

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 1 February 2019

Unit: % p.a.

Deposit Type	Customer Type			
			Non-Resident person	
	Individual	Corporate <sup>4</sup>	Individual	Corporate <sup>4</sup>
<b>1. Current Account</b>	0		0	N/A
<b>2. Savings Account</b>				
<b>2.1. Normal Savings / Citione / Flexible Savings</b>				
Volume 0.01 baht and up	0.30	0.30	N/A	N/A
<b>2.2. Savings Plus</b>				
Volume 0 - 2,999,999 baht	0.30	0.30	N/A	N/A
Volume 3,000,000 - 20,000,000	0.30	0.30	N/A	N/A
Volume 20,000,001 baht and up	0.30	0.30	N/A	N/A
<b>2.3. Savings Interest Rate by Tier</b>				
Level 1 : 0 – 99,999 baht	0.30	0.30	N/A	N/A
Level 2 : 100,000 -1,999,999 baht	0.30	0.30	N/A	
Level 3 : 2,000,000 - 9,999,999 baht	0.30	0.30	N/A	
Level 4: 10,000,000 - 19,999,999 baht	0.30	0.30	N/A	
Level 5: 20,000,000 bath and more	0.30	0.30	N/A	
<b>2.4. Money Market Savings</b>				
Level 1 : 0 - 1,999,999 baht	0.30	N/A	N/A	
Level 2 : 2,000,000 baht and up	0.30			

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<b>3. Time Deposit</b>				
<b>3.1 Normal Time Deposit - Minimum opening account 100,000 Baht</b>				
<b>3-Month Tenors</b>				
Volume 100,000 Baht and up	0.60	0.35	N/A	
<b>6-Month Tenors</b>				
Volume 100,000 - 49,999,999	0.70	0.45	0.70	N/A
Volume 50,000,000 baht and up	1.50	1.25	1.50	N/A
<b>9-Month Tenors</b>				
Volume 100,000 Baht and up	0.70	0.45	0.70	N/A
<b>12-Month Tenors</b>				
Volume 100,000 - 49,999,999	0.70	0.45	0.70	N/A
Volume 50,000,000 baht and up	1.70	1.45	1.70	N/A
<b>18-Month Tenors</b>				
Volume 100,000 Baht and up	0.70	0.45	0.70	N/A
<b>24-Month Tenors</b>				
Volume 100,000 Baht and up	0.70	0.45	0.70	N/A
<b>36-Month Tenors</b>				
Volume 100,000 baht and up	0.75	0.50	0.75	N/A
<b>48-Month Tenors</b>				
Volume 100,000 baht and up	0.95	0.70	0.95	N/A
<b>60-Month Tenors</b>				
Volume 100,000 baht and up	1.00	0.75	1.00	N/A
<b>3.2 Normal Time Deposit Online - Minimum opening account 100,000 Baht</b>				
<b>3-Month Tenors</b>				
Volume 100,000 Baht and up	0.70	N/A	N/A	
<b>6-Month Tenors</b>				
Volume 100,000 - 49,999,999	0.70	0.45	0.70	N/A
Volume 50,000,000 baht and up	1.50	1.25	1.50	N/A
<b>9-Month Tenors</b>				
Volume 100,000 Baht and up	0.70	0.45	0.70	N/A
<b>12-Month Tenors</b>				
Volume 100,000 - 49,999,999	0.70	0.45	0.70	N/A
Volume 50,000,000 baht and up	1.70	1.45	1.70	N/A
<b>18-Month Tenors</b>				
Volume 100,000 Baht and up	0.70	0.45	0.70	N/A
<b>24-Month Tenors</b>				
Volume 100,000 Baht and up	0.70	0.45	0.70	N/A
<b>36-Month Tenors</b>				
Volume 100,000 baht and up	0.75	0.50	0.75	N/A
<b>48-Month Tenors</b>				
Volume 100,000 baht and up	0.95	0.70	0.95	N/A
<b>60-Month Tenors</b>				
Volume 100,000 baht and up	1.00	0.75	1.00	N/A

