



# **Citi Select Benefit Book**

# Index

## Citi Select

---

Welcome To The Prestigious World Of Citi Select	2
Citi Select Customer Service Direct Line	3

## Citi Select Privileges

---

Citi Thankyou Rewards	5
Citi Rewards Points Redemption	6
Citi Select Home Assistance	7
Citi Select Roadside Assistance	9
24 Hours Citi Select Personal Assistance	12
Investment Consultant Service	13
Travel Accident Insurance And Purchase Protection Plan (PPP)	14
- Citibank Purchase Protection Plan (PPP)	14
- Citi Select Travel Accident Insurance	14
- Insurance For Loss Of Luggage And Flight Delay	15
- Claim Procedure	15

## Caring For Your Citi Select Card

---

Citi Select Card Renewal	16
Change Of Address	17
Citibank Chip Card Features	17

## Citi Select Payment

---

Your Monthly Statement	18
Details Shown In Monthly Statement Include	18
Balance Checking	19
Copy Of Sales Slip	19
Payment Options	20

## WELCOME TO THE PRESTIGIOUS WORLD OF CITI SELECT

Congratulations on becoming a Citi Select cardmember. You can now enjoy an array of exclusive privileges uniquely selected to match your lifestyle: Leisure, well-being, dining, and Travel, in order to offer you the ultimate and convenience.

The Citi Select Card is widely accepted in more than 29 million locations in over 200 countries. Also, a cardmember has convenient cash access at more than 660,000 ATMs worldwide via Visa's global ATM network: ATM POOL and PLUS.

## CITI SELECT CUSTOMER SERVICE DIRECT LINE

From wherever you are, local or abroad, whenever you need assistance of any kind, you can always contact Citi Select Dedicate Line at 0-2232-2333. In the case that you are abroad, you can directly contact the toll free number at +66-2323-2484

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

Cardmembers are offered an international Toll-free service by dialing the following numbers:

Country of origin	Toll Free number	Country of origin	Toll Free number
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	00798-66-1-0061	New Zealand	0800-10-2289
U.S.A.	1-888-729-0907		

Citiphone Officers are available 24 hours a day, 7 days a week to answer any inquiries and respond to your requests.

## CITI SELECT PRIVILEGES

Citibank, N.A. Bangkok Branch would like to inform the changes in features of Citi Select Credit Card effective from October 15, 2015 ber below:

- Receive 2 Citi Rewards Points for every THB 25 spent.\*
- Cancellation of the Reward Cash Program\*\*. Regarding your existing Citi Reward Cash balance, you may redeem your Reward Cash until October 14, 2015. After this period, your Reward Cash will be converted to Citi Rewards Points at the rate of THB 1 for every 11 Citi Rewards Points, which is equivalent to the amount of Reward Cash in your balance, within 45 days after October 14, 2015. You will experience greater convenience as you can use your Citi Rewards Points to redeem cash back, shopping vouchers, as well as a variety of items in our Citi Rewards Catalog.

Remarks:

\*Citi Rewards Points calculation program does not include spending that occurs from cash advances, cash on phone or online, Mutual Fund, LTF, RMF, payment of utility bills (water & electricity), payment at all gas stations in the country, spending at Makro, payments made through Citibank Online, annual fee payments, or various interest and fees payments and Citibank reserves the rights in giving points to cancelled purchases, along with local and international purchases that have incurred tax refunds.

\*\*Reward Cash for the spending occurs after the latest cycle cut date until October 14, 2015 will be converted to Citi Rewards Points at the rate of THB 1 for every 11 Citi Rewards Points and uploaded to your account within 45 days from October 14, 2015.

More information, please contact Citi Select Dedicated Line 0-2232-2333

## CITI THANKYOU REWARDS PROGRAM

Citi Rewards is a point accumulation program through credit cards used to redeem complimentary gifts. The program lasts throughout your Citi Select membership. Every spending made, domestic or overseas, whether it is the purchase of goods or service, or membership fee, the cardmember will receive 2 Citi Rewards points for every THB 25 spent. However, this does not include Cash Advance, Balance Transfer, Click for Cash/Call for Cash, spending at Makro, spending at gasoline stations, Utility (water & electricity), amount of the bill payment service via Citibank Online, annual fee, interest and other fees. The bank has the right to deduct reward points if the customer is awarded a tax refund, or cancel any purchasing products or services ordered, either Domestic or International. Spending through Citi Select supplementary card can also gain Citi Rewards points as the points will be stored in primary card account and only the Citi Select primary cardmember can redeem the points.

