Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 13 December 2016

	Customer Type			
Deposit Type			Non-Resident perso)n
September 1991	Individual	Corporate 3	Individual	Corporate 3
1. Current Account	0		0	N/A
2. Savings Account				
2.1. Normal Savings / Citione / Flexible Savings			,	
Volume 0.01 baht and up	0.30	0.30	N/A	N/A
2.2. Savings Plus				
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
2.3. Savings Interest Rate by Tier				
Level 1:0 – 99,999 baht	0.30	0.30	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	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	
2.4. Money Market Savings				
Level 1:0 - 1,999,999 baht	0.30	27/4		
Level 2: 2,000,000 baht and up	0.30	N/A	N/A	

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 13 December 2016

		Conton	T	Unit: % p.a.
	Customer Type			
Deposit Type			Non-Resident per	
	Individual	Corporate 3	Individual	Corporate 3
3. Time Deposit				
3.1 Normal Time Deposit -				
Minimum opening account 100,000 Baht				
3-Month Tenors				
Volume 100,000 Baht and up	0.70	0.45	N/A	
6-Month Tenors				
Volume 100,000 Baht and up	0.75	0.50	0.65	N/A
9-Month Tenors		0.00		
Volume 100,000 Baht and up	0.80	0.55	0.70	N/A
12-Month Tenors	0.00	0.55	0.70	14/71
	0.85	0.60	0.75	N/A
Volume 100,000 Baht and up	0.83	0.60	0.73	N/A
18-Month Tenors	0.00		0.00	
Volume 100,000 Baht and up	0.90	0.65	0.80	N/A
24-Month Tenors		<u> </u>	<u> </u>	
Volume 100,000 Baht and up	0.95	0.70	0.85	N/A
36-Month Tenors			Γ	
Volume 100,000 baht and up	1.00	0.75	0.90	N/A
48-Month Tenors				
Volume 100,000 baht and up	1.05	0.80	0.95	N/A
60-Month Tenors		-		•
Volume 100,000 baht and up	1.10	0.85	1.00	N/A
3.2 Normal Time Deposit Online -				L
Minimum opening account 100,000 Baht				
3-Month Tenors				
Volume 100,000 Baht and up	0.85	N/A	N/A	
6-Month Tenors				
Volume 100,000 Baht and up	0.75	0.50	0.75	N/A
9-Month Tenors		I		
Volume 100,000 Baht and up	0.80	0.55	0.80	N/A
12-Month Tenors				L
Volume 100,000 Baht and up	0.85	0.60	0.85	N/A
18-Month Tenors		-		•
Volume 100,000 Baht and up	0.90	0.65	0.90	N/A
24-Month Tenors				
Volume 100,000 Baht and up	0.95	0.70	0.95	N/A
36-Month Tenors			Γ	
Volume 100,000 baht and up	1.00	0.75	1.00	N/A
48-Month Tenors			Т	
Volume 100,000 baht and up	1.05	0.80	1.05	N/A
60-Month Tenors			T	
Volume 100,000 baht and up	1.10	0.85	1.10	N/A

