1% of outstanding Spending Amount (Spending Amount means retail and cash advance transactions, including overlimit 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 whichever is higher. (Effective date on 1 August 2021)
- **Cash Advance Amount for Each Withdrawal:** A maximum of 100% of credit limit subject to your payment history and year of membership.
- **Interest Rate:** 16% per year in case of minimum payment (partial payment) or late payment. Interest rate will be calculated from the statement date.
- **Interest Rate on Cash Advance:** 16% per year which will be calculated from the withdrawal date.

3. What are the service fees for this product?

- **Cash Advance Fee:** 3% of cash withdrawal amount
- **Entrance Fee:** None
- **Annual Membership Fee:** Depends on the type of credit card (please see details in the fee table). 1st Year Annual Membership Fee depends on the promotion terms of each card. As a result of the cancellation of the Card, I hereby acknowledge that the annual fee refund is pro-rate according to non-utilization period of service covered by the card.
- **Collection Expense:** In case of any payments default, whether in whole or in part, the Bank is eligible to charge interest during the period of payment default, at the rate as deemed appropriate by the Bank, which shall not exceed the maximum interest rate chargeable under applicable laws. In case that your outstanding balance exceeds THB 1,000 and this Citi credit card agreement is still remain valid, then collection fee will be charged at THB 50 for the first cycle which outstanding balance remains unpaid. In case that the outstanding balance remains unpaid for more than one cycle, you will be charged the collection fee at THB 100 for each of the following cycle(s). Effective date 12 Sep 2021.

4. What are the service fees in foreign currency for this product?

Currency Conversion Risk Premium: No more than 2.5% of spending or cash withdrawal in foreign currency. Any spending or cash withdrawal in foreign currency shall be converted into Thai Baht at VISA International Co., Ltd.'s or MasterCard Worldwide Co., Ltd.'s reference exchange rate.

5. What are the conditions of this product and your obligations?

- You must pay debts as stated in the statement within the due date specified therein.
- If you are a primary cardholder, you must be responsible for all expenses incurred from each supplementary card.
- You must keep the credit card and password safe and you should not disclose your password or credit card information to other persons.
- If you have found that your credit card is lost or stolen, you should contact the Bank immediately to take remedial action and inspection.

6. What will happen if you fail to comply with the conditions and obligations?

- **Late Charge Fee on Outstanding Amount:** The Bank reserves the right to charge interest for default in accordance with the conditions specified by the Bank but no more than 16% per year.
- **Settlement Rights:** The Bank has the right to deduct money from your account to pay your outstanding balance owed to the Bank.

7. What are the key risks from this product?

- If your credit card is lost, you will be responsible for any charges incurred prior to credit card suspension.
- If you have problem in paying off the outstanding amount, you should inform the Bank immediately to consider providing other installment payment schemes.

8. What should you do if your contact information changes?

You should contact the Bank immediately for accurate and prompt communication with you. You can contact CitiPhone Banking staff at 1588 to notify your changed contact information, or send your changed contact information via mail by stating name, last name, credit card number, and new address, together with a copy of Identification card (certified true copy) to Citibank P.O. box 2430 SorPhor. Bangrak 10500 or via fax to 0-2079-4253.

9. How can you find more details or contact the Bank for more information about this product?

If you have any question or complaint, you can find more information at www.citibank.co.th or at Citibank - 399 Interchange 21 Building, Sukhumvit Road, Klongtoey Nua, Wattana, Bangkok 10110, Tel. 1588.

10. More credit card options

- **Citi Prestige** : A world of unforgettable experiences awaits.
- **Citi Mercedes** : Privileges Always Drive With You
- **Citi Premier** : Premier Privileges Take You to Another Level
- **Citi Royal Orchid Plus Preferred / Citi Royal Orchid Plus Select** : Your Preferred Journey
- **Citi Rewards** : The card that allows you to earn faster rewards.
- **Citi Cash Back Platinum** : Saving while Spending
- **Citi Simplicity** : The card that keeps it simple.
- **Citi Makro** : The most valuable credit card at all Makro branches in Thailand.
- **Citi Grab** : Grab life in the fast lane
- **Citi Lazada** : Play it up

The information in this document is effective until it is changed.

Warning: A credit card is deemed as a request of loan from the Bank. You must make repayment in full; otherwise, you will incur interest charges.