In case of expiration, termination, or cancellation, Citi Rewards Points will immediately expire. Citi Rewards redemption has to be completed before such cases.

The status of Citi Reward Points, including total points earned, points redeemed, and points available, is summarized in the Monthly Statement.

Effective from 15 January 2015, spending over THB 100,000 per billing cycle at Hypermarket and Supermarket will not be eligible to earn Citi Rewards Points.

Alternatively, Citi Select Cardmember can also convert Citi Rewards Points into mileage under these four mileage programs:

- Singapore Airline' KrisFlyer
- Cathay Pacific's Asia Miles
- Thai Airways' Royal Orchid Plus
- AirAsia BIG LOYALTY Programmer

In addition, the cardmember can use Citi Rewards Points to redeem Citi Select annual fee as well.

## Citi Rewards Points Redemption

Redeem the items of your choice easier through 2 channels 24 hours everyday.

**1. Instant rewards at the purchasing points:** Facilitating your shopping experiences with Citi Rewards redemption for complimentary gifts or discount from our partners. For further information of the list of our partners, please visit [www.citibank.co.th](http://www.citibank.co.th) or call Citi Select Dedicated Line 0-2232-2333.

**2. Online Redemption:** Citibank cardmember can redeem gifts or mileages by simply accessing [www.citibank.co.th/thankyou](http://www.citibank.co.th/thankyou) anytime. The cardmember can also check his/her Citi Rewards Points or redemption history from your account and also experience the online redemption, completed with visual aids and thorough descriptions.

## CITI SELECT HOME ASSISTANCE

The Citi Select cardmember are entitled to receive privileges from Citi Select Home Assistance 2 times per calendar year, which covers the expenses of THB 2,000 a time. Citi Select Home Assistance includes:

### **Electrical Repair Services:**

In the case of any emergency problem with electricity, a qualified electrician will be sent by Citi 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 leak or the blockage of water piping or the sanitary system, a qualified plumber will be sent by Citi 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 Check w/insurance, 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 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 Citi 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 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, Citi Select Home Assistance will arrange a qualified contractor to assist you at your residence. The service excludes non-emergency situations. Citi 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 cardmembers are entitled to receive the privilege from Citi Select Home Assistance program 2 times per calendar year, with the expense of not more than THB 2,000 per each repair work. Cardmembers 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 Select Home Assistance provides service to the area in Bangkok and suburb only. The cardmember must be presented otherwise Citi Select Home Assistance cannot provide the service.

## CITI SELECT ROADSIDE ASSISTANCE

Cardmembers are entitled to receive roadside emergency assistance 2 times per calendar 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 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, Citi 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 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 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 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. Citi 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, Citi Select Roadside Assistance will arrange and pay for the cardmember to continue the journey with either of the following solutions:

Citi 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 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 cardmember decides to interrupt the journey, and wait for the repair to complete Citi Select Roadside Assistance can arrange for hotel; accommodation that the cardmember 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 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 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 Select Roadside Assistance covers the cost of up to THB 1,500 per event or not excess 20 kilometers from the incident, 2 times per calendar 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. Citi Select cardmember must be at the incident.
3. Repair or towing service of the immobilized vehicle must be arranged by Citi Select Roadside Assistance, or the cardmember must obtain prior consent from Citi Select towing of the vehicle by another party. Citi 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 provided by the rental vehicle company. Citi 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 arranged by Citi Select Roadside Assistance.
5. Citi Select Roadside Assistance will not be responsible for any cost arising from damage to any goods or commercial goods.
6. Citi 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 Select Roadside Assistance will not be responsible for providing roadside repair and towing service of a vehicle in the absence of the cardmember.
8. Citi 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 Citi Select Roadside Assistance over any assistance for services and expenses.