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 13 December 2016

	Customer Type			
Deposit Type	Non-Resident person			person
Deposit Type	Individual	Corporate 3	Individual	Corporate 3
3.3 Periodic Time Deposit-				
Monthly Interest Paid				
6-Month Tenors				
Volume 200,000 baht and up	0.55		N/A	
9-Month Tenors		•		
Volume 200,000 baht and up	0.60		N/A	
12-Month Tenors		•		
Volume 200,000 baht and up	0.65		N/A	
18-Month Tenors		•		
Volume 200,000 baht and up	0.70		N/A	
24-Month Tenors		•		
Volume 200,000 baht and up	0.75		N/A	
36-Month Tenors				
Volume 200,000 baht and up	0.80		N/A	
48-Month Tenors				
Volume 200,000 baht and up	0.85		N/A	
60-Month Tenors				
Volume 200,000 baht and up	0.90		N/A	
Quarterly Interest Paid				
12-Month Tenors				
Volume 200,000 baht and up	0.65		N/A	
18-Month Tenors		<u> </u>		
Volume 200,000 baht and up	0.70		N/A	
24-Month Tenors		1		
Volume 200,000 baht and up	0.75		N/A	
36-Month Tenors		•		
Volume 200,000 baht and up	0.80		N/A	
48-Month Tenors				
	0.85		N/A	
Volume 200,000 baht and up	0.83		IV/A	
60-Month Tenors	0.00	1	27/4	
Volume 200,000 baht and up	0.90		N/A	
G				
Semi Annually Interest Paid				
12-Month Tenors	0.65		NT/A	
Volume 200,000 baht and up	0.65	L	N/A	
18-Month Tenors	0.70		NT/A	
Volume 200,000 baht and up	0.70	L	N/A	
24-Month Tenors	0.75		NT/A	
Volume 200,000 baht and up	0.75		N/A	
36-Month Tenors	0.00		DT/A	
Volume 200,000 baht and up	0.80		N/A	
48-Month Tenors	0.05		DT/A	
Volume 200,000 baht and up	0.85		N/A	
60-Month Tenors		<u> </u>		
Volume 200,000 baht and up	0.90		N/A	

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 13 December 2016

		Customer Type			
Deposit Type			Non-Resident po	erson	
	Individual	Corporate 3	Individual	Corporate 3	
Annually Interest Paid					
24-Month Tenors					
Volume 200,000 baht and up	0.75		N/A		
36-Month Tenors					
Volume 200,000 baht and up	0.80		N/A		
48-Month Tenors					
Volume 200,000 baht and up	0.85		N/A		
60-Month Tenors					
Volume 200,000 baht and up	0.90		N/A	•	
		·		·	

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 13 December 2016

				Unit: % p.a.	
	Customer Type				
Deposit Type			Non-Resident	person	
	Individual	Corporate 3	Individual	Corporate 3	
3.4 Flexible Time Deposit Enhancement		<u> </u>			
Minimum opening account 200,000 Baht					
3-Month Tenors					
Volume 200,000 baht and up	0.40		N/A		
6-Month Tenors					
Volume 200,000 baht and up	0.45		N/A		
9-Month Tenors					
Volume 200,000 baht and up	0.50		N/A		
12-Month Tenors					
Volume 200,000 baht and up	0.55		N/A		
18-Month Tenors					
Volume 200,000 baht and up	0.60		N/A		
24-Month Tenors					
Volume 200,000 baht and up	0.65		N/A		
3.5 Time Deposit with Mutual Fund					
Minimum opening account 1,500,000 Baht and					
Maximum at 50,000,000 Baht					
3-Month Tenors with Money Market mutual					
fund					
Volume 1,500,000 baht to 50,000,000 baht	1.50		N/A	-	
3-Month Tenors with Non-Money Market					
mutual fund					
Volume 1,500,000 baht to 50,000,000 baht	2.00		N/A		

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 13 December 2016

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 May13, 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.

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 13 December 2016

Unit: % p.a.

Remark:

