

Content

Citibank Credit Card

- Citibank Credit Card 2
- Sample of Citibank Credit Card 3
- How to use the Citibank Credit Card 4

Citibank Credit Card Benefit

- Cardholder Benefits 4
- Maximum Credit Line of up to 5 times 5
- Cash Advance of Up to 100%
of Your Credit Line 5
- The Revolving Credit 6
- 24-hour CitiPhone Banking Services 7
- AVR-automatic 7
- CitiPhone Banking Officer 8
- Citibank Rewards Program 10
- Citibank Rewards Points Redemption 11
- The Cycle of Settling Payments on the Cards Up to 55 Days 11
- Credit Shield Plus 12
- No Service Charge on Travelers Checks 1% 13
- Supplementary Cards 13

The following benefits are applicable exclusive to the Citibank Gold, Citibank Rewards, Citibank Platinum Rewards, Citibank Royal Orchid Plus Platinum Select

- Citibank Personal Assistance 14
- Citibank Purchase Protection Plan 15
 - Travel Accident Insurance
 - Insurance for Loss of Luggage and Flight Delay
 - Claim Procedure
- The following benefits are applicable for
Citibank Royal Orchid Plus Platinum Select 17
- Roadside Assistance service for
Citibank Royal Orchid Plus Platinum Select 19

Content

You Monthly Statement

- You Monthly Statement 22
- Detail Shown in Monthly Statement 23
- Balance Checking 23
- Copy of Sale Slip 24
- Payment Options 24

Caring for you Citibank Credit Card

- Card Replacement 28
- Card Renewal 29
- Change of Address 29

Citibank Credit Card

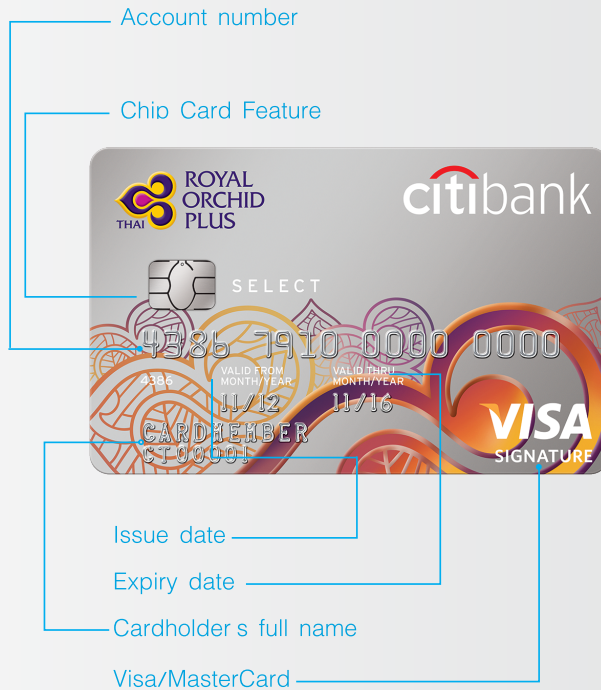
Citibank Credit Card is issued by Citibank, N.A., a leading American financial institution. From our experience and expertise, Citibank Credit Card offers unique privileges to fully meet your needs.

Recommendation: Please be reminded to sign the back of your credit card as soon as you receive it, using the same signature as in your application and / or your passport. Also read the Term and Condition of Using Citibank Credit Card and sign at the back of the Citibank credit card means you have been accepted the Term and Condition, and Cardmember Agreement of Citibank Credit Card.

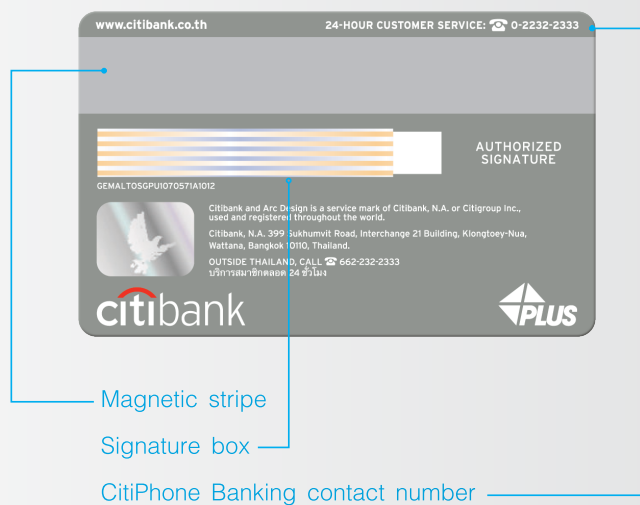
Please be careful not to fold or bend your credit card and to prevent code erasure, do not let that magnetic strip contacts with magnets or heat.

