



CITI MAKRO BENEFIT BOOK



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CITI CREDIT CARD

ABOUT CITI CREDIT CARD

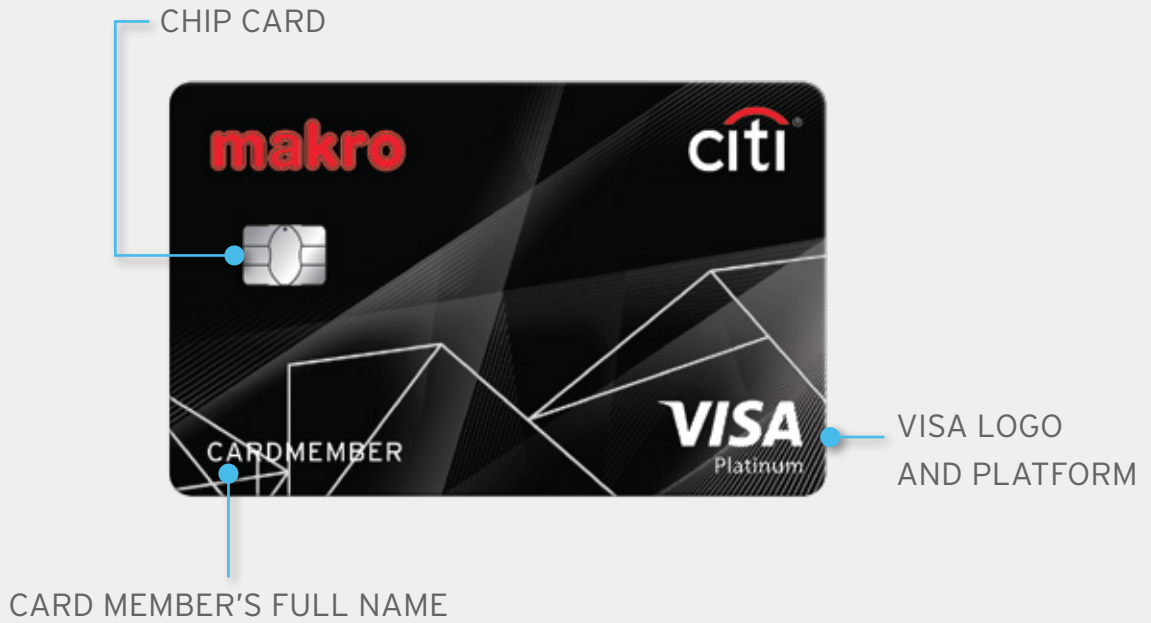
Citi Credit Card is issued by Citibank, N.A., a leading American financial institution. From our experience and expertise, Citi Credit Card offers unique privileges to fully meet your needs.

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. Please also read the Terms and Conditions of Using Citi Credit Card and sign at the back of the card. By signing at the back of your Citi credit card, it means you have accepted the Terms and Conditions, as well as Card Member's Agreement of Citi Credit Card.

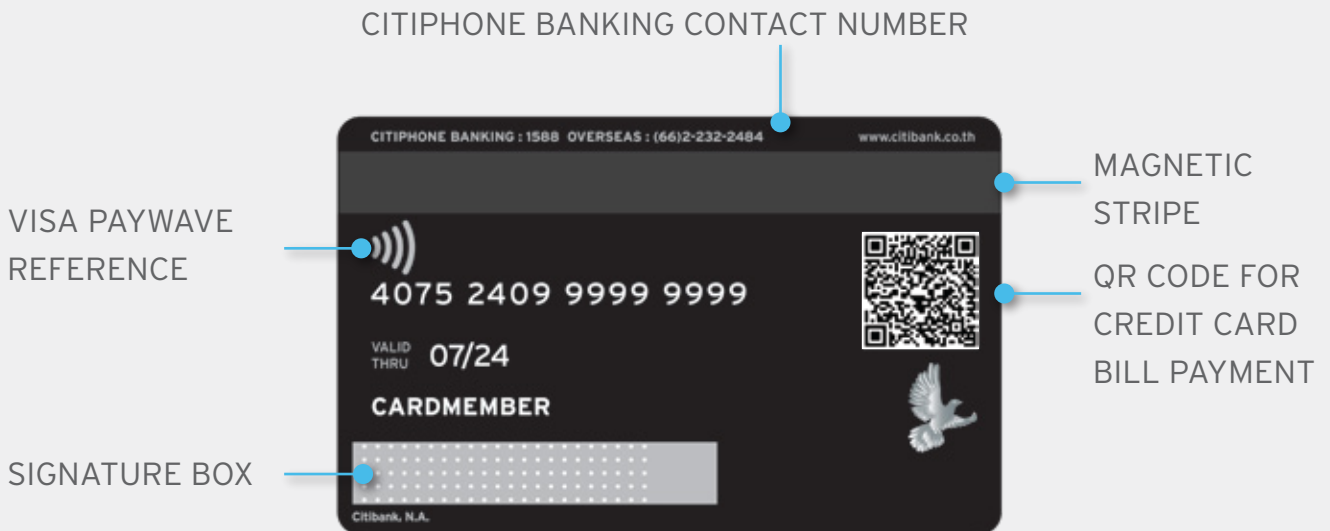
Please be careful not to fold or bend your credit card to prevent code erase, and not to let the magnetic strip contacts with magnets or heat.

