

**Product : Flexible Saving Account**

<p><b>Information disclosure table of Flexible 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)</p>	<p>&lt;Selling agent name&gt;</p>
	<p><b>Retail bank</b></p>
	<p><b>Flexible Saving Account</b> <b>15 September 2017</b></p>
<p><b>1 What is this product?</b></p>	
<p>A Citibank Flexible Saving 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.</p>	
<p><b>2. Major Product features</b></p>	
<ul style="list-style-type: none"> <li>- Minimum Deposit Requirement : 1,000,000 baht with no cap on maximum</li> <li>- Tenor : None</li> <li>- Interest rate : 0.30% p.a.</li> <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> <p>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.</p>	
<p><b>3. Fees of this product</b></p>	
<ul style="list-style-type: none"> <li>- Minimum maintenance fees for accounts with balances lower than the bank's minimum requirement:</li> <li style="padding-left: 20px;">For Citigold and Citi Priority customer 0 baht per month/account</li> <li style="padding-left: 20px;">For Citibanking customer 100 baht per month/account until 30 September 2016</li> <li style="padding-left: 20px;">For Citibanking customer 300 baht per month/customer since 1 October 2016</li> </ul>	
<p><b>4. This product has a condition which may impose a responsibility on you as follows</b></p>	
<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 all accounts to the bank to set-off what is owed to the bank.</li> <li>- A duty to comply with the law. For example, customers must not violate the Anti-Money Laundering Law or other related laws.</li> </ul>	
<p><b>5. What will happen if you withdraw money before its maturity date</b></p>	
<p>A Flexible Saving Account is a type of Deposit product that allows customers to withdraw funds without any account maturity conditions.</p>	
<p><b>6. What are your options when your deposit reaches its maturity date</b></p>	
<p>A Flexible Saving Account is a type of Deposit product that allows customers to withdraw funds without any account maturity conditions.</p>	
<p><b>7. Is there any risk?</b></p>	

- 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 25 million baht now till 10 Aug 2016 then lower the Maximum coverage to 15 million baht till 10 Aug 2018 then lower the Maximum coverage to 10 million baht till 10 Aug 2019 then lower the Maximum coverage to 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 a partial refund for amounts not protected under the 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](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 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](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 deposit products**

- Normal Saving Account

- Foreign Currency Saving Account

- Current Account

- Time Deposit Account

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