## 24 HOURS CITI SELECT PERSONAL ASSISTANCE

Citi Select Personal Assistance provides concierge and lifestyle service to ensure that virtually all of the requirements of the cardmember are professionally and personally catered for within the correct timeframe, regardless of where the cardmember is in the world.

Citi Select Personal Assistance provides and arranges everything for the cardmember. Please contact Citi Select Dedicated Line for a personal request such as:

- Recommending worldwide attractions and providing useful information, such as tourist attractions, restaurants in both Thailand and overseas.
- 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.
- Reserving golf clubs around the world, and other services you may need.

Conditions:

1. Citi Select 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. Citi Select 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.

## Investment Consultant Service

Cardmember can receive investment service consultation from Citigold Wealth Management for opportunities to maximize return on investment. For more information, please contact Citi Select Dedicated Line.

Remarks:

- 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.
- Investment contains certain risk, please study prospectus before investing.

## TRAVEL ACCIDENT INSURANCE AND PURCHASE PROTECTION PLAN (PPP)

### CITIBANK PURCHASE PROTECTION PLAN (PPP)

The cardmember is protected under Citibank Purchase Protection Plan at no fee or extra charges. When the cardmember purchase goods under the cardmember's name through Citi Select card, Citibank Purchase Protection Plan will cover any loss or damage occurring to the goods within 30 days of purchase with maximum indemnity per occurrence of THB 400,000 and per item of THB 120,000, maximum 4 times per annual fee cycle.\*

The responsible of the cardmember:

- A) 50% of claim amount or minimum THB 900 for loss or damage arising from accidental damage including theft, unexplained disappearance
- B) THB 900 for other causes

### CITI SELECT TRAVEL ACCIDENT INSURANCE

Whenever charging full travel fares to the Citi Select card, the cardmember 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 cardmember, spouse, and dependent children (dependent will be covered 25% of benefit) in the event of travel-related accident, provided that their travel fares are fully charged to the Citi Select Card.

Remark: The specified coverage is the highest coverage per account for loss of life, loss of organs or permanent disability depending on the proportion of your individual accident policy.

-The Travel Accident Insurance does not cover taxi and motorcycle taxi services.

## Insurance for Loss of Luggage and Flight Delay

When the cardmember is charged for the air ticket, whether domestic or international flights, with the Citi Select Card, the cardmember will receive compensation up to THB 20,000 per cardmember or THB 40,000 per family for any flight cancellation or flight delay over 4 hours. In case that cardmember's luggage delivery is delayed for more than 6 hours, the cardmember will receive compensation for necessary expenses of up to THB 20,000 per cardmember or THB 40,000 per family. If there is a loss of luggages, the cardmember will receive compensation for necessary expenses of up to THB 50,000 per cardmember or THB 100,000 per family\*.

Remark: Please use Citi credit cards for any payment of claimed expenses. If the cardmember pays by cash, or other card, the insurance shall limit a compensation of an expense amount not more than THB 3,500.

\*Please keep the receipts of any expenses happened while waiting for the flight or the luggage as evidence. Compensation does not include the cost of luggage and belonging items which the cardmember 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 day of the incident. The claim form and important evidence must be sent to

Lockton Wattana Insurance Brokers (Thailand) Ltd.

35<sup>th</sup> Floor, United Center Building,

323 Silom Road, Khet Bangrak,

Bangkok 10500

Tel. 098 249 5657

Website : [www.locktonwattana.co.th](http://www.locktonwattana.co.th)

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 cardmember.

## CARING FOR YOUR CITI SELECT CARD

The black magnetic strip on the back of the card is sensitive which requires special care. Below are some tips on how to avoid damaging the card:

- Do not keep the card in an area where there is a continuous magnetic field, including radios and electrical appliances.
- Do not leave the card on top of a TV set for any length of time.
- Avoid scratching the magnetic strip.

These sample precautions ensure that the information stored will not be affected and that your card will always be accepted whenever it is presented.