Sample of Citibank Royal Orchid Plus

Front



Back



How to use the Citibank Credit Card

Citibank Credit Card is accepted throughout Thailand and more than 200 countries around the world or the places that have Visa or / and MasterCard Logo:

- Show your Citibank Credit Card to the cashier.
- The cashier will then issue a sales slip.
- Check the accuracy of both the date and total sales amount at the bottom of the sales slip before signing.
- Take back your Citibank Credit Card from the cashier, along with a copy of the sales slip for your record.
- Make sure you receive your Citibank Credit Card, before accepting both the card and a copy of the sales slip. It is possible that the cashier gives you the card of another current shopper by mistake.
- Do not sign your name on a blank sales slip.

Cardholder Benefits

As a Citibank Cardholder, you are entitled to the following special privileges:

- Maximum Credit Line up to 5 times of your monthly income
- Cash Advance of up to 100% of your Credit Line
- Revolving Credit with minimum payment 10%
- 24-hour CitiPhone Banking Service
- Citibank Rewards Program and redemption point
- The Cycle of Settling Payments on the Cards Up to 55 Days
- Credit shield Plus
- No Service charge when purchasing Travelers Checks 1%
- Supplementary Cards up to 4 cards

Remark: Citibank reserves the right to change the services/benefits offered to the Cardholder in written.

Maximum Credit Line of up to 5 times

Citibank offers a maximum credit line up to 5 times of your monthly income. As a Citibank Cardholder, your credit line will be determined according to your salary, your financial history, as well as other supporting document requested with your application.

The credit line given entitles you to obtain cash advance from any Citibank counter or ATM and make payment for goods and services.

The available credit amount will be reduced by both the unpaid balance and the new charges made to the account for which the cardholder has not yet received a bank statement.

Remark: For available credit line calculation, please refer to Term and Condition of Using Citibank Credit Card.

Cash Advance of Up to 100% of Your Credit Line

With a Citibank Credit Card, you may conveniently obtain a cash advance up to 100% of your credit line, limited by the available credit line you have at the time depending on your financial history. A cash advance and total card spending must not over than your available credit line you have at the time. You can withdraw cash advance at the following places:

- Bank counters in over 200 countries that issue Visa or MasterCard cards
- Citibank N.A. counter
- ATMs around the world with the following logos: ATM pool, VISA, PLUS, MasterCard, and Cirrus. Maximum withdrawal per transaction is dependent on the individual ATM machine used and your remaining credit line.

Citibank will charge a cash advance fee for every transaction. Interest will be charged starting from the date of cash advance withdrawal to the date when the withdrawn amount is fully paid whether you make full or partial payments.

Remarks: For the interest on cash advance and cash advance fee calculation, please refer to Term and Condition of Using Citibank Credit Card

The Revolving Credit

Citibank Credit Card offers you the financial flexibility to make full or partial payments.

You can choose to pay your outstanding balance in full within the payment due date, which will reduce your outstanding balance to zero. After the full payment is received, if there are no further transactions before your next billing cycle, your available credit line for that month will be restored to your present credit line.

Or you can choose to make a partial payment with a minimum of 10% of the outstanding balance or 200 THB, whichever is higher.

The interest from your spending on Citibank Credit Card will be calculated from the outstanding balance of previous statement plus the spending of current statement in which they are calculated from the posting date (the date the bank has settled the purchase amount done by your credit card at the merchant outlet) to the date of payment. The interest rate that is used will be based on Citibank's interest structure which is in accordance with the rate announced to the law.

Please call 24-hour CitiPhone Banking at 1588 for information on your outstanding balance, available credit line, revolving credit, etc.

Remark: The minimum payment THB200 is not applied to transaction from PayLite, PayLite Conversion On Phone/Online, or Cash Advance On Phone/Online programs, that required monthly minimum payment is 10% of outstanding balance as of statement cycle date.

Please refer to Term and Condition of Using Citibank Credit Card

24-hour CitiPhone Banking Services

CitiPhone Banking offers a more efficient and faster alternative for the customer. CitiPhone Banking enables you to make automatic transactions and retrieve information regarding your Citibank Credit Card account anywhere at any time. Simply dial 1588* (only Bangkok and vicinity) and have your account number and T-PIN handy. You may choose to use either the AVR-Automatic Voice Response System or talk to CitiPhone Banking Officer available 24 hours a day, 7 days a week.

*Outside Bangkok metro area dials 02-1588.

AVR-automatic

A 4-digit T-Pin will be individually assigned to you a week after your card has been approved.

Fast: You do not need to go anywhere. Just dial 1588 and it's like you are dealing with your personal banker.

Convenient: All you need is a Citicard, Citibank Credit Card or Account Number and T-PIN and you can connect to CitiPhone Self-Service Banking without waiting in an officer's line.

- Citicard number + T-PIN
- Citibank credit card number +T-PIN
- Citibank account number+ T-PIN

Confidential: With a 4-digit T-PIN code you can access all your accounts and you can change it to easier-to-remember number at anytime. Or if you do not have a T-PIN code or forget it, you can request from a CitiPhone Banking Officer.

Remarks: If you have more than one Citibank account, you can use a single T-PIN code for all your banking transactions. To request new T-Pin, please call 1588.

