

Announcement of interest charged on late payment

Citibank, N.A. Bangkok Branch would like to inform the changes on interest calculation in the case of participants of the program(s) such as Cash Advance, Call for Cash, Click for Cash, Spending Conversion and Citi PayLite fails to make payment within the payment due date effective from September 1, 2017 per below:

1. Term and Condition of Using Citi Credit Card

<https://www.citibank.co.th/en/static/pdf/bc-tc-generic.pdf>

1.1 Insert clause 3.5 as follow

3.5 For participation of other programs, the Bank may offer or Cardholder may request to participate in the program(s) such as Cash Advance, Call for Cash, Click for Cash, Spending Conversion and Citi PayLite. Given that the Cardholder is accepted in to the program, the Cardholder agrees to be bound by the terms and conditions of that program which the Bank will notify Cardholder from time to time or as communicated on www.citibank.co.th

1.2 Amend clause 6 paragraph 2 to be as follow

In the event the Cardholder cannot fully repay the amount on the date specified by the Bank, it shall be deemed that the Cardholder requests payment of the balance by installments and agrees to pay interest on the total debts outstanding in the account, at the highest rate the Bank is entitled to change from the Cardholder(s) in accordance law currently in force (by calculating from the Posting Date) until the debt has been repaid in full. In the event that the Bank charges such interest, the Bank shall calculate and inform the Cardholder of such interest in term of percentage per annum. In addition, Cardholder agrees that the Bank shall be entitled to collect the default interest up to the maximum rate as applicable by law.

2. Terms and Conditions for Cash Advance/Call for cash/Click for Cash program

<http://www.citibank.co.th/edm/0416/OTPLP/tc-lop-otp-en.pdf>

2.1 Insert clause 10 as follow

10. The Participant acknowledges that in the event that the Participant fails to make payment within the payment due date, in addition to the default interest, the Participant agrees that the Bank shall be entitled to the interest of the default principal during the period starting from the cycle cut date until the payment due date up to the maximum rate as applicable by law.

3. Terms and Conditions for “Spending Conversion” Program

<https://www.citibank.co.th/en/services/pdf/terms-and-conditions.pdf>

3.1 Insert clause 5 as follow

5. The Participant acknowledges that in the event that the Participant fails to make payment within the payment due date, in addition to the default interest, the Participant agrees that the Bank shall be

entitled to the interest of the default principal during the period starting from the cycle cut date until the payment due date up to the maximum rate as applicable by law.

4. Terms and Conditions of Citi PayLite : Monthly Installment Plan

<http://www.citibank.co.th/th/credit-cards/citibank-paylite.htm>

4.1 Insert clause 5 as follow

5. INTEREST

I acknowledge that in the event that I fails to make payment within the payment due date, in addition to the default interest, I agrees that the Bank shall be entitled to the interest of the default principal during the period starting from the cycle cut date until the payment due date up to the maximum rate as applicable by law.