### Citi Select Card Renewal

Citi Select Card is valid up to 5 years from the issuing date. The annual membership fee will be charged directly to the account and shown in monthly statement. Cardmember should automatically receive a new Card before the existing Card expires\*. After receiving the new Card, please sign at the back of the card to prevent fraudulent usage and destroy the old card.

To cancel the card, the cardmember must inform Citibank by phone or in writing.

\*Citibank reserves the rights to not approve for Card renewal in case the cardmember's information does not meet the Bank's policy.

### **Change of Address or Telephone Number**

The cardmember may report a change of address or telephone number to Citibank by calling Citi Select Dedicated Line or in writing.

### **Citibank Chip Card Features**

The Chip Cards serve as personal computer on the Credit Card with ability to store information that is virtually impossible to copy. Unlike Magnetic Stripe Cards which can be skimmed for encoded data, the Chip Cards are difficult and uneconomic to counterfeit. With this Chip Card feature, the cardmember will be more confident that the card will be safe from fraud.

## CITI SELECT PAYMENT

### Your Monthly Statement (or e-Statement)

As a Citi Select cardmember, you will receive a monthly statement showing the transactions of the previous month. The transactions printed on the statement are recorded from the sale slips that have been submitted by merchants for payment. The cardmember will receive the monthly statement by mail within 7 days after your cycle cut-off date.

Remark: If you do not receive your statement within 7 days after your cycle cut-off date or if you want to make a change of address, please call our Citi Select Dedicate Line as soon as possible.

### Details Shown on 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 Citibank.

#### 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 overlimit amount; OR
- 1% of outstanding Spending Amount (Spending Amount means retail and cash advance transactions, including overlimit 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 overlimit amount; OR
- THB 200, whichever is higher.

Remark

- 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.

#### 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 evidence.

If there are any errors on the statement, please call Citi Select Dedicated Line at least 7 days before statement due date, and follow up with document such as a copy of sales slips, etc. to prove the erroneous transaction on 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 sale slips as reference document in case there are any errors.

## Copy of Sales Slip

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

- THB 100\* per sales slip for Visa domestic transactions
- THB 200\* per sales slip for Visa International transactions

Citibank must then pay this service fee to the commercial banks, who are the intermediaries between Citibank and the merchants, and who keeps all 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 Citi Select card 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 9.00 am to 4.00 pm on bank working day

**Pay by Cash :** For payment before 4.00 pm, the amount will debit to your account on the same day.

**Pay by cheque :** Payee name 'Citibank Visa for account no 4XXX-XXXX-XXXX-XXXX' clearing before 13.30 pm.

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

- Pay at Cash Deposit Machine which services 24 hours a day, 7 days a week by inserting credit card or put the 16 digits credit card no. or scan bar code. You can keep the receipt as the evidence every time.

### 2. Pay through Citibank Online

Easy step-by-step instructions at Citibank Online:

- a. Go to [www.citibank.co.th](http://www.citibank.co.th)
- b. Click Sign In 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 throughout Thailand by presenting your credit card's 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 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 pre-authorization form and mail it back to Citibank, Direct Debit with 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 change the amount that the cardmember wants to be deducted in any month. Simply contact the Citi Select Dedicated Line 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 according to the debiting date and time by yourself. 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 Citi Select 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, or Bangkok 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 4386-xxxx-xxxx-xxxx' as drawer. Please find more detail in payment channel and fees table.

## **6. Pay by Funds Transfer Via Citi Select Dedicate Line (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**

The cardmember can make payment at any merchants with 'counter service' logo. For example, at 7-eleven (the credit line will be available after payment), by presenting the credit card's statement with barcode. Counter Service accepts only cash payment.

## **8. Pay at M-Pay station**

The cardmember can make payment at any M-Pay station through AIS, Telewiz shop and Citi branches with the Mpay logo. The cardmember's credit line will be available right 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, 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, only ATM channel service provided.

## **10. Making payment through payment counter of Tesco Lotus**

The cardmember's credit line will be available after make payment right away. Service fee will be charged at the service point. Please re-check your receipt and keep as evidence.

Remarks:

1. 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.
2. Citibank reserves the rights to change any fee/charge fee.
3. 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.
4. For payment made at the charge channels, service providers will charge fee at service point.