



CITI ROYAL ORCHID PLUS SELECT BENEFIT BOOK

citi

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CITI CREDIT CARD

ABOUT CITI CREDIT CARD

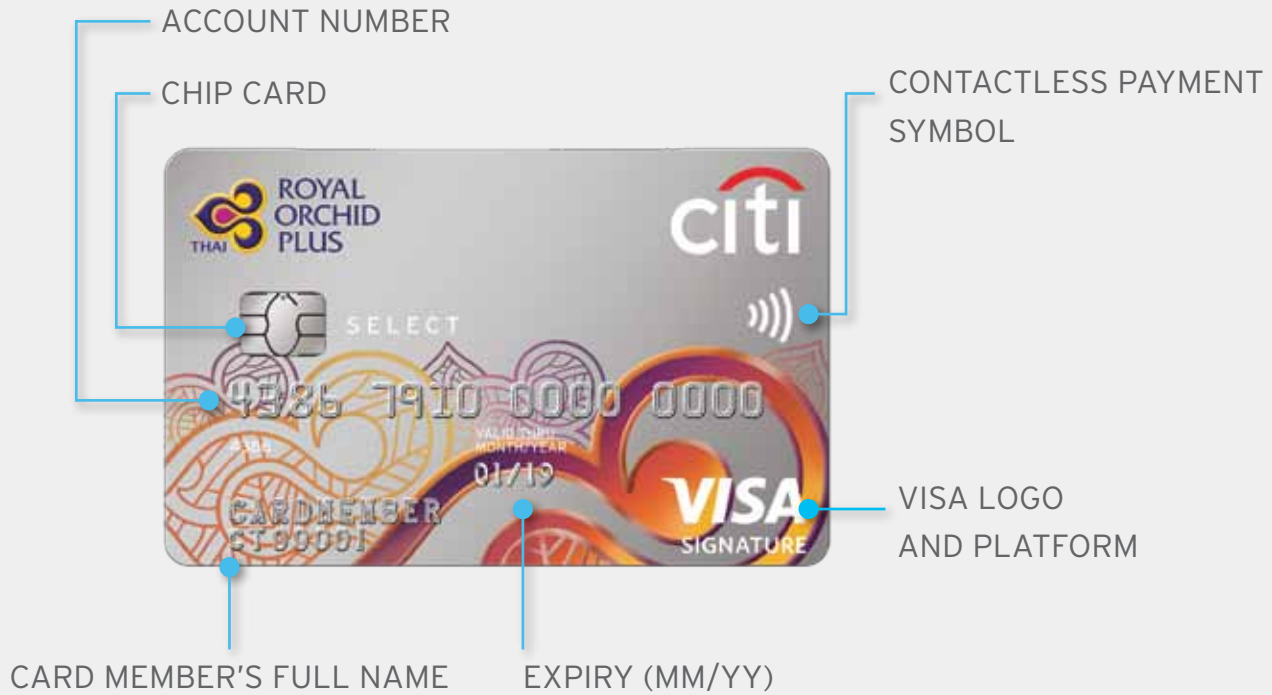
Citi Credit Card is issued by Citibank, N.A., a leading American financial institution. From our experience and expertise, Citi Credit Card offers unique privileges to fully meet your needs.

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.

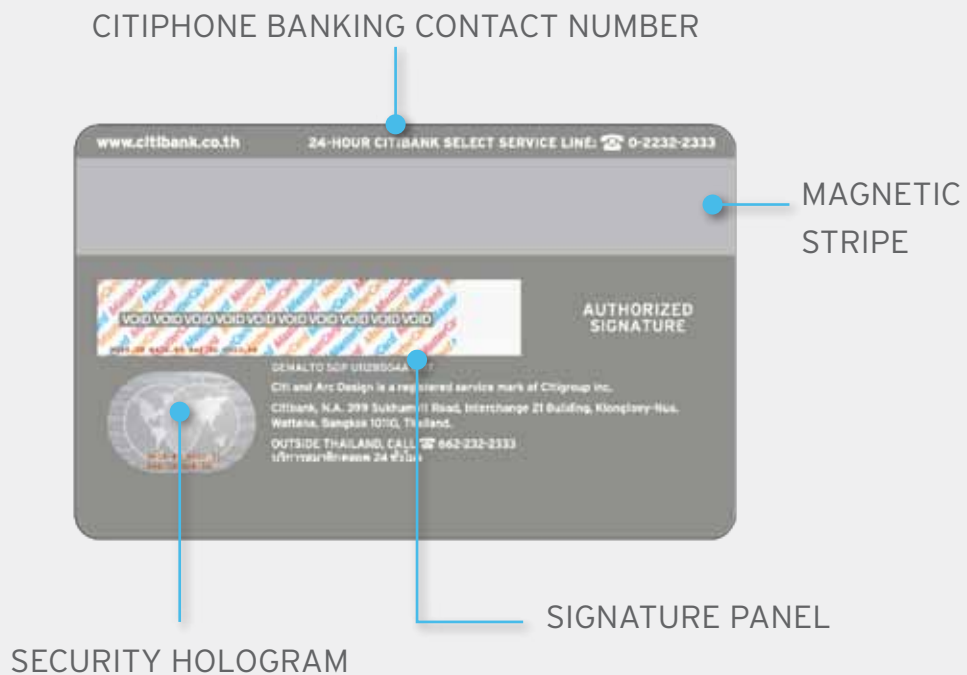
Please be careful not to fold or bend your credit card to prevent code erase, and not to let the magnetic strip contacts with magnets or heat.

