

**Citibank N.A.**

**Table 4: Foreign Currency Deposit Rate (Percentage per Annum)**

**Effective date 1 March 2024**

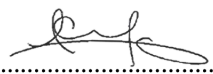
Currency	Deposit Type	Customer Type			
		Resident person		Non-Resident person	
		Individual	Corporate	Individual	Corporate
USD	1. Current Account	N/A	N/A	N/A	N/A
	2. Savings Account				
	Volume USD 0.01 and up	0.00	N/A	0.00	N/A
	3. Time Deposit				
	3-Month Tenor				
	Volume USD 0.01 and up	N/A	N/A	N/A	N/A
	6-Month Tenor				
	Volume USD 0.01 and up	N/A	N/A	N/A	N/A
	9-Month Tenor				
	Volume USD 0.01 and up	N/A	N/A	N/A	N/A
	12-Month Tenor				
	Volume USD 0.01 and up	N/A	N/A	N/A	N/A
AUD	1. Current Account	N/A	N/A	N/A	N/A
	2. Savings Account				
	Volume AUD 0.01 and up	0.00	N/A	0.00	N/A
	3. Time Deposit				
	3-Month Tenor				
	Volume AUD 0.01 and up	N/A	N/A	N/A	N/A
	6-Month Tenor				
	Volume AUD 0.01 and up	N/A	N/A	N/A	N/A
	9-Month Tenor				
	Volume AUD 0.01 and up	N/A	N/A	N/A	N/A
	12-Month Tenor				
	Volume AUD 0.01 and up	N/A	N/A	N/A	N/A
HKD	1. Current Account	N/A	N/A	N/A	N/A
	2. Savings Account				
	Volume HKD 0.01 and up	0.00	N/A	0.00	N/A
	3. Time Deposit				
	3-Month Tenor				
	Volume HKD 0.01 and up	N/A	N/A	N/A	N/A
	6-Month Tenor				
	Volume HKD 0.01 and up	N/A	N/A	N/A	N/A
	9-Month Tenor				
	Volume HKD 0.01 and up	N/A	N/A	N/A	N/A
	12-Month Tenor				
	Volume HKD 0.01 and up	N/A	N/A	N/A	N/A

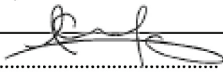
With effect from 1 November 2022 Citigroup Inc. has transferred ownership of its consumer banking business in Thailand to United Overseas Bank (Thai) PCL (registration number 0107535000176) and/or its related group entities (“UOB”).

UOB is the issuer of “Citi” branded consumer banking products in Thailand and Citibank, N.A., Bangkok Branch is providing certain services in respect of those products.

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EUR	1. Current Account	N/A	N/A	N/A	N/A
	2. Savings Account				
	Volume EUR 0.01 and up	0.00	N/A	0.00	N/A
	3. Time Deposit				
	3-Month Tenor				
	Volume EUR 0.01 and up	N/A	N/A	N/A	N/A
	6-Month Tenor				
	Volume EUR 0.01 and up	N/A	N/A	N/A	N/A
	9-Month Tenor				
	Volume EUR 0.01 and up	N/A	N/A	N/A	N/A
	12-Month Tenor				
	Volume EUR 0.01 and up	N/A	N/A	N/A	N/A
GBP	1. Current Account	N/A	N/A	N/A	N/A
	2. Savings Account				
	Volume GBP 0.01 and up	0.00	N/A	0.00	N/A
	3. Time Deposit				
	3-Month Tenor				
	Volume GBP 0.01 and up	N/A	N/A	N/A	N/A
	6-Month Tenor				
	Volume GBP 0.01 and up	N/A	N/A	N/A	N/A
	9-Month Tenor				
	Volume GBP 0.01 and up	N/A	N/A	N/A	N/A
	12-Month Tenor				
	Volume GBP 0.01 and up	N/A	N/A	N/A	N/A
SGD	1. Current Account	N/A	N/A	N/A	N/A
	2. Savings Account				
	Volume SGD 0.01 and up	0.00	N/A	0.00	N/A
	3. Time Deposit				
	3-Month Tenor				
	Volume SGD 0.01 and up	N/A	N/A	N/A	N/A
	6-Month Tenor				
	Volume SGD 0.01 and up	N/A	N/A	N/A	N/A
	9-Month Tenor				
	Volume SGD 0.01 and up	N/A	N/A	N/A	N/A
	12-Month Tenor				
	Volume SGD 0.01 and up	N/A	N/A	N/A	N/A