Easy: There is no need to memorize any steps. You are provided with simple-to-follow instructions each time you access CitiPhone Self-Service Banking. For speed and convenience, you should have your Citicard, Citibank credit card or account number plus 4-digit T-PIN ready before dialing.

Economical: No application or service fees are levied

Automatic Voice Response (AVR) CitiPhone Self-Service Banking System:

- Apply for Credit card or Cash Advance on Phone program, and what is new
- Balance Inquiries, Funds, Transfer, and Payment
- Citibank Rewards points Inquiries and Redemption
- Block lost card
- Temporary credit line increase (available for customer whose credit lines are less than 5 times monthly incomes)
- T-PIN change
- Request for copy of statement, and check book service
- Application Status Inquiries

CitiPhone Banking Officer

From wherever you are, local or abroad, and whenever you need assistance of any kind, you can always contact CitiPhone Banking 24-hour.

With the toll free number service from 19 countries all over the world back to CitiPhone Banking in Thailand. CitiPhone Banking Officers are standby to assist you at all time. For example, you can contact CitiPhone Banking in Thailand at 800-966-857 from Hong Kong or 800-6611-042 from Singapore.

Cardmembers are offered an international toll-free service from the following numbers:

From	Tell free no.	From	Tell free no.
Australia	1800-140-244	Norway	800-14-070
Belgium	0800-7-2514	Philippines	1800-661-0001
Denmark	80-01-5399	Portugal	0800-866-234
France	0800-905-882	Singapore	800-6611-042
Hawaii	1-866-337-7986	Sweden	020-79-6079
Hong Kong	800-966-857	Taiwan	0080-166-1001
Indonesia	001-800-660-061	Italy	1678-78647
United Kingdom	0800-96-9271	Japan	005-3166-0013
Korea	0078-66-1-0061	New Zealand	0800-10-2289
U.S.A	1-888-729-0907		

Citibank Rewards Program

Citibank Rewards* is a rewards point accumulation program through credit cards used to redeem complimentary gifts.

The program lasts throughout your Citibank Credit Card membership. Every spending made, locally or overseas, whether it is the purchase, or paying for membership fee, the cardmember will receive Citibank Rewards point for every spent through Citibank Credit Card. However, this does not include cash advance, cash advance on phone/online, fee, and interest, and utility. Spending through Supplementary Card can also gain Citibank Rewards Points as the points will be stored in Primary Card Account and only the Citibank Primary Cardholder can redeem the points.

In every case of expiration, termination, or cancellation, Citibank Rewards Points will immediately expire. Citibank rewards Points redemption has therefore to be done before such cases.

The status of Citibank Rewards Points, including total points earned, points redeemed, and points available, is summarized in the monthly statement.

Citibank Makro Platinum Rewards can earn point to redeem only Makro voucher which the cardholder can earn up to 150,000 points per year, and Citibank Makro Gold can earn up to 100,000 points per year, and Citibank Makro Silver can earn up to 40,000 points per year.

Citibank Royal Orchid Plus can redeem Citibank Rewards Points to Royal Orchid Plus Mileage only. In addition, the utility payment cannot earn Citibank Rewards Points.

* Citibank Cash Back cannot earn Citibank Rewards Points.

** For some of Citibank Credit Card, Utilities payment, payment at gas station cannot earn Citibank rewards Points.

*** For purchasing LTF, RMF or mutual fund through Citibank Credit Card, the reward points earn will base on condition of each fund. Please find detail in marketing communication or call Citiphone Banking 1588.

Citibank Rewards Points Redemption

1. Instant rewards at the purchasing points: Facilitating your shopping experiences with Citibank Rewards redemption for complimentary gifts or discount from our partners. For the further information of the list of our partners, please visit www.citirewards.com or call CitiPhone Banking 1588.
2. Online Redemption: Citibank Cardmember can redeem complimentary gifts or mileages by simply accessing www.citirewards.com anytime. The Cardmember can also check his/her Citibank Rewards Points or redemption history from your account and also experience the online redemption, completed with visual aids and thorough descriptions.
3. Redemption through an automatic phone call system: Simply call CitiPhone 1588 AVR and you will be directed to an automated attendant service that gives you the opportunity to check your accumulated Citibank Rewards Points and easily redeem the gifts anytime by simply press the product code and the quantity. In case you want your Citibank Rewards Points converted into mileage points or annual fees, you can directly contact CitiPhone Banking.

The Cycle of Settling Payments on the Cards Up to 55 Days

As a Citibank Cardholder, you are entitled to a 45-day interest free period when you choose to pay the outstanding balance in full as on your Monthly statement from your cut-off date plus a 15-days extension for retail spending.

In the event you pay the minimum amount due or partial payment, you are entitled to the maximum 55-day payment cycle. This period is calculated from the 30-day period from your cut-off date plus 25-day extension.

