

Product : Normal Saving

Table of information disclosure of Saving product (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>
	Retail bank
	Normal Saving account
	15 September 2017
1 What is this product?	
A Citibank 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.	
2. Major Product features	
- Minimum Deposit Requirement :	1,000,000 baht with no cap on maximum
- Tenor :	None
- Interest rate :	0.30% p.a.
- Date count convention used to calculate the interest :	366 days
- Frequency of interest pay-out :	2 times/year, On 30 th June and 31 st 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.	
3. Fees of this product	
- 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
4. This product has a condition which may impose a responsibility to you as follows	
- 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.	
- A duty to comply under law. For example, The Anti-Money Laundering Law	
5. What will happen if you withdraw money before its maturity date	
Saving Account is the type of Deposit product which its feature allow customer to withdraw fund without any account maturity conditions.	
6. What are your option when your deposit reached its maturity date	
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 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 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 bank via below channels so that any future communications will reach you in timely manner.

- + Inform bank via www.citibank.co.th, or contact Citi Phone banking 1588
- + Contact Citibank at Bangkok (Asoke) Branch 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nue , Wattana , Bangkok , or call 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 Central world Branch floor 4th Beacon Zone 999/9 Central World , Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call 02-677-4999

9. For more details of this product and the contact of the issuer

- If you have any queries or need to complain you can contact bank via below channels:
- + Inform bank via www.citibank.co.th, or contact Citi Phone banking 1588
 - + Contact Citibank at Bangkok (Asoke) Branch 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nue , Wattana , Bangkok , or call 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 Central world Branch floor 4th Beacon Zone 999/9 Central World , Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call 02-677-4999

10. Other selection of deposit product

- Foreign Currency Saving Account
- Current Account
- Time Deposit Account

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

Additional information :None