

Product: Secured Overdraft Account (Citibank)

Information disclosure table of Secured Overdraft Account (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 agent name>
	Retail bank
	Secured Overdraft Account (Citibank) 15 September 2017
1 What is this product?	
Secured Overdraft Account offer customer more convenient and more financially benefit for our customer. The account is charge interest per bank announcement and required a time deposit account as pledge.	
2. Major Product features	
- Minimum Overdraft account Requirement :	100,000 baht
- Tenor:	Per pledged Time Deposit account
- Interest rate :	
+ Amount 100,000 and up	5.50% p.a.
- Date count convention used to calculate the interest:	365 days
- Interest rate calculation :	Daily
- Highest credit amount ratio per pledge :	
+ Normal Time Deposit Account	Credit 100%
+ Periodic Time Deposit Account	Credit 80%
Note:	
1) Interest rate may change at any time; Citibank will announce any interest change on Bank board announcement at branches and bank's website.	
2) For prime retail customers using temporary overdraft facility, the interest rate charge is 7.00% p.a.	
3. Fees of this product	
- Duty Stamp Fee	0.05% of Credit amount but not exceed 10,000 baht
4. This product has a condition which may impose a responsibility on you as follows	
- Right to set-off: Bank has the right to deduct fund from pledged accounts to the bank to set-off what is owed to the bank	
- Amount spend cannot exceed the Overdraft Credit granted	
Note: The total repayment balance may have differences due to interest rate changes.	
5. What will happen if you cannot comply under our condition	
Bank reserve the right to forfeit Time Deposit Account which pledged for Secured Overdraft Credit within 30 day but not exceed 60 days (since the credit distribute date)	
6. What will happen if you pay-off loan before its maturity date	
Secured Overdraft Account has no condition on any pay-off before its maturity date	
7. Do you need a Guarantee or any pledgee or not	
- Normal Time Deposit Account or Periodic Time Deposit Account open with Citibank NA (Thailand) is applicable to pledge.	

8. Is there any risk?

- Interest rates are subjected to the bank's announcement. For the latest information on effective interest rates, please refer to www.citibank.co.th

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 02-677-4999

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 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 02-677-4999

11. Other loan products

Ready Credit Account

Warning: Bank has reserve the right to consider or reject to disburse the loan, changing the credit amount granted, or terminate the loan agreement up to bank discrete.

The information contain in this document is valid until any change were made, for example interest rate or other related conditions.