CARD ELEMENTS

FRONT



BACK



HOW TO USE CITI CREDIT CARD

Citi credit card is accepted throughout Thailand and more than 200 countries around the world or the places that have Visa or/and Mastercard logo. Simple steps of using Citi credit card are as follow:

- At the merchant cashier or the payment website/application, present your Citi Credit Card, scan credit card payment QR through Citi Mobile® App, or add/activate Citi Credit Card in payment mode of supporting website/website.
- Check the accuracy of both date and total sales amount at the bottom of the sales slip or on payment screens before signing the slip/proceeding the payment.

FOR CARD PRESENCE TRANSACTION

- Collect your Citi Credit Card from the cashier, along with a copy of the sales slip for your record.
 - Make sure you receive the correct 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 shopper by mistake.
 - Do not sign your name on a blank sales slip.
-

CITI MAKRO EXCLUSIVE BENEFITS

As a Citi credit card member, you are entitled to the following special privileges:

- Maximum credit line up to 5 times of your monthly income
- Cash Advance up to 100% of your credit line
- The revolving credit
- Grace period up to 55 days
- Contactless feature
- Citi insurance plan
 - Travel accident insurance
 - Insurance for loss of luggage and flight delay
 - Claim procedure
- Supplementary cards
- No service charge on traveler's checks
- Contact Citibank, N.A.
 - CitiPhone Banking Services

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

MAXIMUM CREDIT LINE UP TO 5 TIMES

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

The given credit line entitles you to obtain cash advance from any Citibank counter or any local banks' 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 card member has not yet received a bank statement.

Remark: For available credit line calculation, please refer to Terms and Conditions of Using Citi Credit Card.

CASH ADVANCE UP TO 100% OF YOUR CREDIT LINE

With a Citi Credit Card, you may conveniently obtain a cash advance up to 100% of your credit line, depending on your financial history. Cash advance and total card spending must not exceed your available credit line at the time. You can withdraw cash advance at the following locations:

- Bank counters in over 200 countries that issue Visa
- 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.

Citi 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 regardless of full or partial payments.

Remarks: For the interest on cash advance and cash advance fee calculation, please refer to Terms and Conditions of Using Citi Credit Card

THE REVOLVING CREDIT

Citi Credit Card offers you the financial flexibility of choosing between making 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.

In addition, you can choose to make a partial payment at minimum payment due* displayed on the monthly statement.

The interest from your spending on Citi 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 (Date that the bank has settled the purchase amount done by your credit card at the merchant outlet) to the date of payment. The interest rate will be calculated based on Citibank's interest structure which is in accordance with the law.

With Citi Mobile® App, you can view your account details and manage your personal finances at your fingertips anywhere, anytime. For further clarification about revolving credit and minimum payment, please contact CitiPhone Banking.

Remarks: *Minimum monthly repayment of each cycle means the minimum amount that has to be paid to the bank in each cycle for your outstanding balance, which is calculated by

- 5% of total outstanding balance as of that relevant statement cycle date OR
- 1% of outstanding Spending Amount (Spending Amount means retail and cash advance transactions, including over limit amount) + 100% of interest and fees charged on the monthly statement + Transactions from PayLite, PayLite Conversion on phone/ online, or Cash Advance on phone/online programs, that require to be paid in full amount displayed on the monthly statement whichever is higher

Remarks: • The payment of the Minimum monthly repayment shall be subject to the payment hierarchy stipulated by the bank. • In the case where the cardholder has an outstanding amount past-due in his/her credit card account, that amount must be paid in addition to the Minimum monthly repayment in full. • Please settle the overlimit amount in addition to the total minimum payment due amount through any of your Citi Credit Cards to continue using the card. The overlimit amount is combined from all Citi Credit cards. • This minimum payment due calculation will be effective from 1 August 2021 onwards