Terms and conditions for Time deposit with Mutual Fund

- o New Citigold client refers to a customer who has never opened deposit and/or investment accounts with Citibank, opening Deposit and Investment Accounts with new funds and maintaining the outstanding balance for 3 million Baht or more, for 2 consecutive calendar months after the month which the balance requirement is met.
- o Eligible for Citigold clients who have saving account or mutual fund account in Thailand.
- o Eligible clients who participate in mutual fund product must not be US person.
- o Eligible clients who participate in mutual fund product must have mailing address in Thailand.
- o Opening deposit and investment accounts with new funds' refer to the source of funds to be deposited and/or invested must come from outside the Bank only. Transfers between Citibank accounts are not eligible for this program.
- o According to Citibank policy on termination of mutual fund subscription by credit card payment, payment of the mutual funds cannot be made via credit cards.
- o Citibank Fund Risk Rating is according to Citi's standard and SEC's guidelines. Fund Risk Rating between Citibank and Fund House can be different.
- o Citibank reserves its sole right to adjust, reduce or cancel any or all of the Incentive under this Promotion Program if the total amount of Incentive to be given to the customer, either by Citibank, the fund, the fund manager or any other related person, for each relevant transaction exceeds the 0.2% of the invested amount limit stipulated by the applicable laws or regulations.
- o For Citigold client who also holds a joint banking account, the banking balance and monthly banking transactions, for the purpose of this promotion, will be calculated under the primary account holder of joint account.
- o New Citigold client refers to a customer who has never opened deposit and/or investment accounts with Citibank, opening Time Deposit and Investment Accounts with new funds and maintaining the outstanding balance for 3 million Baht or more, for 3 months after the balance requirement is met.
- o Eligible customer is required to invest minimum of 3,000,000 Baht (Three Million Baht) which the investment amount in the mutual fund/s is 50% of total investment amount (1,500,000 Baht) and time deposit minimum amount is required 50% from total investment (1,500,000 Baht).
- o Opening time deposit and investment accounts with new funds' refer to the source of funds to be deposited and/or invested must come from outside the Bank only. Transfers between Citibank accounts are not eligible for this program.

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 13 December 2016

Unit: % p.a.

Other Terms and Conditions

- 1.Citigold customers are customers who have sum of Deposit and Investment balance 3 million baht and up. However, Citibank reserves the right to cancel Citigold membership in case that customers have total balance lower than 3 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.

Table 2: Lending Interest Rates $^{^{1/}}$

Consumer Banking Group

Effective date 13 December 2016

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

20.99

B (1) Consumer Loan	Person	el Loan	Housing Loan	Overdraft with Collateral	
	With Collateral	Without Collateral	Housing Loan	Overuran with Conateral	
5. Ceiling Rate	MLR-0.50% ^{2/} (Currently is N/A		MLR-0.50% ^{2/} (Currently is	5.50	
5. Cening Rate	equal to 6.50%)	N/A	equal to 6.50%)	3.30	
6. Maximum Default Interest Rate	15.00	N/A	15.00	N/A	
B (2) Commercial Loan	Overdraft	Short Term (<= 1 Year) ^{3/}	Long Term (>1Year) ^{3/}		
7. Ceiling 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

8. Maximum Default Interest Rate

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

N/A

Authorized Signature.....

 $(Don\ Charn supharindr\)$

SVP, Retail Banking Head

Announcement date December 9, 2016

20.99

Table 3: Fees/ Charges and Penalty Related to Deposit and Lending $^{^{1/}}$ and Others Fees Consumer Banking Group

Effective date 13 December 2016

A. Fee related to Deposit 3/		Unit: THB	Remark 4/	
	Citi-14 Nh			
Below minimum balance account service fee	Citigold customer: No charge In the case of average balance of			tal accounts lower than
(Account maintenance fee for accounts with outstanding balance	Citi Priority customer: No charge 200,000 baht for Citibankir Citibanking customer: 300 baht/customer/month (charges quarterly)			ring customer
below the required amount)	Citibanking customer: 300 bant	/customer/month (charges quarterly)		
B. Fee related to Lending		Unit: TH	В	
B (1) Consumer Loan: Actual and reasonable expenses	Po	ersonal Loan	Housing Loan	Remark
	With Collateral	Without Collateral		
1. Expenses paid to government authorities i.e.,				
	0.05% of loan amount or		0.05% of loan amount or maximum	
1) Stamp duty	maximum 10,000 baht	N/A	10,000 baht	
	1% of the loaned amount or	27/4	1% of the loaned amount or	
Mortgage Registration Fee	maximum 200,000 baht	N/A	maximum 200,000 baht	
2. Expenses paid to the third or external parties i.e.,				
2. Expenses paid to the third or external parties i.e., In general case				
1) Credit Bureau search fee	N/A	N/A	N/A	
2) Collateral Appraisal expenses 2/	Maximum 4,000 baht	N/A	Maximum 4,000 baht	
2) Conateral Appraisal expenses		14/12	1,000 0411	
3) Insurance premium	Rate subject to insurance	N/A	Rate subject to insurance company	
	company			
4) Payment fee through other counters/ channels		N/A		
(Bangkok Metropolitan area and Greater bangkok charge per				
transaction / upcountry charge per transaction (actual costs))				
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 Siam Commercial Bank	25 baht/ 35 baht 25 baht/ 40 baht		25 baht/ 35 baht 25 baht/ 40 baht	
In default case	23 bani/ 40 bani		23 bant/ 40 bant	
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		
	120 baht/billing cycle until 3		120 baht/billing cycle until 3 Jan	
2/	Jan 2017		2017	
3) Debt Collection Expenses	100 baht/billing cycle since 4	N/A	100 baht/billing cycle since 4 Jan	
	Jan 2017		2017	
3. Operating cost of commercial bank				
In general case				
1) Collateral Appraisal expenses 2/	N/A	N/A	N/A	
2) Fee for a new statement requested (for the second copy or	N/4	N7/1	NT/4	
more)	N/A	N/A	N/A	
3) Loan processing fee	No charge	N/A	No charge	
In default case				
3) Debt Collection Expenses 2/		N/A		
B(2) Commerical Loan: Actual and reasonable expense		Overdraft		Remark
1. N/A		N/A		N/A

