

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.

## Product : Flexible Saving Account

<b>Table of information disclosure of Flexible Saving Account</b> (please carefully read this table of information disclosure and study product details and T&Cs before making a decision to buy or use this product)	<Selling agent name>
	<b>United Overseas Bank (Thai) PCL</b>
	<b>Flexible Saving account</b> <b>1 November 2022</b>
<b>1 What is this product?</b>	
A Citibank Flexible Savings Account is a demand deposit and earns interest from the first baht of savings. Customer may deposit or withdraw any amount to/from her/his available balance at any time she/he likes. This deposit product is under protection of Deposit Protection Agency within the coverage stipulated by the law.	
<b>2. Major Product features</b>	
- Minimum Deposit Requirement : No minimum or maximum amount required. However, the customer must maintain at least 1,000,000 baht total deposits and/or investments balance. - Tenor : None - Interest rate : 0.10% p.a. - Date count convention used to calculate the interest : 366 days - Frequency of interest pay-out : 2 times/year, On 30 <sup>th</sup> June and 31 <sup>st</sup> December 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>	
- Minimum maintenance fees for accounts with balances lower than the bank's minimum requirement: For Citigold and Citi Priority customer 0 baht per month/account For Citibanking customer 300 baht per month/customer since 1 October 2016	
<b>4. This product has a condition which may impose a responsibility to you as follows</b>	
- Right to set-off: Bank has the right to forthwith deduct or transfer from any and/or all of my/our accounts the amount which I/we am/are in arrear to the bank to set-off what is owned to the bank. The bank will send notification in written 7 business days in advance. - A duty to comply under law. For example, The Anti-Money Laundering Law	
<b>5. What will happen if you withdraw money before its maturity date</b>	
A Flexible Saving Account is the type of Deposit product which its feature allow customer to withdraw fund without any account maturity conditions.	
<b>6. What are your option when your deposit reached its maturity date</b>	
A Flexible Saving Account is the type of Deposit product which its feature allow customer to withdraw fund without any account maturity conditions.	

## 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 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 UOB at Interchange 21 Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nua, Wattana, Bangkok, or call the branch at 0-2232-2484.
- + Contact UOB 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 UOB at the Central World 2 Branch: Floor 4<sup>th</sup> 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 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 UOB at Interchange 21 Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nua, Wattana, Bangkok, or call the branch at 0-2232-2484.
- + Contact UOB 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 UOB at the Central World 2 Branch: Floor 4<sup>th</sup> Beacon Zone 999/9 Central World, Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call the branch at 0-2079-8500.

## 10. Other selection of deposit product

- Foreign Currency Saving Account
- Current Account
- 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.

**Information pertains in this document will value until any changes may apply for example interest rate, or other conditions.**

**Additional information :None**