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<b>3.3 Periodic Time Deposit-</b>				
<b>Monthly Interest Paid</b>				
<b>6-Month Tenors</b>				
Volume 200,000 baht and up	0.55		N/A	
<b>9-Month Tenors</b>				
Volume 200,000 baht and up	0.60		N/A	
<b>12-Month Tenors</b>				
Volume 200,000 baht and up	0.65		N/A	
<b>18-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>24-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>36-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>48-Month Tenors</b>				
Volume 200,000 baht and up	0.85		N/A	
<b>60-Month Tenors</b>				
Volume 200,000 baht and up	0.90		N/A	
<b>Quarterly Interest Paid</b>				
<b>12-Month Tenors</b>				
Volume 200,000 baht and up	0.65		N/A	
<b>18-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>24-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>36-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>48-Month Tenors</b>				
Volume 200,000 baht and up	0.85		N/A	
<b>60-Month Tenors</b>				
Volume 200,000 baht and up	0.90		N/A	
<b>Semi Annually Interest Paid</b>				
<b>12-Month Tenors</b>				
Volume 200,000 baht and up	0.65		N/A	
<b>18-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>24-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>36-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>48-Month Tenors</b>				
Volume 200,000 baht and up	0.85		N/A	
<b>60-Month Tenors</b>				
Volume 200,000 baht and up	0.90		N/A	

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			Non-Resident person	
	Individual	Corporate <sup>4</sup>	Individual	Corporate <sup>4</sup>
<b>Annually Interest Paid</b>				
<b>24-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>36-Month Tenors</b>				
Volume 200,000 baht and up	0.70		N/A	
<b>48-Month Tenors</b>				
Volume 200,000 baht and up	0.85		N/A	
<b>60-Month Tenors</b>				
Volume 200,000 baht and up	0.90		N/A	

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			Non-Resident person	
	Individual	Corporate <sup>4</sup>	Individual	Corporate <sup>4</sup>
<b>3.4 Flexible Time Deposit Enhancement</b>				
<b>Minimum opening account 200,000 Baht</b>				
<b>3-Month Tenors</b>				
Volume 200,000 baht and up	0.30		N/A	
<b>6-Month Tenors</b>				
Volume 200,000 baht and up	0.40		N/A	
<b>9-Month Tenors</b>				
Volume 200,000 baht and up	0.40		N/A	
<b>12-Month Tenors</b>				
Volume 200,000 baht and up	0.40		N/A	
<b>18-Month Tenors</b>				
Volume 200,000 baht and up	0.40		N/A	
<b>24-Month Tenors</b>				
Volume 200,000 baht and up	0.40		N/A	
<b>3.5 Normal Time Deposit Bundle</b>				
<b>Minimum opening account 200,000 Baht</b>				
<b>3-Month Tenors</b>				
Volume: 200,000 - 9,999,999 Baht	1.60		N/A	
Volume: 10,000,000 Baht and up	2.00		N/A	

**Table 1: Deposit Interest Rates Table**

**Consumer Banking Group**

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**Unit: % p.a.**

Remark :