6. Bill for Collection (BFC) Citi Priority customer: 19% Min.2000- Max 5,000 baht Non-customer: 0.5% Min.1000- Max 5,000 baht Non-customer: 29% Min.1000- Max 5,000 baht Non-customer: 29% Min.1000- Max 5,000 baht Non-customer: 29% Min.1000- Max 5,000 baht Non-customer: 19% Min.200- Max 5,000 baht Non-customer: No charge Citi Priority customer: No charge Non-customer: No charge Non-customer: No charge Limit encash US\$10,000 Limit encash US\$250 Com. in lieu of exchange (FAF) Citigold customer: 0.125% Min.150 baht Citibanking customer 0.259% Min.300 baht Non-customer: 0.259% Min.300 baht Non-customer: 0.259% Min.300 baht Non-customer: 0.259% Min.300 baht Non-customer: No charge Limit encash US\$250 Limit encash US\$250 Limit encash US\$250 Limit encash US\$250 Charged in addition to normal fees Citigold customer: 0.259% Min.300 baht Non-customer: 0.259% Min.300 baht Non-customer: 0.259% Min.300 baht Non-customer: No charge Limit encash US\$250 Limit enc	C. Other fees	Unit: THB ^{5/}	Remark
Cligade contentry. No charge Chi Protricy contentry. 25 bald per cheque Cilibrating contourner. 25 bald per cheque Non contentry. No charge Cilibrating contourner. 20 bald per cheque Cilibrating contourner. 200 bald per instruction. Cligade contentry. No charge Cilibrating contourner. 200 bald per instruction. Cligade contentry. No charge Cilibrating contourner. 200 bald per instruction. Cligade contentry. 200 bald per instruction. Cligade contentry. 200 bald per instruction Non-contentry. 200 bald per instruction Non-contentry. 200 bald per instruction Non-contentry. 200 bald per instruction Cligade contentry. 200 bald per instruction Non-contentry. 100 bald per instruction Cligade contentry. 200 bald per instruction Non-contentry. 100 bald per instruction Cligade contentry. 100 bald per instruction Non-contentry. 100 bald per instruction Cligade contentry. 100 bald per instruction Cligade contentr	1. Cheque book	1 whole book (30 cheques) is 450 Baht (15 baht per cheque)	
Citi Priority customer. 25 balls per cheque Non-customers. 25 balls per cheque Non-customers. 10 balls per cheque Citipachia (ecutomer. No charge Citipachia (ecutomer. No charge) Citipachia (ecutomer. 20 ball per instruction Non-customer. 20 ball per instruction Non-customer. 20 ball per instruction Non-customer. 20 ball per instruction Citipachia (ecutomer. 1% Min. 2000 balt Non-customer. 2% Min. 1000 balt, 5,000 balt Citipachia (ecutomer. 1% Min. 2000 balt) Citipachia (ecuto	1. Uneque book		
2. Manager Cheque Cithonking customer. 25 balt per cheque New-customer. 100 balt per cheque Cithonking customer. 200 balt per cheque Cithonking customer. No charge Cithonking customer. 200 balt per instruction S. Return cheque/duft O/623% of cheque amount with minimum 200 balt City Priviny customer. S. Return cheque/duft O/623% of cheque amount with minimum 200 balt City Priving customer. 200 balt per instruction O/623% of cheque amount with minimum 200 balt City Priving customer. 15% Minit 100 Max 2,500 balt City Priving customer. 15% Minit 100 Max 2,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving customer. 15% Minit 100 Max 5,500 balt City Priving City City City City City City City City			
Non-estatomer 100 balls per chaque	2. Manager Cheque		