Remarks: • In case of any payments default, whether in whole or in part, the Bank is eligible to charge interest during the period of payment default, at the rate as deemed appropriate by the Bank, which shall not exceed the maximum interest rate chargeable under applicable laws. In case that your outstanding balance exceeds THB 1,000 and this Citi credit card agreement is still remain valid, then collection fee will be charged at THB 50 for the first cycle which outstanding balance remains unpaid. In case that the outstanding balance remains unpaid for more than one cycle, you will be charged the collection fee at THB 100 for each of the following cycle(s).

GRACE PERIOD OF UP TO 55 DAYS

Citi credit card members are entitled to a 45-day interest-free period when paying an outstanding balance in full. This 45-day period is calculated starting from your cycle cut-off date.


In case a card member pays at the minimum amount, or makes a partial payment, the card member is entitled to the maximum 55-day interest-free period. This 55-day period is calculated starting from your cycle cut-off date.

Remark: Payment cycle calculation can be found in the "Terms and Conditions of using Citi Credit Card"

CONTACTLESS FEATURE

Contactless Payment is a new payment feature that allows you to make purchases faster and more convenient. You don't have to sign a receipt for the transaction amount THB 1 - 1,500, simply wave-and-go. (for the transaction amount over THB 1,500, the signature on sales slip is required as normal process)

Steps

1. Find  symbol at the cashier
 2. Check your purchasing amount and wave your card on the contactless machine to make a payment
 3. Wait for approval, request your sales slip, and collect your purchase
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INSURANCE PLAN

Travel Accident Insurance

Whenever charging full travel fares to the Citi Rewards, the card member is automatically entitled to Travel Accident Insurance coverage of up to THB 7 million per card with no additional charge. This insurance covers the card member, spouse and dependent children (dependent children will be covered 25% of the total coverage), provided that their travel fares are fully charged to the Citi Makro.

Remark: Travel Accident Insurance does not cover taxi and motorcycle taxi service

Insurance for Loss of Luggage and Flight Delay

When the Citi Makro card member is charged for the air ticket, both domestic or international flights, the card member will receive compensation of up to THB 7,000 per card member or THB 12,250 per family, for any flight cancellation or flight delay over 4 hours.

In case that the card member's luggage delivery is delayed for more than 6 hours the card member will receive compensation for necessary expenses of up to THB 7,000 per card member or THB 12,250 per family. If there is a loss of luggage, the card member will receive compensation for necessary expenses of up to THB 24,500 per cardholder or THB 49,000 per family.

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

Claim Procedure

In the incident that might lead to making a claim, you must inform Lockton Wattana Insurance Brokers (Thailand) Ltd. about such incident as soon as possible, within 30 days from the date of luggage loss or incident. The insurance claim form, together with important evidence, must be sent to

Lockton Wattana Insurance Brokers (Thailand) Ltd.

35th Floor, United Center Building,

323 Silom Road, Khet Bangrak, Bangkok 10500

Tel: 098-249-5657

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 Lockton Wattana Insurance Brokers (Thailand) Ltd. Citibank reserves the right to change the terms of Purchase Protection Plan and Travel Insurance and will give prior notification to the card member. The expenses which was paid by cash or other cards shall be indemnifying as actual amount according to the receipts but not exceed THB 3,000.-

SUPPLEMENTARY CARD

You can share card privileges with your loved ones by providing up to four supplementary cards. The supplementary card member must be between 15 - 80 years old.

Supplementary card features and benefits:

1. Primary card member can customize the monthly credit limit* for each of your supplementary card(s). You can determine the appropriate monthly credit limit for each of your loved ones.
2. Share with your loved ones the suite of exclusive benefits and privileges of the primary card.

Remark: The minimum for supplementary card credit line limit equal to THB 10,000/ statement cycle. The credit limit for supplementary card can be used by each statement cycle. For example if you limit the credit limit for supplementary card at THB 10,000. The credit limit for supplementary card can be use THB 10,000/ statement cycle.

NO SERVICE CHARGE ON TRAVELER'S CHECKS

For customer convenience when travelling aboard, Citi credit card lets you purchase traveler's checks without the normal 1% service charge. Only an initial fee of THB 100 per check is required.

Contact Citibank, N.A.

