

Product: Mortgage

Information disclosure table of Mortgage (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)	Selling/Producing agent name Citibank, N.A.										
	Citibank Home Loan 15 September 2017										
1 What is this product?											
Citibank Home Loan offer fixed and float interest rate, customer must mortgage this residential as collateral.											
2. Major Product features											
<p>-Type of Real Estate* : Apartment, Condominium, Single detached house, Twin house, Town house * (Bank reserves the right to not mortgage studio type condominium and commercial building for business enterprises)</p> <p>-Accepted Collateral Location : Bangkok, Samut Prakarn, Nonthaburi with flooded height <= 100cm (based on appraisal firms)</p> <p>-Actual approved loan amount: minimum 500,000 THB and Maximum 20,000,000 THB</p> <p>- Maximum loan to value : 85%</p> <p>- Loan Tenors :</p> <ul style="list-style-type: none">+ Apartment/Condominium 5 - 25 Years+ Landed Collateral 5 - 30 Years <p>- Fixed Interest Rate :</p> <ul style="list-style-type: none">+ 1st Year : 2.30% per annum**+ 2nd Year : MLR- 1.50% per annum+ 3rd Year : MLR- 1.50% per annum+ 4th year and following : MLR- 1.50% per annum <p>** (Interest rate can be changed depending on Bank's promotion/ criteria during each period.)</p> <p>- Effective Interest Rate throughout the loan tenor : 5.32 % per annum***</p> <p>** (Effective Interest Rate for Home loan value 3,500,000THB with a tenor of 25 Years, MLR 7.00% p.a. dated March 13, 2015)</p>											
<table border="1"><thead><tr><th>Month</th><th>1 - 6</th><th>7 - 12</th><th>13 - 24</th><th>25 onwards</th></tr></thead><tbody><tr><td>Interest Rate (%p.a.)</td><td>2.30%</td><td>2.30%</td><td>MLR - 1.5%</td><td>MLR - 1.5%</td></tr></tbody></table>		Month	1 - 6	7 - 12	13 - 24	25 onwards	Interest Rate (%p.a.)	2.30%	2.30%	MLR - 1.5%	MLR - 1.5%
Month	1 - 6	7 - 12	13 - 24	25 onwards							
Interest Rate (%p.a.)	2.30%	2.30%	MLR - 1.5%	MLR - 1.5%							
<p>- Effective Interest Rate <u>including fees</u> for the 1st year : 6.71 % per annum***</p> <p>- Effective Interest Rate <u>including fees</u> for the next years : 5.57 % per annum***</p> <p>*** (Effective Interest Rate for Home loan value 3,500,000THB with a tenor of 25 Years, MLR 7.00% p.a. dated March 13, 2015. Fees mean insurance, appraisal fees and fees that will be responsible by customer later on. The details is in the next page.)</p> <p>- Interest Rate Calculation : Accrued Daily</p> <p>Remark: In case that interest rate is depend on reference rate as MLR, Financial institution will announce a change at Financial institution branch and website. Loan approval base on Citibank criteria and Citibank reserves right to change it without prior notice.</p> <p>Effective 1 October 2015, Citibank reserves the right to stop booking new mortgage. Existing mortgage customer will not be affected.</p>											
3. Fees of this product											
- Mortgage fee	1.00% of loan amount, maximum 200,000THB										
- Processing fee	0.25% of loan amount, maximum 50,000THB										

- Stamp duty fee	0.05% of loan amount, maximum 10,000THB
- Legal fee	1,000 THB (Calculate at product fact sheet dated and subject to change.)
-Appraisal fee	3,210 THB (Calculate at product fact sheet dated and subject to change.)
- Re-finance fee (Before 3 Years)	3.00% of outstanding loan amount.

4. This product has a condition which may impose a responsibility on you as follows

- Monthly Installment and due date base on interest rate and tenors follow loan contract which you will receive on loan draw down date
- In case of late payment, please contact Citibank branch immediately for review the condition of payment

Remark: Total loan or installment amount subject to change on MLR.

5. What will happen if you cannot comply under our condition

- Late payment interest rate: 15 % of outstanding balance.
- Collection fee : 100 THB / Statement cycle
- Right to set-off: The bank has the right to deduct the amount of any arrears from any and all accounts to the bank to set-off what is owed to the bank.
- Bank may need to terminate loan contract and act on legal process

6. What will happen if you pay-off loan before its maturity date

- In case of close loan account within 3 years after loan contract date by refinance with another financial institution. It's customer duty to inform Citibank to close loan account and responsible for refinancing fee.
- In case of close loan account after 3 years after loan contract date by refinance with another financial institution, It's customer duty to inform Citibank to close loan account.

7. Do you need a Guarantee or any pledgee or not

- Fire and Flood insurance

Remark: Customer has the right to choose insurance agent or any insurance company.

8. Is there any risk?

- Home loan interest rate will be fixed in 1st year and float follow MLR afterward. Higher interest rate may increase monthly installment and loan amount.

9. 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, 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 0-2677-4999

10. 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, 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 0-2788-2000
 - + 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 0-2677-4999

11. Other loan products

None

Disclaimer : Your residential collateral may take over by the bank. In case of over payment or miss payment condition in loan contract.

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

Additional information: This Product fact sheet is only primary information, you will receive the fact sheet with interest rate, tenors, monthly installment and due date on loan draw down date.

Table of interest rates and home mortgage loan fees by Citibank, N.A.
Home mortgage loan at the amount of 3,500,000 million baht with 25-year loan tenor

Interest Rate	Rate	
1. Effective interest rate throughout loan tenor (1)	5.32%	per annum

Relating Expense (2)	Rate	
2. Other Fees Financial service fee Appraisal fee (3,210 THB) Fees paid to other agencies Mortgage fee (1.00% of appraisal value; 35,000 THB) Duty stamp fee (0.05% of loan amount; 1,750 THB)	1.14%	of loan amount at the contract date (Pay one time)
3. Insurance fee (8,837.50 THB per annum)	0.2525%	of loan amount at the contract date/ per annum
4. MRTA (Citibank doesn't charge this expense)	0.00%	

Total Interest and Expenses	6.71%*	at the first year (1+2+3+4)
	5.57%*	after the first year onwards(1+3+4)

*This is calculated with respect to the loan amount at the starting date

Refinance fee (3)	3.00%	of the outstanding balance
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Remarks

1. Effective Interest Rate is the interest rate that the borrower needs to pay an average annual basis over the loan tenor. The sample calculation of the interest rate is as follows:-

Month	1 - 6	7 - 12	13 - 24	25 onwards
Interest Rate (%.p.a.)	2.30%	2.30%	MLR - 1.5%	MLR - 1.5%

MLR Reference rate as of March 13, 2015 is 7.00% per annum.

2. Relating expense means other cost which is not interest.

Relating expense includes fees paid to financial institutions like appraisal fee, including fees paid to other agencies; mortgage fee, duty stamp fee, insurance fee and MRTA.

3. Penalty for paying loan before loan maturity (Refinance Fee) as a penalty for a borrower to pay more

if the borrower refinance with other financial institutions within the first 3 years after the date of the contract.