**Terms and conditions for interest payment.**

- o This table is only for Consumer banking
- o For the case that customer opens Current Account or Savings Account, which are the accounts that Citibank specially services on Saturday - Sunday with the deposit in cash via Cash Deposit Machine as the bank does not provide Teller Counter services, or in case the customer deposit in cheque, Citibank will post the ledger and start to calculate the interest for the mentioned amount on the next business day of the normal banking days on Monday - Friday. In case of the deposit in cheque, the amount will be effective only if the cheque is completely cleared.
- o In case of withdrawal before maturity for Normal Time Deposit, Periodic Time Deposit and Flexible Time Deposit Enhancement, the interest rate will pay according to the condition, or subject to Management Approvals.
- o Terms and conditions for Normal Time Deposit and Periodic Time deposit in case of withdrawal before maturity are as followings:
  - o Deposit length of less than 3 months: No interest payment.
  - o Deposit length of 3 months or more: Citibank will pay interest, based on savings account interest rate on the withdrawal date, but not more than 1% p.a. For accounts with periodic interest payment, Citibank will deduct the excess interest rates paid from the principal amount.
  - o Interest payments are exempted for corporate accounts with withdrawals before the time deposit maturity.
- o Interest rate calculations for time deposits are based on non-accumulated interest calculations.
- o For non-resident THB accounts, Citibank will not pay interest rates for all THB saving accounts.
- o For non-resident THB accounts, Citibank will open only Normal Time deposit accounts with 6-month tenors or longer.
- o For Savings Plus accounts, the T&C are the same and referred to the Normal Savings account with effect from 23 July 2012 and onwards, following the terms and conditions on the account opening date.
- o For Online Time Deposit opening, it means that you have reviewed and decided to open this Time Deposit and allowed Citibank to refer to your account opening documents and signature from your existing current account or saving account as reference and evidence for opening this Time Deposit with no exception.
- o Opening of Time Deposit online transaction is available 24 hours. However, the online transaction that has been made after 10:00 p.m. of business days or the online transaction that has been made on weekends or on public holidays will be treated as the transaction with the quoted interest rate of the next business day transaction.
- o Terms and Conditions for Flexible Time Deposit Enhancement are as followings:
  - o To enable the facility to partially withdraw cash through remote channel, customer is required to open new savings account.
  - o For the partial withdrawal within 1 month from deposit date, zero percent interest rates will be given.
  - o For partial withdrawal after 1 month or longer, will receive early break interest rate of normal savings interest rate on the withdrawn date. The remaining balance at maturity earns originally agreed interest rate.
- o The aforementioned provisions of Flexible Time Deposit Enhancement are as informed which will be effective as follows:
  - (a) on May 13, 2009 with respect to the customers who open an Flexible Time Deposit Enhancement Account from May 13, 2009 onwards; and
  - (b) on June 13, 2009 with respect to the customers who opened an Flexible Time Deposit Enhancement Account before May 13, 2009 whose accounts are matured and renewed/rolled over from June 13, 2009 onwards.
- o Terms and conditions for Non-resident baht accounts
  - o Principals and interests are not under a blanket guaranteed by Deposit Protection Agency Act B.E.2551 which is effective August 11, 2008.

**Citibank N.A.**

**Table 1: Deposit Interest Rates Table**

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**Effective date 1 February 2019**

**Unit: % p.a.**

**Other Terms and Conditions**

1. Citigold customers are customers who have sum of Deposit and Investment balance 5 million baht and up. However, Citibank reserves the right to cancel Citigold membership in case that customers have total balance lower than 5 million baht for 12 consecutive months according to Citibank conditions.
2. Citi Priority customers are customers who have sum of Deposit and Investment balance 1 million baht and up. However, Citibank reserves the right to cancel Citi Priority membership in case that customers have total balance lower than 1 million baht for 12 consecutive months according to Citibank
3. Citibanking customers are customers who have sum of Deposit and Investment balance less than 1,000,000 baht. This includes all Citibank and Citigroup staff who have sum of Deposit and Investment balance less than 1,000,000 baht.
4. Corporate customers are corporate that open accounts with Consumer Banking Group and have sum of Deposit and Investment balance 1,000,000 baht and up.
5. All Citibank customers will be eligible for interest rate on this Interest Rates Table and will be eligible for additional special rate no more than 0.75% p.a. The special interest is subject to customer's asset under management amount and bank management approval. The mentioned special rate does not apply to auto rollover Time deposit and all types of Saving accounts.
6. Volume is total deposit balance of customers and their relatives on a same day.
7. Citibank may offer gifts to new customers and on the anniversary program. Annual gifts may be given to all existing customers who eligible to the program under terms and conditions which will be announced and informed to the customers accordingly.
8. Citibank reserves the right to change conditions and interest rates as appropriate which will be in line with economic situation. Citibank will announce for the changes accordingly.

**Authorized Signature.....**

**(Don Charnsupharindr )**

**Director, Retail Banking Head**

**Announcement date 1 February 2019**

Citibank N.A.

Table 2: Lending Interest Rates <sup>1/</sup>

Consumer Banking Group

Effective date 1 February 2019

Unit: % p.a.