Citigold costomer: No charge Citibunking customer: No charge Citibunking customer: No charge Citibunking customer: 200 halt per instruction. Citigold customer: 200 halt per instruction Non-customer: 200 halt per instruction Citipolic customer: 200 halt per instruction Non-customer: 200 halt per instruction Citipolic customer: 200 halt per instruction Citipolic customer: 200 halt per instruction Citipolic customer: 25% Main 100 halt 2,500 halt Citipolic customer: 15% Min200 halt 2,500 halt Citipolic customer: 15% Min200 halt 2,500 halt Non-customer: 25% Min1,000-Max 2,500 halt Citipolic customer: 15% Min200 halt 2,500 halt Citipolic customer: No charge Citibonking customer: No charge Non-customer: USS50.00 for amount over USS50.00 9. Traveler Cheque Encadament Citicopy T.C. & non Citibank customer No charge No charge No charge Citipolic customer: 0.125% Min300 halt Citipolic customer: 0.125% Min300 halt Non-customer: 0.255% Min300 halt Citipolic customer: 0.255% Min300 halt Non-customer: 0.255% Min300 halt Citipolic customer: No charge			customer's eneque
3. Stop payment cheque Citibularea customer: 200 balt per instruction. Citigoid customer: No charge Citibularia customer: 200 balt per instruction. 4. Stop payment Draft Citigoid customer: 200 balt per instruction Non-customer: 200 balt per instruction Non-customer: 200 balt per instruction 5. Return cheque/ draft Citigoid customer: 200 balt per instruction Citigoid customer: 25% Min 100-Max 2,500 balt Citipolaria customer: 19% Min 200-Max 5,000 balt Citipolaria customer: 19% Min 200-Max 5,000 balt Non-customer: 27% Min 1,000-Max 5,000 balt Citipolaria customer: 27% Min 1,000-Max 5,000 balt Citipolaria customer: 19% Min 1,000-Max 5,000 balt Non-customer: 19% Min 1,000-Max 5,000 balt Citipolaria customer: 19% Min 1,000-Max 5,000 balt Non-customer: 19% Min 1,000-Max 5,000 balt Citipolaria customer: 19% Min 1,000-Max 5,000 balt Non-customer: 19% Min 1,000-Max 5,000 balt Citipolaria customer: 19% Min 1,000-Max 5,000 balt Non-customer: 19% Min 1,000-Max 5,000 balt Citipolaria customer: 19% Min 1,000-Max 5,000 balt Citicopil Castomer: 19% Min 1,000-Max 5,000 balt Citipolaria customer: 19% Min 1,000-Max 5,000 balt Citipolaria customer: 19% Min 1,000-Max 5,000 balt Non-customer: 19% Min 1,000-Max 5,000 balt Non-customer: 19% Min 1,000-Max 5,000 balt Citipolaria customer: 19% Min 1,000-Max 5,000 balt Citipolaria customer: 19% Min 1,000-Max 5,000 balt Non-customer: 19% Min			
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	11. Copy of cheque paid		
		Citibanking customer: 100 baht or equivalent	
Citigold customer: No charge			
12. Confirmation letter Citi Priority customer: 200 baht	12. Confirmation letter		
Citibanking customer: 200 baht			
13. ATM Fee No ATM Annual Fee, No ATM Re-issue Fee	13. ATM Fee		
Citigold customer: No charge			
Citi Priority customer: No charge			
14. ATM Withdrawal Fee Apply to overseas non-Citi ATM card Citibanking customer: No charge	14. ATM Withdrawal Fee		Apply to overseas non-Citi ATM card
Non-customer: 200 baht / transaction			
25 baht per transaction for amount 1-10,000 baht	15 ATM TO COLUMN		
15. ATM Transfer (domestic ORFT) 35 baht per transaction for amount 10,001-50,000 baht	15. A1M Transfer (domestic ORFT)	35 baht per transaction for amount 10,001-50,000 baht	
16. Internal Funds Transfer Fee No charge	16. Internal Funds Transfer Fee	No charge	
Additional 100 baht charged by recipient bank			Additional 100 baht charged by recipient bank
	17 Dahalist Tanasian E.	150 h-lu	Additional 10 baht for every 10,000 baht if transfer to account
17. BahtNet Transfer Fee 150 baht outside Bangkok and greater Bangkok	1/. Bantinet Transfer Fee	150 baht	outside Bangkok and greater Bangkok
(maximum 850 baht)			(maximum 850 baht)

