

Click For Cash Terms & Conditions:

1. Click for Cash service is offered under Citibank Online service (Internet Banking) with username and password. For all Click for Cash transaction, cardmembers will receive OTP pin (One-Time Password) via the cardmember's mobile phone registered with Citibank for continuing service application online and/or other current/future processes that instruct the service applicant. In addition, the service applicant must comply below terms and conditions and/or Visa/MasterCard terms and conditions because Click for Cash service is a part of credit limit.
2. Cash approval depends on card status and outstanding credit balance. Furthermore, Citibank has a right to approve cash amount regarding card status and outstanding credit balance. The service applicant must pay service fee/time according to Citibank's announcement (if any).
3. The service applicant is eligible to apply the service more than once. This is up to outstanding credit balance.
4. Once the cash is approved, Citibank will deduct the approved cash from credit balance and transfer it to the service applicant's saving account which is registered with the bank under clearing system of Bank of Thailand. The service provider will receive the approved cash at the day that the cash is transferred to saving account. Moreover, the service applicant agrees to pay back the cash to the bank with the particular amount and time that are registered in approval letter of Click for Cash and/or credit card statement.
5. If the service applicant requires to pay back before the payment date (Pre-termination), he/she must declare their requirements by letter or CitiPhone Banking at 1588 with paying back remaining balance and fines/fees including the following items:
 - a. The difference between special cash advance fee that the service applicant already paid to Citibank under Click for Cash service and

maximum cash advance fee which the bank is eligible to calculate from the service applicant's cash amount and

- b. The difference between special interest rate that the service applicant already paid to Citibank under Click for Cash service and maximum interest rate which the bank is eligible to calculate from the service applicant's cash amount from the service application date to the service termination date.
6. Monthly payment includes principal due and interest due with the following calculation:
 - a. Principal: principal due might be less than 200 Baht. For the first tenor to last tenor before maturity, the principal will be equal to 10% of outstanding balance at the due date. On the other hand, the remaining balance will be paid off in the final tenor at maturity date and
 - b. Interest: interest due is calculated from the cash approval date to the due date in the first tenor. For the next tenors, the interest due will be calculated from the last due date to the current due date. The principal and interest will be declared in the service applicant's monthly statement during the service period. For the final tenor, the remaining balance will be declared in the monthly statement as well.
7. The remaining balance with interest due will be collected immediately if the service applicant's cards are closed.
8. Citibank will charge no extra fee to the service applicant only if he/she makes the payment on time with equal or more than the due payment. However, if the service applicant makes the payment less than the due payment, the payment difference will be turned to cash advance with maximum interest rate charged according to Bank of Thailand announcement.
9. Special terms and conditions for Click for Cash

- a. Citibank reserves the right to add, change or revise the terms and conditions of the service with 30-day announcement prior to the add, change or revise date.
 - b. Click for Cash service is exclusive for eligible Citibank cardmembers. The terms and conditions of Citibank Visa and MasterCard are fully applicable in the service.
10. The due date of monthly Click for Cash payment is the same as the due date of the service applicant's monthly card payment. The service applicant must pay the first monthly principal with interest at the due date of the monthly card payment. Furthermore, the service applicant must accept and acknowledge that the first due date might be more than or less than 30 days from the cash approval date of Click for Cash service.
11. Click for Cash amount is not included in Citibank Rewards Point calculation.