**A. Reference Interest Rates**

1. Minimum Loan Rate	MLR	7.00
2. Minimum Overdraft Rate	MOR	N/A
3. Minimum Retail Rate	MRR	N/A
4. Others (Temporary Overdraft Rate)		7.25

Unit: % p.a.

**B. Maximum Interest Rates**

B (1) Consumer Loan	Personel Loan		Housing Loan	Overdraft with Collateral
	With Collateral	Without Collateral		
5. Ceiling Rate	MLR-0.50% <sup>2/</sup> (Currently is equal to 6.50%)	N/A	MLR-0.50% <sup>2/</sup> (Currently is equal to 6.50%)	5.50
6. Maximum Default Interest Rate	15.00 <sup>4/</sup>	N/A	15.00 <sup>4/</sup>	N/A
<b>B (2) Commercial Loan</b>				
	Overdraft	Short Term (<= 1 Year) <sup>3/</sup>	Long Term (>1Year) <sup>3/</sup>	
7. Ceiling Rate	N/A	20.99	20.99	
8. Maximum Default Interest Rate	N/A	20.99	20.99	

**Remark:**

1/ Exclude the type of credits in which BOT has stipulated the specific criteria.

2/ Ceiling rate for Housing Loan approved before year 2011 is 20.32%

3/ Product not being offered currently

4/ Maximum default interest rate for Housing Loan approved before year 2011 is 45.63%

Authorized Signature.....

(Don Charnsupharindr )

Director, Retail Banking Head

Announcement date 1 February 2019



Citibank N.A.

**Table 3: Fees/ Charges and Penalty Related to Deposit and Lending<sup>1/</sup> and Others Fees**

Consumer Banking Group

Effective date 1 February 2019

A. Fee related to Deposit <sup>3/</sup>	Unit: THB		Remark <sup>4/</sup>
1. Below minimum balance account service fee (Account maintenance fee for accounts with outstanding balance below the required amount)	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: 300 baht/customer/month		In the case of average balance of Deposit and Investment balance lower than 200,000 baht for Citibanking customer
B. Fee related to Lending	Unit: THB		
B (1) Consumer Loan: Actual and reasonable expenses	Personal Loan		Housing Loan
	With Collateral	Without Collateral	Remark
<b>1. Expenses paid to government authorities i.e.,</b>			
1) Stamp duty	0.05% of loan amount or maximum 10,000 baht	N/A	0.05% of loan amount or maximum 10,000 baht
2) Mortgage Registration Fee	1% of the loaned amount or maximum 200,000 baht	N/A	1% of the loaned amount or maximum 200,000 baht
<b>2. Expenses paid to the third or external parties i.e.,</b>			
<u>In general case</u>			
1) Credit Bureau search fee	N/A	N/A	N/A
2) Collateral Appraisal expenses <sup>2/</sup>	Maximum 4,000 baht	N/A	Maximum 4,000 baht
3) Insurance premium	Rate subject to insurance company	N/A	Rate subject to insurance company
4) Payment fee through other counters/ channels (Bangkok Metropolitan area and Greater bangkok charge per transaction / upcountry charge per transaction (actual costs))		N/A	
Citibank N.A.	Free		Free
Bangkok Bank	20 baht/ 35 baht		20 baht/ 35 baht
Thai Military Bank	20 baht/ 35 baht		20 baht/ 35 baht
Bank of Ayudhya	20 baht/ 35 baht		20 baht/ 35 baht
Krung Thai Bank	25 baht/ 25 baht		25 baht/ 25 baht
Kasikorn Bank	25 baht/ 35 baht		25 baht/ 35 baht
Siam Commercial Bank	25 baht/ 40 baht		25 baht/ 40 baht
<u>In default case</u>			
1) Returned Cheque fee (other commercial banks)		N/A	
2) Fee for insufficient fund (In case of payment by debiting from the account of other commercial banks)		N/A	
3) Debt Collection Expenses <sup>2/</sup>	100 baht/billing cycle	N/A	100 baht/billing cycle
<b>3. Operating cost of commercial bank</b>			
<u>In general case</u>			
1) Collateral Appraisal expenses <sup>2/</sup>	N/A	N/A	N/A
2) Fee for a new statement requested (for the second copy or more)	N/A	N/A	N/A
3) Loan processing fee	No charge	N/A	No charge
<u>In default case</u>			
3) Debt Collection Expenses <sup>2/</sup>		N/A	
B(2) Commerical Loan: Actual and reasonable expense	Overdraft		Remark
1. N/A	N/A		N/A