CARD ELEMENTS

FRONT

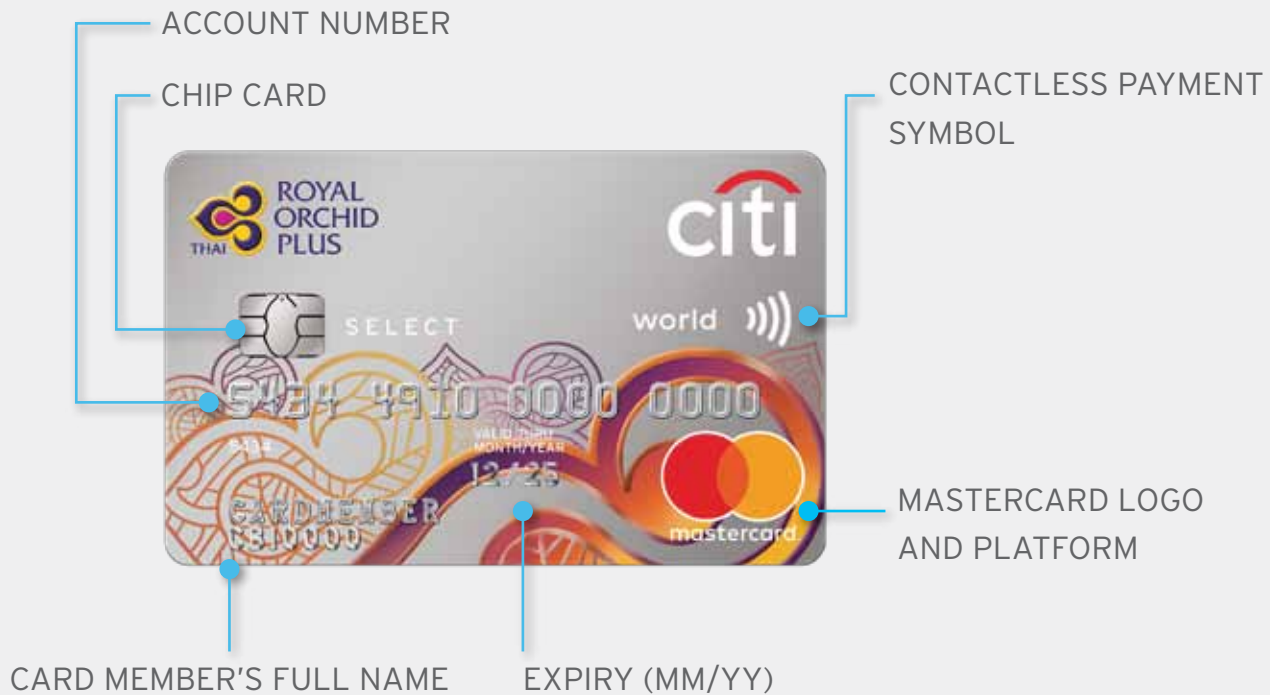


BACK

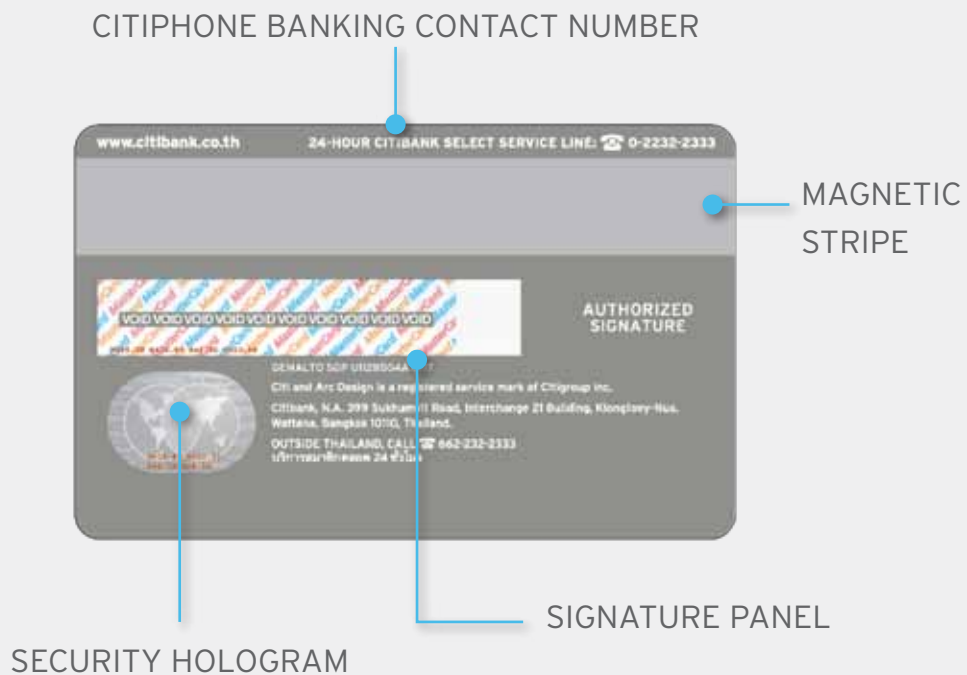


CARD ELEMENTS

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 ROYAL ORCHID PLUS SELECT CREDIT CARD BENEFITS

As a Citi Royal Orchid Plus Select 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
 - Citi Personal Assistance

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 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.

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

- 10% of total outstanding balance as of that relevant statement cycle date + 100% of overlimit amount; 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 + 100% of over limit amount; OR
- THB 200, 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. • In the case where the outstanding balance is lower than THB 200, the bank will not apply the Minimum monthly repayment and will charge the said amount in full. • This minimum payment due calculation will be effective from 15 August 2016 onwards

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
-

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>

CITI ROYAL ORCHID PLUS SELECT EXCLUSIVE BENEFITS

Royal Silk Lounge Access at Suvarnabhumi Airport

Complimentary access to Royal Silk Lounge at Suvarnabhumi Airport, concourse C and E. 2 times per calendar year when traveling with Thai Airways international flights.

Conditions:

- This privilege is for Citi Royal Orchid Plus Select card member, and non-transferable.
- Please present your Citi Royal Orchid Plus Select credit card, together with Thai Airways boarding pass to receive this service.
- Lounge usage of over 2.30 hours will be charged to card member per service provider's policy.

24 hours Citi Personal Assistance

Citi Personal Assistance is positioned as valet service which will ensure that virtually all of the requirements of the card member are professionally and personally catered for within the correct time frames and regardless of where the card member is in the world. Citi Personal Assistance provides and arranges everything for the card member. Please contact 0-2232-2333 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.
- 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.

