

Citibank, N.A. Bangkok Branch

Offshore Alternative Mutual Fund Front-end Fee (% of Customer Amount*)

Effective date February 26th, 2020

Fund Manager	Fund Name	Fund Currency	ISIN	Front-end Fee & Switch-In cross Fund Manager (%)	Switch-In Fee Intra Fund Manager (%)
JPMorgan Asset Management (Europe) S.à r.l.	JPMorgan Investment Funds – Global Macro Opportunities A (Acc) – USD (Hedged)	USD	LU1181866309	1.50%	1.50%
	JPMorgan Investment Funds – Global Macro Opportunities A (Acc) – EUR	EUR	LU0095938881	1.50%	1.50%
Franklin Templeton Investment (Asia) Ltd.	Franklin Floating Rate Fund	USD	IE00B000C709	1.00%	1.00%
Pictet Asset Management (Hong Kong) Limited	Pictet CH Precious Metals - Physical Gold Fund R dy USD	USD	CH0104851461	0.50%	0.50%

*Front-end and switch in fees will be applied on Customer Amount, which is the sum of investment amount and fee charges.

Disclaimer: 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. Risks associated with the investment in the Alternative Mutual Funds, including but not limited to, Leverage Risk, Counterparty Risk, Non-Linear Market Risk, Liquidity Risk, and Manager's Risk.

Investors investing in funds denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal when foreign currency is converted back to the investors' home currency. Exchange controls may be applicable from time to time to certain foreign currencies. Investors should therefore determine whether any foreign currency investment is suitable for them in the light of their personal investment objectives, financial means and risk profile. Investment products are not available to U.S. persons and may not be available in all jurisdictions. This document does not constitute the distribution of any information or the making of any offer of solicitation by any one in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such document or make any offer or solicitation. All applications for investment products are subject to specific terms and conditions. All subscriptions for Investment Products must be made on application forms accompanying the prospectus. Prospectuses are available from Citibank, N.A. Bangkok Branch and the Fund Managers' offices. Citibank full disclaimers, terms and conditions apply to individual products and banking services.

Authorized Signature: _____

(Don Charnsupharindr)

Director, Retail Banking Head

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