Remark: Please refer to an example that demonstrated the payment cycle in the Term and Condition of Using Citibank Credit Card

Credit Shield Plus

Introducing the protection service that takes care of your credit card payments when you cannot pay, in case of temporary inability to work for at least one month due to accident or sickness, Citibank Credit Shield Plus covers your monthly minimum amount due for up to 10 months. In case of permanent total disability or death, Citibank will also waive the entire outstanding amount within your credit limit up to a maximum of THB300,000. However, Credit Shield Plus applies only to amounts outstanding up to the date of the accident or illness, and not those incurred thereafter.

Citibank Credit shield Plus payments are based on your spending. You pay only 0.50% of your monthly outstanding balance, conveniently charged to your card amount each month.

For insurance coverage information please call the Insurance Broker or the Insurer.

Insurance Agent: Lockton Wattana Brokers (Thailand)
Tel. 0-2635-5000 ext. 4202

Insurance Company: Ayudhaya Alliance C.P. Life Insurance Public
Limited Company Tel. 1373

Remarks: Citibank has no involvement in the provision of the insurance scheme nor is a representative of the insurer, nor has any legal relationship with the insurance company. The insurance representative process the scheme which he sees as the most beneficial to the Cardholder and the Cardholder has the choice whether to have insurance or not. In the case that the Cardholder requires insurance, the Cardholder will engage directly with the insurance company by going through an insurance agent whereby the Bank will facilitate collection of the insurance premium through the Citibank Credit Card only to pay the insurance agent.

No Service Charge on Travelers Checks 1%

As a convenience for the Cardholders when travelling aboard, Citibank Credit Card lets you buy traveler checks without the normal 1% service charge. Only an initial fee of 100THB per check is required.

Supplementary Cards

You can share card privileges with the people you care about the most by providing up to four supplementary cards.

The supplementary cardholder must be at least 15 years old. The total monthly purchase of both primary and supplementary cardholders may not exceed the primary cardholder's credit line.

The following benefits are applicable exclusive to the Citibank Gold, Citibank Rewards, Citibank Platinum Rewards, Citibank Royal Orchid Plus Platinum Select

Citibank Personal Assistance 24 hours

Citibank Personal Assistance is positioned as valet service which will ensure that virtually all of the requirements of the Cardmember are professionally and personally catered for within the correct time frames and regardless of where the Cardmember is in the world.

Citibank Personal Assistance provides and arranges everything for the Cardmember. Please contact 1588 for a personal request as the following examples:

- Recommending worldwide attractions and providing useful information, such as tourist attractions, restaurants in both Thailand and overseas.
- Searching for information on rare products around the world
- International sourcing / Delivery service, for example, flower, gift, and books
- Reserving performance tickets in both Thailand and overseas such as theatrical performances, concerts, and sports
- Reserving places at restaurants and accommodations around the world at your will
- Providing business information such as information on commerce, law, embassy, and interpreter service
- Reserving golf clubs around the world, and other services you may need

Condition:

1. Citibank Personal Assistance will only be responsible for the cost of information searching.
2. Cardmember is responsible for the cost in purchasing goods or paying for service. This includes deposit money, transfer fees, cancellation fees, delivery/shipping costs including insurance cost, Costs incurred in transferring funds to fulfil a request, and any other costs.
3. Citibank Personal Assistance will not be responsible for searching for any goods or services for any commercial purpose, and prohibited under national law or which contravene the universally accepted moral or ethical standards for the country.

Citibank Purchase Protection Plan

As a Citibank Cardholder, you are protected under the Citibank Purchase Protection Plan at no fee premium extra charges. Citibank Purchase Protection Plan will indemnify you for any covered loss or damage occurring to the goods within 30 days after the date of purchase when charged through your Citibank Credit Card.

Citibank Rewards / Citibank Platinum Rewards (All card types)

Maximum indemnity per occurrence THB100,000

Maximum indemnity per item THB40,000

Citibank Platinum Select Royal Orchid Plus

Maximum indemnity per occurrence THB400,000

Maximum indemnity per item THB120,000

Remark: maximum 4 times per annual fee cycle

The responsible of the Cardholder:

- A. 50% of claim amount or minimum THB900 for loss or damage arising from accidental damage including theft, unexplained disappearance
- B. THB900 for other causes

Travel Accident Insurance

Whenever charging full travel fares to the Citibank Credit Card, the Cardholder is automatically entitle to Travel Accident Insurance coverage of up to THB25,000,000 per card provided with no charge. This insurance covers the Cardholder, spouse and dependent children (dependent children will be cover 25% of benefit), provided that their travel fares are fully charged to Citibank Credit Card.

Citibank Rewards / Citibank Platinum Rewards (All card types)

Maximum indemnity per card THB5,000,000

Citibank Platinum Select Royal Orchid Plus

Maximum indemnity per card THB25,000,000

Remark: Citibank Choice, Citi M Visa, Citibank Cash Back, Citibank Silver, Citibank Gold, and Citibank Clear are not protected under Travel Accident Insurance.