C. Other fees	Unit: THB <sup>S/</sup>	Remark
1. Cheque book	1 whole book (30 cheques) is 450 Baht (15 baht per cheque)	
2. Manager Cheque	Citigold customer: No charge Citi Priority customer: 25 baht per cheque Citibanking customer: 25 baht per cheque Non-customer: 100 baht per cheque	For non-customer, only allow buying Manager Cheque with customer's cheque
3. Stop payment cheque	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: 200 baht per instruction.	The whole cheque book will be charged 1,000 baht maximum
4. Stop payment Draft	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: 200 baht per instruction Non-customer: 200 baht per instruction	Additional fee of US\$ 5 or more from receipt banks to every customers
5. Return cheque/ draft	0.0625% of cheque amount with minimum 200 baht	Additional charge for Draft may apply
6. Bill for Collection (BFC)	Citigold customer: 0.5% Min100- Max 2,500 baht Citi Priority customer: 1% Min200- Max 5,000 baht Citibanking customer: 1% Min200- Max 5,000 baht Non-customer: 2% Min1,000- Max 5,000 baht	Duty stamp 3 baht/ cheque If customer present off-us Cheque Overseas , customer must hold Citibank Account in Thailand if Customer Present On-us Cheque Overseas, Customer do not have to hold Citibank account in Thailand
7. Clean Bill Purchase	Citigold customer: 0.5% Min100- Max 2,500 baht Citi Priority customer: 1% Min200- Max 5,000 baht Citibanking customer: 1% Min200- Max 5,000 baht Non-customer: 2% Min1,000- Max 5,000 baht	Duty stamp 3 baht/ cheque
8. Gosi Draft Encashment	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: No charge Non-customer: US\$20.00 for amount over US\$50.00 1% for amount below or equal to US\$50.00	
9. Traveler Cheque Encashment Citicorp T/C by Citibank customer Citicorp T/C & non Citibank customer - Com. in lieu of exchange (FAF)	No charge No charge Citigold customer: 0.125% Min150 baht Citi Priority customer: 0.125% Min150 baht Citibanking customer: 0.25% Min300 baht Non-customer: 0.25% Min300 baht	Limit encash US\$10,000 Limit encash US\$3,000 Charged in addition to normal fees
10. CitiGold Cross Border Check Encashment	US\$25.00	Use daily exchange rate
11. Copy of cheque paid	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: 100 baht or equivalent	
12. Confirmation letter	Citigold customer: No charge Citi Priority customer: 200 baht Citibanking customer: 200 baht	
13. ATM Fee	Citigold customer: No Entrance Fee No Annual Fee Re-issue Fee 200 baht/card* Citi Priority customer: No Entrance Fee No Annual Fee Re-issue Fee 200 baht/card* Citibanking customer: No Entrance Fee No Annual Fee Re-issue Fee 200 baht/card*	*Fee waived until Dec 31, 2018