D. Penalty related to Housing Loan	Penalty (%)		Remark
24. 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)	
23. 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 L = 16*16*23.5	1,900 baht/year 3,300 baht/year 4,900 baht/year 6,900 baht/year (Effective January 03, 2013)	Key deposit 2,500 baht For new customer, this service is available only to Citigole customers	
21. Inactive account fee 22. Courier charge	No charge 500 baht or US\$ equivalent per instruction		
20. Combined Statement Request	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: 100 baht per month	Limit to no more than 6 months piro month count as 1 r	
18. Counter ORFT (domestic transfer) 19. Standing Instruction	50 baht per transaction for the amount 1-10,000 baht 60 baht per transaction for the amount 10,001-20,000 baht 70 baht per transaction for the amount 20,001-30,000 baht 80 baht per transaction for the amount 30,001-40,000 baht 90 baht per transaction for the amount 40,001-50,000 baht 100 baht per transaction for the amount 50,001-65,000 baht 110 baht per transaction for the amount 65,001-80,000 baht 120 baht per transaction for the amount 80,001-100,000 baht Citigold customer: No charge Citi Priority customer: No charge Citi Priority customer: 25 baht per transaction	No charge for transaction via Citibank	online

D. Penalty related to Housing Loan	Penalty (%)	Remark
1.Refinancing Housing Loan	No charge	

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

- 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.
- 3/ Different Fee charged based on customer types and use only for Consumer Banking Group.
- $4/\,Total\,\,Relationship\,\,Balance\,\,calculates\,\,from\,\,sum\,\,of\,\,Current\,\,account,\,\,Saving\,\,account,\,\,Time\,\,deposit\,\,account,\,\,Mutual\,\,funds\,\,and\,\,Fixed\,\,Income\,\,with\,\,Citibank\,\,.$
- (Effective Oct 2013, account maintenance fee for accounts with outstanding balance below the required amount will be charged by quarter in the following month after quarter-end)
- 5/ Customer definition
- Citigold customers are customers who have sum of Deposit and Investment balance 3 million baht and up
- Citi Priority customers are customers who have sum of Deposit and Investment balance 1 million baht and up
- $\ Citibanking \ customers \ are \ customers \ who \ have \ sum \ of \ Deposit \ and \ Investment \ balance \ less \ than \ 1,000,000 \ baht.$
- Non-customers are customers who have no account with Citibank.

In case of charging in Foreign Currency, exchange rate as of charging date will be used for conversion.

Authorized Signature		
(Don Charnsupharindr)		
SVP, Retail Banking Head		
Announcement date December 9, 2016		