

Product: Flexible Time Deposit Account (Enhancement)

Information disclosure table of Flexible Time Deposit Account (Enhancement) (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					
	Flexible Time Deposit Account (Enhancement) 1 December 2017					
1 What is this product?						
A Flexible Time Deposit Account is accounting that offer customer an interest rate upon current Market. This account has a feature which allows you to partially withdraw fund before its reach the maturity. The account is applicable to pledge for Secured Overdraft credit and this deposit product also under protection of the Deposit Protection Agency within the coverage stipulated by the law.						
2. Major Product features						
- Minimum Deposit Requirement : 200,000 baht with no cap on maximum						
- Tenor : 3, 6, 9, 12, 18 and 24 months						
- Interest rate :						
Tenor	3 months	6 months	9 months	12 months	18 months	24 months
Interest Rate	0.30%	0.40%	0.40%	0.40%	0.40%	0.40%
- Date count convention used to calculate the interest : 365 days						
- Frequency of interest pay-out : At Maturity date						
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.						
3. Fees of this product						
None						
4. This product has a condition which may impose a responsibility on you as follows						
- You must keep the deposit until its maturity date to get the interest pay-out per clause number 2 , otherwise you will receive interest pay out per clause number 5						
- The minimum balance require to maintain the Flexible Time Deposit Account status , In case of partially withdrawal were made is : 200,000 baht						
- The minimum require for withdrawal amount per time is 10,000 baht and the total withdrawal amount must not exceed Bank's condition in order for you to receive interest paid stated under clause number 2 otherwise you will receive the interest paid stated under clause number 5						
- 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.						
- Customer is obligate to open a Flexible Saving Account. Customer can use withdraw fund from other channels via this account.						
5. What will happen if you withdraw money before its maturity date						
- If you withdraw before its maturity date:						
+ Depositing shorter than 1 months, Bank will exclude interest pay out only the withdrawn amount						
+ Depositing longer than 1 months or more, Bank will pay out interest at Normal Savings Account rate at the withdrawal date						

- If you partially withdraw before its maturity date:
 - + The remaining deposit balance will receive the interest calculation like Flexible Time Deposit Account rate

6. What are your options when your deposit reaches its maturity date

- Total deposit balance (principle + interest paid) in this account will pre-set to automatically transfer total balance from time deposit account when reach its maturity to Saving accounts/Current account. The interest given at the bank announcement interest rate.
- Atomically Re-Enrolling total deposit balance (principle + interest paid) to the same tenor of Normal Time Deposit Account with interest per bank announcement at the time.
- Atomically Re-Enrolling only Principle to the same tenor to the same tenor of Normal Time Deposit Account with interest per bank announcement at the time and interest paid will transfer to pre-set Saving account/Current Account.

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 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 02-232-2484.
 - + Contact Citibank at the Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Bangkok 10230, 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 02-079-8500.

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, 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 02-232-2484.
 - + Contact Citibank at the Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Bangkok 10230, 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 02-079-8500.

10. Other deposit products

- Normal Time Deposit Account
- Periodic Time Deposit Account

Warning: This deposit product is 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.

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