14. Debit card Fee	<p>Citigold customer: No Entrance Fee Annual Fee 300 baht/card* Re-issue Fee 200 baht/card*</p> <p>Citi Priority customer: No Entrance Fee Annual Fee 300 baht/card* Re-issue Fee 200 baht/card*</p> <p>Citibanking customer: No Entrance Fee Annual Fee 300 baht/card* Re-issue Fee 200 baht/card*</p>	*Fee waived until Dec 31, 2018
15. ATM Withdrawal Fee	<p>Citigold customer: No charge</p> <p>Citi Priority customer: No charge</p> <p>Citibanking customer: No charge</p> <p>Non-customer*: 220 baht / transaction</p>	*Apply to overseas non-Citi ATM card
16. ATM Transfer (domestic ORFT)	<p>25 baht per transaction for amount 1-10,000 baht</p> <p>35 baht per transaction for amount 10,001-50,000 baht</p>	
17. Internal Funds Transfer Fee	No charge	
18. BahtNet Transfer Fee	150 baht	<p>Additional 100 baht charged by recipient bank</p> <p>Additional 10 baht for every 10,000 baht if transfer to account outside Bangkok and greater Bangkok (maximum 850 baht)</p>
19. Counter ORFT (domestic transfer)	<p>50 baht per transaction for the amount 1-10,000 baht</p> <p>60 baht per transaction for the amount 10,001-20,000 baht</p> <p>70 baht per transaction for the amount 20,001-30,000 baht</p> <p>80 baht per transaction for the amount 30,001-40,000 baht</p> <p>90 baht per transaction for the amount 40,001-50,000 baht</p> <p>100 baht per transaction for the amount 50,001-65,000 baht</p> <p>110 baht per transaction for the amount 65,001-80,000 baht</p> <p>120 baht per transaction for the amount 80,001-100,000 baht</p>	
20. PromptPay Credit Transfer	<p>Citigold customer: No charge</p> <p>Citipriority customer: No charge</p> <p>Citibanking customer: No charge</p>	
21. PromptPay Bill Payment	<p>Citigold customer: No charge</p> <p>Citipriority customer: No charge</p> <p>Citibanking customer: No charge</p>	
22. Standing Instruction	<p>Citigold customer: No charge</p> <p>Citi Priority customer: No charge</p> <p>Citibanking customer: 25 baht per transaction</p>	No charge for transaction via Citibank online
23. Combined Statement Request	<p>Citigold customer: No charge</p> <p>Citi Priority customer: No charge</p> <p>Citibanking customer: 100 baht per month</p>	Limit to no more than 6 months prior. Statement less than 1 month count as 1 month.
24. Inactive account fee	No charge	
25. Courier charge	500 baht or US\$ equivalent per instruction	
26. Rental Fee for safe deposit box Size S = 4*10*23.5 Size M = 8*10*23.5 Size L = 8*16*23.5 Size XL = 16*16*23.5	<p>1,900 baht/year</p> <p>3,300 baht/year</p> <p>4,900 baht/year</p> <p>6,900 baht/year</p> <p>(Effective January 03, 2013)</p>	<p>Key deposit 2,500 baht</p> <p>For new customer, this service is available only to Citigold customers</p>

27. IBSS services Emergency cash withdrawal service for Citibank customer worldwide	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: US\$ 25.00 Citigold Private and US Barneys: No charge	Deducted from amount to be paid (deducted upfront)
D. Penalty related to Housing Loan	Penalty (%)	Remark
1. Refinancing Housing Loan	No charge	
<p>Remarks : 1/ Exclude the type of credits in which BOT has stipulated the specific criteria.</p> <p>2/ The expenses in Clause 2 and 3 shall not be collected repeatedly, and maximum rate to be charged for non-Bangkok collateral is baht 7,500.</p> <p>3/ Different Fee charged based on customer types and use only for Consumer Banking Group.</p> <p>4/ Total Relationship Balance calculates from sum of Current account, Saving account, Time deposit account, Mutual funds and Fixed Income with Citibank . (Effective Feb 2018, account maintenance fee for accounts with outstanding balance below the required amount will be charged at the first business day of the following month</p> <p>5/ Customer definition</p> <ul style="list-style-type: none"> <li>- Citigold customers are customers who have sum of Deposit and Investment balance 5 million baht and up</li> <li>- Citi Priority customers are customers who have sum of Deposit and Investment balance 1 million baht and up</li> <li>- Citibanking customers are customers who have sum of Deposit and Investment balance less than 1,000,000 baht.</li> <li>- Non-customers are customers who have no account with Citibank.</li> </ul> <p>In case of charging in Foreign Currency, exchange rate as of charging date will be used for conversion.</p>		

Authorized Signature.....

(Don Charnsupharindr )

Director, Retail Banking Head

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