Insurance for Loss of Luggage and Flight Delay

When the Cardholder is charged for the air ticket, it be domestic or international flights, with the Citibank Credit Card, the Cardholder will receive compensation up to THB6,000 per cardholder or THB10,000 per family for Citibank Rewards / Citibank Platinum Rewards and THB20,000 per cardholder or THB40,000 per family for Citibank Platinum Select Royal Orchid Plus for any flight cancellation or flight delay over 4 hours.

In case that Cardholder luggage delivery is delayed for more than 6 hours; the Cardholder will receive compensation for necessary expenses of up to THB6,000 per cardholder or THB10,000 per family for Citibank Rewards / Citibank Platinum Rewards and THB20,000 per cardholder or THB40,000 per family for Citibank Platinum Select Royal Orchid Plus.

If there is a loss of luggage, the Cardholder will receive compensation for necessary expenses of up to THB20,000 per cardholder or THB40,000 per family for Citibank Rewards / Citibank Platinum Rewards and THB50,000 per cardholder or THB100,000 per family for Citibank Platinum Select Royal Orchid Plus.

Remark: Please keep the receipt of any expense happened while waiting for the flight or the luggage as evidence. Compensation does not include the cost of luggage and belonging items, which the Cardholder may claim from the airline.

Claim Procedure

In the incident that might lead to making a claim, you must inform Jardine Lloyd Thompson Limited about such incident as soon as possible, within 30 days from the date of loss or incident. The claim form and important evidence must be sent to

Jardine Lloyd Thompson Limited.
Claims Department, Floor 29 Vanit Building II
1126/2 New Petchaburi Road, Makkasa
Rachathevee Bangkok 10400
Tel. 0-2626-2505-06 Fax 0-2626-2557

Remark: This information is descriptive only. This precise coverage afforded is subject to the terms and conditions and exclusions of the insurance policy. Coverage is underwritten by MSIG Insurance. Citibank reserves the right to change the terms of Purchase Protection Plan and Travel Insurance and will give prior notification to the Cardholder.

Citibank Royal Orchid Plus Platinum Select Home Assistance

The Citibank Royal Orchid Plus Platinum Select Cardmembers are entitled to receive privileges from Citibank Select Home Assistance twice an annual fee cycle, which covers the expenses of Baht 2,000 a time. Citibank Select Home Assistance includes:

Electrical Repair Services:

In the case of any emergency problem with electricity, a qualified electrician will be sent by Citibank Select Home Assistance to your residence to check and repair the electrical system. However, the service will not include any non-emergency situation, for example, the damages or the replacements of electrical devices such as light bulbs or power plugs and sockets, a washing machine or any breakdown of electrical supply caused by or due to damaged electrical appliances shall not be considered as Emergency Repairs.

Plumbing and Sanitary Assistance:

In the case of any emergency caused by the leaking or the blockage of water piping or the sanitary system, a qualified plumber will be sent by Citibank Select Home Assistance to the Cardmember's residence to check and repair the damages. However, the service will not include any damages of devices and toilets or non-emergency situation, such as the leaking or dripping from the calyx, water taps, faucets, water heaters (warming machine), sanitary wares, etc.

Locksmith Assistance:

In case of being accidentally locked out of the residence, whether by the forgetting or the lost of the key, a qualified locksmith will be sent by Citibank Select Home Assistance to the Cardmember's residence to assist in opening the door. However, the assistance will not include any non-emergency situation or any expense in the making of a new key, changing lock, etc.

Venomous and Poisonous animals control Assistance:

In case of venomous or poisonous animals invading or disturbing your residence, a qualified animal exterminator will be sent by Citibank Select Home Assistance to handle the problems. These venomous and poisonous animals include only bees, hornets, wasps, snakes, scorpion, and centipedes and the assistance will not include any non-emergency situation.

Air-Conditioning Service:

Citibank Select Home Assistance will send mechanics to the cardmember's residence in the case of emergency related to air-conditioning system. The contractor will not hold responsible for the blockage of the piping system (A leaking air conditioning pipes), air-conditioning cleaning, and maintenance such a filling up the air liquid, or any non-emergency situation.

Roof/Ceiling Repair Service:

In case of an emergency caused by the leak on the roof, Citibank Select Home Assistance will arrange a qualified contractor to assist you at your residence. The service excludes non-emergency situations. Platinum Select Home Assistance shall not in any event pay or effect payment or be responsible for any repairs undertake for non-Emergency situation.

Condition:

- Covers only emergency call for service cost, arrangement cost, initial service fees, and transportation cost to and from your residence. The service does not include the costs of equipments and spare parts and the expenses on this maintenance of such equipments.
- The Cardmembers are entitled to receive the privilege from Citibank Select Home Assistance program for up to twice per annual fee, with the expense of not more than Baht 2,000 per each repair work. Cardmembers have to be responsible for any amount exceeding Baht 2,000 and the difference between the incurred cost and Baht 2,000 cannot be carried forward to the next or any repair works.
- Citibank Select Home Assistance provides service to the area in Bangkok and suburb only. The Cardmember must be present otherwise Citibank Select Home Assistance cannot provide the service.