Conditions:

1. Citi Personal Assistance will only be responsible for the cost of information searching.
2. Card member 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. Citi 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

Citi Purchase Protection Plan

As a Citi card member, you are protected under the Citi Purchase Protection Plan at no fee premium extra charges. Citi 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 Citi Credit Card.

Citi Royal Orchid Plus Select

Maximum indemnity per occurrence THB 400,000

Maximum indemnity per item THB 120,000

Remark: maximum 4 times per annual fee cycle

The responsible of the card member: Deductible card member has to responsible for 50% of claim amount or minimum THB 900 for loss or damage arising from accidental damage including theft, burglary and robbery.

Travel Accident Insurance

Whenever charging full travel fares to the Citi Credit Card, the Card member is automatically entitled to Travel Accident Insurance coverage of up to THB 25,000,000 per card provided with no charge.

This insurance covers the Card member, spouse and dependent children (dependent children will be cover 25% of benefit), provided that their travel fares are fully charged to Citi Credit Card.

Citi Royal Orchid Plus Select

- Maximum indemnity per card THB 25,000,000

Remark: The Travel Accident Insurance does not cover taxi and motorcycle taxi services

Insurance for Loss of Luggage and Flight Delay

When the card member is charged for the air ticket, whether domestic or international flights, with the Citi Credit Card, the card member will receive compensation up to THB 20,000 per card member or THB 40,000 per family for Citi Royal Orchid Plus Select for any flight cancellation or flight delay over 4 hours. In case that Card member luggage delivery is delayed for more than 6 hours; the Card member will receive compensation for necessary expenses of up to THB 20,000 per card member or THB40,000 per family for Citi Royal Orchid Plus Select. If there is a loss of luggage, the card member will receive compensation for necessary expenses of up to THB 50,000 per Card member or THB 100,000 per family for Citi Royal Orchid Plus Select.