CitiPhone Banking Services

Along with Citibank Online and Mobile application, CitiPhone Self-Service Banking channel provides our customer with the Interactive Voice Response System (IVR) which is designed to resolve common inquiries e.g. application status, check balance. Moreover, our officer will be ready to assist you with matters below.

- Report loss of card
- Renewal fee information
- Temporary credit line increase
- Transaction dispute
- Marketing campaign subscription
- Loan on phone and others

For more detail, please click here to learn more

<https://www.citibank.co.th/en/footer/ContactUs.htm?lid=THENCBGGNHETLCONTACTUS>

PAY YOUR CREDIT CARD BILLS

MONTHLY STATEMENT

Your monthly statement, containing all your transactions in each cycle, will be sent to your billing address (paper statement) or your email (electronic statement), and will also be available in Citi Mobile® App within 7 days after the cycle billing date.

Remarks: In case you do not receive your monthly statement within the given timeline or would like to update your billing address, please log in to Citi Mobile® App to view your statement and update the address if required.

DETAILS ON YOUR MONTHLY STATEMENT

Include:

- **Outstanding Balance**

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

- **Total Minimum Payment Due**

The minimum amount that has to be paid to the bank in each cycle for your outstanding balance, which is calculated by

- 5% of total outstanding balance as of that relevant statement cycle date OR
- 1% of outstanding Spending Amount (Spending Amount means retail and cash advance transactions, including over limit amount) + 100% of interest and fees charged on the monthly statement + Transactions from PayLite, PayLite Conversion on phone/online, or Cash Advance on phone/online programs, that require to be paid in full amount displayed on the monthly statement whichever is higher

Remarks: • The payment of the Minimum monthly repayment shall be subject to the payment hierarchy stipulated by the bank. • In the case where the cardholder has an outstanding amount past-due in his/her credit card account, that amount must be paid in addition to the Minimum monthly repayment in full. • Please settle the overlimit amount in addition to the total minimum payment due amount through any of your Citi Credit Cards to continue using the card. The overlimit amount is combined from all Citi Credit cards. • This minimum payment due calculation will be effective from 1 August 2021 onwards

Remarks: • In case of any payments default, whether in whole or in part, the Bank is eligible to charge interest during the period of payment default, at the rate as deemed appropriate by the Bank, which shall not exceed the maximum interest rate chargeable under applicable laws. In case that your outstanding balance exceeds THB 1,000 and this Citi credit card agreement is still remain valid, then collection fee will be charged at THB 50 for the first cycle which outstanding balance remains unpaid. In case that the outstanding balance remains unpaid for more than one cycle, you will be charged the collection fee at THB 100 for each of the following cycle(s).

- **Payment Due Date**

The last date to make payment to Citi.

- **Credit Limit**

The maximum credit line given by Citi (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 VERIFICATION

When receiving your monthly statement, the card member should check the monthly statement with the sales slips that you keep as evidence.

If there are any errors on the statement, please call CitiPhone Banking at least 7 days before statement due date, then follow up with document such as a copy of sales slips, etc. to prove the error transactions in the monthly statement. Citi 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 sales slips as reference document in case there are any errors.

SALES SLIP COPY INQUIRY

If the card member does not have the sales slips, Citi can provide the copies with service fee as the following detail:

- THB 100* per sale slip for Visa domestic transaction
- THB 200* per sale slip for Visa international transaction and Mastercard transaction

Citi must then pay this service fee to the commercial banks, who are the intermediaries between Citi 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 card member did not use their cards to charge.

*VAT is not included.

PAYMENT CHANNELS

Payment for your Citi 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 various online and offline payment channels. For more details, please visit

<https://citi.asia/THsccBeB>

CARING FOR YOUR CITI CREDIT CARD

CARD REPLACEMENT

In the event that your Citi Card is lost or stolen,

1. Before making a lost/stolen report, you can safely search for it by temporarily locking it via Citi Mobile® App. This stops all new purchases, online transactions, and in-app payments. However, recurring bill payment instructions will still be carried out.
(Setting > Card Settings > Select the card > 'Lock card' > 'Lock card')
2. Please contact Citi Customer Service to cancel your lost/stolen card and issue a new Citi Credit Card.

CARD RENEWAL

Your Citi credit card is valid for 5 years 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 credit 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 Citi by phone or in writing at least 30 days prior to your card expiry date.

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

CHANGE OF ADDRESS

With Citi Mobile® App and Citibank Online, you can manage your personal information e.g. change of address, email or phone number at your fingertips anywhere, anytime.