Citibank Select Roadside Assistance

The Cardmembers are entitled to receive roadside emergency assistance for up to twice a year, covering THB1,500 per service. The assistance includes:

Emergency Roadside Repair

If a covered vehicle is immobilized or rendered unroadworthy while on the road or at private residence due to an accident or mechanical breakdown, Citibank Select Roadside Assistance at the request of the Cardmembers shall arrange for roadside repair service of vehicle operator to attend the incident.

Emergency Towing Service

If the immobilized covered vehicle cannot be repaired at the roadside due to an accident or mechanical breakdown, Citibank Select Roadside Assistance will arrange for the vehicle to be towed to nearest suitable repairer, or to a repair nominated by the cardmember or the cardmember's usual place of residence. The towing expense must not exceed Baht 1,500 or the distance must not exceed 20 kilometers from the primary scene.

Gasoline Refill Service

If a covered vehicle is immobilized or rendered unroadworthy while on the road due to lack of fuel, Citibank Select Roadside Assistance at the request of the cardmember will arrange for the attendance of a gasoline refill service operator including up to free 10 liters of fuel (if needed) per event.

Continuation of Journey for Trips in Bangkok and Suburban Areas

If the covered vehicle is rendered unroadworthy due to machine breakdown during a trip within Bangkok or suburban areas, Citibank Select Roadside Assistance will ensure that the Cardmember can continue the journey. After the Cardmember's vehicle has been towed by Citibank Select Roadside assistance and confirmed by Service Center/Garage that it cannot be repaired within 24 hours. Citibank Select Roadside Assistance will arrange and pay for the cardmember to continue the journey with an alternative vehicle that the make and model are close to the covered vehicle for up to 3 consecutive days and for up to Baht 3,000 per day subject to the maximum of Baht 9,000 per event (exclude collateral fee, car insurance, return car fee, and other damage fee), and up to the maximum of 2 events per year while the covered vehicle is being repaired.

Continuation of Journey for Trips of at Least 100 kilometers Away from the Cardmember's Permanent Residence

If a covered vehicle is immobilized or rendered unroadworthy due to a vehicle breakdown and the incident is at least 100 kilometers away from the Cardmember's permanent residence or in another province. Citibank Select Roadside Assistance will ensure that the Cardmember's journey can continue with ease. After the Cardmember's vehicle has been towed to a local repairer and confirmed that it cannot to be repaired locally within 24 hours, Citibank Select Roadside Assistance will arrange and pay for the Cardmember to continue the journey with either of the following solutions:

Citibank Select Roadside Assistance can arrange for the Cardmember to have a rental vehicle with the same capacity of the covered vehicle. The rental car, however, is limited at Baht 3,000 per day and up to 3 consecutive days per event. The maximum rental is Baht 9,000 per event.

In case that the Cardmember decides to interrupt the journey, and wait for the repair to completed, Citibank Select Roadside Assistance can arrange for hotel; accommodation that the Cardmember may need. This covers up to 3 consecutive days and up to Baht 3,000 for a room per day or subject to the maximum of Baht 9,000 for each and every event.

Citibank Select Roadside Assistance can arrange and pay for a commercial air ticket from the place of the incident to the Cardmember's destination. This cover up to Baht 3,000 per ticket with a maximum of 3 ticket per event, and is subject to a maximum of Baht 9,000 per event.

Conditions:

1. Citibank Select Roadside Assistance covers the cost of up to Baht 1,500 per event or not excess 20 kilometers from the incident, and up to 2 events per year, excluding the cost of any parts or accessories. The cost of charges and services excess shall be bound entirely and directly by the Cardmember.
2. Citibank Select Cardmember must be at the incident.
3. Repair or towing service of the immobilized vehicle must be arranged by Citibank Select Roadside Assistance, or the cardmember must obtain prior consent form Citibank Select towing of the vehicle by another party. Citibank Select Roadside Assistance is not responsible for the damages caused by towing and the Cardmember cannot claim for the Continuation of Journey.
4. When the Cardmember requests an alternative vehicle or rental vehicle, the Cardmember is required to meet the requirements of the rental vehicle company, and is required to comply with the terms and conditions provide by the rental vehicle company. Citibank Select Roadside Assistance is not responsible for the delivery or return of neither the rental vehicle, nor any accidental damage or mechanical breakdown on any hired or rental vehicle arrange by Citibank Select Roadside Assistance.
5. Citibank Select Roadside Assistance will not be responsible for any cost arising from damage to any goods or commercial goods.
6. Citibank Select Roadside Assistance will not be responsible for any service or expenses occurring while the vehicle is towing or carrying more weight/persons that it is designed for, as stated in the vehicle manufacturer is specifications, nor for any problem arising as a consequence of the vehicle being used in motor competition or racing kind.
7. Citibank Select Roadside Assistance will not be responsible for providing roadside repair and towing service of a vehicle in the absence of the Cardmember.
8. Citibank Select Roadside Assistance will not be liable for any mechanical problem or damage arising after the vehicle has been towed to a repair garage agreed or nominated by the Cardmember.
9. Any fraud or modification made to the documents in order to conceal part or the whole of the fact, shall immediately terminate the responsibility of Citibank Select Roadside Assistance over any assistance for services and expenses.