Remark: Please use Citi credit cards for any payment of claimed expenses. If the card member pays by cash, or other card the insurance shall limit a compensation of an expense amount not more than THB 3,000. 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 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: 098-249-56577

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.-

Citi Royal Orchid Plus Select Home Assistances

Electrical Repair Services:

In the case of any emergency problem with electricity, a qualified electrician will be sent by Citi Royal Orchid Plus 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 Citi Royal Orchid Plus Select Home Assistance to the Card member'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 Citi Royal Orchid Plus Select Home Assistance to the Card member'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 Citi Royal Orchid Plus 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:

Citi Royal Orchid Plus Select Home Assistance will send mechanics to the card member'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 airconditioning 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, Citi Royal Orchid Plus Select Home Assistance will arrange a qualified contractor to assist you at your residence. The service excludes non-emergency situations. Citi Royal Orchid Plus Select Home Assistance shall not in any event pay or effect payment or be responsible for any repairs undertake for non-emergency situation.

Conditions

- 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 card members are entitled to receive the privilege from Citi Royal Orchid Plus Select Home Assistance program for up to twice per annual fee, with the expense of not more than THB 2,000 per each repair work. card members have to be responsible for any amount exceeding THB 2,000 and the difference between the incurred cost and THB 2,000 cannot be carried forward to the next or any repair works.
- Citi Royal Orchid Plus Select Home Assistance provides service to the area in Bangkok and suburb only. The card member must be present otherwise Citibank Select Home Assistance cannot provide the service.

Citi Royal Orchid Plus Select Roadside Assistance

The card members are entitled to receive roadside emergency assistance for up to twice a year, covering THB 1,500 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, Citi Royal Orchid Plus Select Roadside Assistance at the request of the Card members 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, Citi Royal Orchid Plus Select Roadside Assistance will arrange for the vehicle to be towed to nearest suitable repairer, or to a repair nominated by the card member or the card member's usual place of residence. The towing expense must not exceed THB 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, Citi Royal Orchid Plus Select Roadside Assistance at the request of the card member 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 of at Least 100 kilometers Away from the card member'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 card member's permanent residence or in another province.

Citi Royal Orchid Plus Select Roadside Assistance will ensure that the card member's journey can continue with ease. After the card member's vehicle has been towed to a local repairer and confirmed that it cannot to be repaired locally within 24 hours, Citi Royal Orchid Plus Select Roadside Assistance will arrange and pay for the card member to continue the journey with either of the following solutions:

Citi Royal Orchid Plus Select Roadside Assistance can arrange for the card member to have a rental vehicle with the same capacity of the covered vehicle. The rental car, however, is limited at THB 3,000 per day and up to 3 consecutive days per event. The maximum rental is THB 9,000 per event

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

Citi Royal Orchid Plus Select Roadside Assistance can arrange and pay for a commercial air ticket from the place of the incident to the card member's destination. This cover up to THB 3,000 per ticket with a maximum of 3 tickets per event, and is subject to a maximum of THB 9,000 per event.

Conditions:

1. Citi Royal Orchid Plus Select Roadside Assistance covers the cost of up to THB 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 Card member.
2. Citi Royal Orchid Plus Select card member must be at the incident.
3. Repair or towing service of the immobilized vehicle must be arranged by Citi Royal Orchid Plus Select Roadside Assistance, or the card member must obtain prior consent form Citi Royal Orchid Plus Select towing of the vehicle by another party. Citi Royal Orchid Plus Select Roadside Assistance is not responsible for the damages caused by towing and the card member cannot claim for the Continuation of Journey.
4. When the card member requests an alternative vehicle or rental vehicle, the card member 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. Citi Royal Orchid Plus 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 Citi Select Roadside Assistance.
5. Citi Royal Orchid Plus Select Roadside Assistance will not be responsible for any cost arising from damage to any goods or commercial goods.
6. Citi Royal Orchid Plus 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. Citi Royal Orchid Plus Select Roadside Assistance will not be responsible for providing roadside repair and towing service of a vehicle in the absence of the card member.
8. Citi Royal Orchid Plus 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 card member.
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 Citi Royal Orchid Plus Select Roadside Assistance over any assistance for services and expenses.

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 to case you do not receive your monthly statement within the given timeline or would like to update your billing address, please log in 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

- 10% of total outstanding balance as of that relevant statement cycle date + 100% of over limit amount; 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 + 100% of over limit amount; OR
- THB 200, whichever is higher.

- **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 slip, 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 sales 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 sales slip for Visa domestic transaction
- THB 200* per sales 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 sales 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.