JPY	1. Current Account	N/A	N/A	N/A	N/A
	2. Savings Account				
	Volume JPY 0.01 and up	0.00	N/A	0.00	N/A
	3. Time Deposit				
	3-Month Tenor				
	Volume JPY 0.01 and up	N/A	N/A	N/A	N/A
	6-Month Tenor				
	Volume JPY 0.01 and up	N/A	N/A	N/A	N/A
	9-Month Tenor				
	Volume JPY 0.01 and up	N/A	N/A	N/A	N/A
	12-Month Tenor				
	Volume JPY 0.01 and up	N/A	N/A	N/A	N/A
CHF	1. Current Account	N/A	N/A	N/A	N/A
	2. Savings Account				
	Volume CHF 0.01 and up	0.00	N/A	0.00	N/A
	3. Time Deposit				
	3-Month Tenor				
	Volume CHF 0.01 and up	N/A	N/A	N/A	N/A
	6-Month Tenor				
	Volume CHF 0.01 and up	N/A	N/A	N/A	N/A
	9-Month Tenor				
	Volume CHF 0.01 and up	N/A	N/A	N/A	N/A
	12-Month Tenor				
	Volume CHF 0.01 and up	N/A	N/A	N/A	N/A
<p>Remark : This table is only for Consumer banking</p> <p>: Foreign currency deposit are not under Deposit Protection Agency Act B.E. 2551. Terms and conditions according to Interest rate Notification.</p> <p>: UOB is the issuer of “Citi” branded consumer banking products in Thailand and Citibank, N.A., Bangkok branch is providing certain services in respect of those products via branch Interchange 21, The Crystal and Central World 2.</p> <p>: The Bank will discontinue all new account opening of Citi-branded deposit accounts at branch and off-premise from 2 March 2024 onwards and online channel from 8 March 2024 onwards.</p> <div style="text-align: right;">             Authorize Signature.....            (TAN Choon Hin)            President &amp; CEO            Announcement date 29 February 2024         </div>					

Citibank N.A.						
Table 5: Deposit and Withdrawal Fees of Foreign Currency Deposits						
Effective date 19 December 2022						
Currency	Fees/ Charges		Commission-in-lieu			Other fees/ charges
			%	Minimum	Maximum	
USD/AUD/ HKD/EUR/ GBP/SGD/ JPY/CHF	Overseas Transfers  (SWIFT / Telex)	Deposit	N/A	N/A	N/A	N/A
		Withdrawal*	Fee for transaction at counter Citigold customer: No charge** Citi Priority customer: 0.125% Citibanking customer: 0.25%  Fee for online transaction: None	Fee for transaction at counter Citigold: No charge** Citi Priority customer: 150 baht or equivalent Citibanking customer: 300 baht or equivalent  Fee for online transaction: None	N/A	Fee for transaction at counter Citigold customer: 350 baht or equivalent Citi Priority customer: 500 baht or equivalent Citibanking customer: 700 baht or equivalent  Fee for online transaction Citigold customer: No charge* Citi Priority customer: No charge* Citibanking customer: 500 baht or equivalent
		Draft Issuance	Withdrawal	Not offered	Not offered	Not offered
	Foreign Cheque	Deposit	Not offered	Not offered	Not offered	Not offered
	Traveler Cheque	Deposit	Not offered	Not offered	Not offered	Not offered
		Withdrawal	Not offered	Not offered	Not offered	Not offered
	Notes	Deposit	Not offered	Not offered	Not offered	Not offered
		Withdrawal	Not offered	Not offered	Not offered	Not offered
<div>Remark : Different Fee charged based on customer types and use only for Consumer Banking Group.</div> <div>: Citibank do not accept coins for deposit and withdrawal.</div> <div>: In case of charging in Foreign Currency, exchange rate as of charging date will be used for conversion.</div> <div>: UOB is the issuer of “Citi” branded consumer banking products in Thailand and Citibank, N.A., Bangkok branch is providing certain services in respect of those products via branch Interchange 21, The Crystal and Central World 2.</div> <div>*Outward T/T Service Charge is the service charge for Outward T/T of Citibank Thailand Only.</div> <div>This service charge does not include the Service charge for receiving Inward T/T from Receiving Bank.</div> <div>**Com. in lieu of exchange (FAF) for outward T/T has been removed since 22 January 2016.</div>						
<div>Authorize Signature.....</div> <div>(TAN Choon Hin)</div> <div>President &amp; CEO</div> <div>Announcement date 16 December 2022</div>						

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## Citibank N.A. \*

Table 6: Conditions and Fees of Foreign Currency Deposits

Effective date 1 November 2022

Currency	Conditions and Fees		Current Account	Savings Account	Time Deposit
USD/AUD/ HKD/EUR/ GBP/SGD/ JPY/CHF	Initial Deposit		N/A	No Minimum Deposit Requirement	N/A
	Below minimum balance account service fee	Minimum balance requirement	N/A	No charge	N/A
		Monthly service fees	N/A	No charge	N/A
	Service charges on inactive accounts	Inactive month	N/A	No charge	N/A
		Service fees	N/A	No charge	N/A
	Return cheque / draft fees		N/A	0.0625% of the amount with minimum 200 baht (Additional charge for Draft may apply)	N/A
	<p><b>Remark :</b> Different Fee charged based on customer types and use only for Consumer Banking Group.</p> <p>: Total Relationship Balance calculates from sum of Current account, Saving account, Time deposit account Mutual funds and Fixed Income with Citibank.</p> <p>: In case of charging in Foreign Currency, exchange rate as of charging date will be used for conversion.</p> <p>: UOB is the issuer of “Citi” branded consumer banking products in Thailand and Citibank, N.A., Bangkok branch is providing certain services in respect of those products via branch Interchange 21, The Crystal and Central World 2.</p> <p style="text-align: right;">             Authorize Signature.....            (TAN Choon Hin)            President &amp; CEO            Announcement date 31 October 2022         </p>				

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*Ja Ok Thitima*