Your Monthly Statement

As a Citibank Cardholder, you are entitled to a 45-day interest free period when you choose to pay the outstanding balance in full as on your Monthly statement from your cut-off date plus a 15-days extension for retail spending.

In the event you pay the minimum amount due or partial payment, you are entitled to the maximum 55-day payment cycle. This period is calculated from the 30-day period from your cut-off date plus 25-day extension.

Remark: Please refer to an example that demonstrated the payment cycle in the Term and Condition of Using Citibank Credit Card

Purchase of Mutual Funds offered and sold by Citibank

If the cardholder will use our credit card to pay for the Mutual Funds offered and sold by Citibank's licensed employees by SEC (Securities and Exchange Commission) at any point of sales, you acknowledge the use of our credit card is to facilitate the payment as matter of convenience solely. Citibank Credit Card is not used as a source of credit for purpose of investment. The transaction amount will be paid in full on the payment due date advised by Citibank on my monthly statement. Nonpayment of the whole of the transaction amount will result in the Card Account being treated as delinquent. Citibank will not offer or you will not be offered to enter into any offered program of any installment of payment over the use of Citibank credit card to pay for the Mutual Funds e.g. Paylite at Point of Sales, Paylite on Phone, etc on or after my subscription of the transaction.

Citibank's Disclaimers: Investment contains certain risk, please study prospectus before investing. Not an obligation of, or guaranteed by, Citibank. Not bank deposits. Subject to investment risks, including possible loss of the principal amount invested. Subject to price fluctuation. Past performance does not guarantee future performance. Not offered to US persons.

Detail Shown in Monthly Statement Include:

Outstanding:

The total amount of all transaction made with the card up to the cycle cut-off date that has not yet been paid to Citibank.

Total Minimum Payment Due:

The minimum amount that has to be paid on your outstanding balance, which is 10% of outstanding balance or at least 200THB.

Payment Due Date:

The last date to make payment to Citibank.

Credit Limit:

The maximum credit line given by Citibank. (This is not the available credit line balance.)

Description:

A record of transactions made in the previous month, detailing the posting date, the transaction date, the transaction description and the amount charged.

Outstanding Point:

The total points accumulated up to the billing cycle cut-off date.

Balance Checking

When receiving the monthly statement, the Cardmember should check the monthly statement with the Sale Slips that you keep as the evident.

If there are any errors on the statement, please call CitiPhone Banking 1588 at least 7 days before statement due date, and then follow up with document such as a copy of sales slips, etc. to prove to the errors transaction in the monthly statement. Citibank reserves the right not to investigate any case that is reported over 60 days after that statement date.

The bank sale slips will not be sent to you. Please keep all the sale slips as reference document in case there are any errors.

Copy of Sale Slip

If the Cardholder does not have the sale slips, Citibank can provide the copies with service fee as the following detail:

- 100THB* per sale slip for Visa domestic transaction
- 200THB* per sale slip for Visa International transaction and MasterCard transaction

Citibank must then pay this service fee to the commercial banks, who are the intermediaries between Citibank and the merchants, and who keeps all the sale slips. The Bank will be responsible for the service fees incurred as detail above for transaction that appear on the monthly statements but for which the Cardmember did not use their cards to charge.

*Vat is not included.

Payment Options

Payment for your Citibank Credit Card spending should be made by the due date indicated on your monthly statement. Simply choose the payment method you find most convenient from 10 options below:

1. Pay at Citibank Office

Payment can be made at Citibank counter from 8.30 to 15.30 Hrs on the bank working day

Pay By Cash: Payment make before 16.30 pm, the amount will debit to youre account in the smae day.

Pay by cheque: Payee name “Citibank Visa for account no 4XXX-XXXX-XXXX-XXXX” or “Citibank Mastercard for account no 5XXX-XXXX-XXXX-XXXX” clearing before 1.30 pm.

Transfer Payment: Citibank saving account can be transferred for the payment of Citibank credit card

Pay at Cash: Deposit Machine which service 24 hours a day 7 days a week by insert credit card or put the 16 digits credit card no. or scan bar code. You can keep the receipt as the evidence every time. (the credit line will be available after payment)

2. Pay through Citibank Online

Easy step-by-step instructions at Citibank Online:

- a. Go to www.citibank.co.th
- b. Click login and put the Cardmember's User ID and Password, then following instruction to enter the system
- c. Select money transfer from the Cardmember's Citibank savings account

For new user, please click "First Time User" and set the new User ID and Password by using the card number 16 digits, ATM code, and Bank Account. The Cardmember may contact CitiPhone for the new ATM code.

3. Pay through the Post Office

The Cardmember can make payment by cash through any Post Office through Thailand by presenting your credit cards statement with barcode.

4. Pay by Direct Debit

The Cardmember can issue a pre-authorization for money to be debited directly from the Cardmember's saving account held with Citibank, Kasikorn Bank, Bangkok Bank, Bank of Ayudhya, or Siam Commercial Bank. Fund will be debited automatically to settle the Cardmember's outstanding balance or to require minimum monthly payment as shown on the monthly statement. Simply complete the attached pre-authorization form and mail it back to Citibank, Direct Debit will start about a month after Citibank has received your pre-authorization and there is confirmation from the bank where you have the account to be debited. You will be notified of the deduction in advance with "WE WILL DEDUCT YOUR PAYMENT THROUGH YOUR BANK ACCOUNT ON THE PAYMENT DUE DATE (date)" on the monthly statement, which will be sent to the Cardmember before the direct debit is affected each month.

The Cardmember may alter the amount that the Cardmember wants to be deducted in any month. Simply contact CitiPhone Banking, 5 business days in advance of the payment date and request the changes. The amount to be debited may be changed temporarily or permanently, but it must not be less than the required minimum payment.

It is advisable to check the Cardmember's bank account to ensure sufficient balance for debiting. If deposits are made via an ATM or a check, please verify with the Cardmember's bank the time required for the Cardmember's pay-in to become available for debit. Should the exceeding outstanding amount on Cardmember balance in any month, the bank will charge a fee and will notify the Cardmember of the charges.

5. Pay Through Other Banks: Bank of Ayudhya, Siam Commercial Bank, TMB Bank, Krung Thai Bank, Kasikorn Bank, CIMB THAI, BACC, Bangkok Bank, or TISCO BANK at all branches national wide.

The Cardmember can settle monthly statement through any branch of the aforementioned banks during normal banking hours. Simply attach the payment form and the monthly statement with cash or check payment. If the Cardmember pays with a check, please specify “Citibank VISA for account number 4XXX-xxxx-xxxx-xxxx” or “Citibank Mastercard for account number 5XXX-xxxx-xxxx-xxxx” as drawer. Please find more detail in payment channel and fees table.

6. Pay by Funds Transfer Via CitiPhone Banking 1588 (if you have a Citibank savings account)

The Cardmember can transfer funds by phone to settle the credit card bills. The Cardmember will need the credit card number and T-PIN to access this facility.

7. Pay at any place with 'Counter Service' Signage

For example, at 7-eleven (the credit line will be available after payment), Se-ED book store, Big C, etc. by presenting the credit card's statement with barcode. Counter service accepts cash payment.

8. Making Payment M-Pay Station through AIS Telewiz shop, Citi-Advance all branches with the Mpay logo

The Cardmember's credit line will be available right away after payment.

9. Pay Through Electronic Channels (ATM, Telephone, or Internet) of Siam Commercial Bank, Kasikorn Bank, TMB Bank, Bank of Ayudhaya, Krung Thai Bank, TISCO BANK, CIMB Thai Bank* and BAAC****

To pay through these electronic channels, the bank will deduct directly from your account held with the above banks. Please keep the payment slip for the record.

*CIMB Thai Bank, only internet channel service provided

**BAAC and TISCO BANK only ATM channel service provided

10. Making payment through payment of Tesco Lotus

The Cardmember's credit line will be available right away after make payment. Please re-check your receipt and keep as evidence.

Remarks:

- When paying by check, please cross the check with the words "Account Payee", cross out the words "Bearer", and attach the bottom portion of your statement. The bank will credit your bank account when the check has been cleared.
- Citibank reserves the rights to change any fee/charge fee
- In case that you make payment at OTC, in no. 3, 4, 5, and 9, the payment will be posted in your account 2 days after transaction date.
- For payment made at the charge channels, service providers will be charge fee at service point.

Caring for you Citibank Credit Card

Card Replacement

In the event that your Citibank Card is lost or stolen

- If your card is lost or stolen within domestic, call CitiPhone Banking 1588 or (02)1588 (outside Bangkok)
- If your card is lost or stolen aboard, you can contact CitiPhone Banking at (662) 232-2484

CitiPhone Banking Officer will cancel your lost card and issue you a new Citibank Credit Card.

Remark: Please find more detail temporary suspension of the use of the card in Term and Condition of Using Citibank Credit Card.

Card Renewal

Your Citibank Card is valid for 4 years for Chip Card and 3 years for Non-Chip Card from the issuing date. The annual membership fee will be charged directly to your account and shown in your monthly statement. You should receive your new card before your existing card expires.

After receiving the new card please sign the back of the card to prevent fraudulent usage. To cancel your card, you must inform Citibank by phone or in writing at least 30 days prior to your card expiry date.

Remark: Citibank reserves the rights to not approve for card renewal in the case the cardholder's information do not meet the Bank's policy.

Change of Address

To report a change of billing address, contact address or phone number, please contact CitiPhone Banking 1588.