

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 1 December 2022

Unit: % p.a.

Deposit Type	Customer Type			
			Non-Resident person	
	Individual	Corporate <sup>4</sup>	Individual	Corporate <sup>4</sup>
1. Current Account	0.00	N/A	0.00	N/A
2. Savings Account				
2.1. Normal Savings / Citione / Flexible Savings				
Volume 0.01 Baht and up	0.10	N/A	N/A	
2.2. Savings Plus				
Volume 0 - 2,999,999 Baht	0.10	N/A	N/A	
Volume 3,000,000 - 20,000,000	0.10			
Volume 20,000,001 Baht and up	0.10			
2.3. Savings Interest Rate by Tier				
Level 1 : 0 – 99,999 Baht	0.10	N/A	N/A	
Level 2 : 100,000 -1,999,999 Baht	0.10			
Level 3 : 2,000,000 - 9,999,999 Baht	0.10			
Level 4: 10,000,000 - 19,999,999 Baht	0.10			
Level 5: 20,000,000 Baht and more	0.10			
2.4. Money Market Savings				
Level 1 : 0 - 1,999,999 Baht	0.10	N/A	N/A	
Level 2 : 2,000,000 Baht and up	0.10			

\* 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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<b>3. Time Deposit</b>				
<b>3.1 Normal Time Deposit -</b>				
<b>Minimum opening account 100,000 Baht</b>				
<b>3-Month Tenors</b>				
Volume 100,000 Baht and up	0.45	N/A	N/A	
<b>6-Month Tenors</b>				
Volume: 100,000 - 10,000,000 Baht (A) (For customers who make a deposit from 14 Sep 2022 - 31 Dec 2022)	1.30	N/A	N/A	N/A
Volume: 5,000,000 Baht and up (B) (For customers who make a deposit from 1 - 31 Dec 2022)	1.15	N/A	N/A	N/A
Volume: 100,000 Baht and up	0.20	N/A	0.20	N/A
<b>9-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	0.20	N/A
<b>12-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	0.20	N/A
<b>18-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	0.20	N/A
<b>24-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	0.20	N/A
<b>36-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	0.20	N/A
<b>48-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	0.20	N/A
<b>60-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	0.20	N/A
<b>3.2 Normal Time Deposit Online -</b>				
<b>Minimum opening account 100,000 Baht</b>				
<b>3-Month Tenors</b>				
Volume 100,000 Baht and up	0.55	N/A	N/A	
<b>6-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	N/A	
<b>9-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	N/A	
<b>12-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	N/A	
<b>18-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	N/A	
<b>24-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	N/A	
<b>36-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	N/A	
<b>48-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	N/A	
<b>60-Month Tenors</b>				
Volume 100,000 Baht and up	0.20	N/A	N/A	

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<b>3.3 Periodic Time Deposit-</b>				
<b>Minimum opening account 200,000 Baht</b>				
<b>Monthly Interest Paid</b>				
<b>6-Month Tenors</b>				
Volume 200,000 Baht and up	0.55	N/A	N/A	
<b>9-Month Tenors</b>				
Volume 200,000 Baht and up	0.60	N/A	N/A	
<b>12-Month Tenors</b>				
Volume 200,000 Baht and up	0.65	N/A	N/A	
<b>18-Month Tenors</b>				
Volume 200,000 Baht and up	0.70	N/A	N/A	
<b>24-Month Tenors</b>				
Volume 200,000 Baht and up	0.70	N/A	N/A	
<b>36-Month Tenors</b>				
Volume 200,000 Baht and up	0.70	N/A	N/A	
<b>48-Month Tenors</b>				
Volume 200,000 Baht and up	0.85	N/A	N/A	
<b>60-Month Tenors</b>				
Volume 200,000 Baht and up	0.20	N/A	N/A	
<b>Quarterly Interest Paid</b>				
<b>12-Month Tenors</b>				
Volume 200,000 Baht and up	0.65	N/A	N/A	
<b>18-Month Tenors</b>				
Volume 200,000 Baht and up	0.70	N/A	N/A	
<b>24-Month Tenors</b>				
Volume 200,000 Baht and up	0.70	N/A	N/A	
<b>36-Month Tenors</b>				
Volume 200,000 Baht and up	0.70	N/A	N/A	
<b>48-Month Tenors</b>				
Volume 200,000 Baht and up	0.85	N/A	N/A	
<b>60-Month Tenors</b>				
Volume 200,000 Baht and up	0.90	N/A	N/A	
<b>Semi Annually Interest Paid</b>				
<b>12-Month Tenors</b>				
Volume 200,000 Baht and up	0.65	N/A	N/A	
<b>18-Month Tenors</b>				
Volume 200,000 Baht and up	0.70	N/A	N/A	
<b>24-Month Tenors</b>				
Volume 200,000 Baht and up	0.70	N/A	N/A	
<b>36-Month Tenors</b>				
Volume 200,000 Baht and up	0.70	N/A	N/A	

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

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			Non-Resident person	
	Individual	Corporate <sup>4</sup>	Individual	Corporate <sup>4</sup>
3.4 Flexible Time Deposit Enhancement				
Minimum opening account 200,000 Baht				
3-Month Tenors				
Volume 200,000 Baht and up	0.10	N/A	N/A	
6-Month Tenors				
Volume 200,000 Baht and up	0.10	N/A	N/A	
9-Month Tenors				
Volume 200,000 Baht and up	0.10	N/A	N/A	
12-Month Tenors				
Volume 200,000 Baht and up	0.10	N/A	N/A	
18-Month Tenors				
Volume 200,000 Baht and up	0.10	N/A	N/A	
24-Month Tenors				
Volume 200,000 Baht and up	0.10	N/A	N/A	
3.5 Normal Time Deposit Absolute **				
Minimum opening account 100,000 Baht				
3-Month Tenors				
Volume 100,000 - 5,000,000 Baht	1.25	N/A	N/A	
6-Month Tenors				
Volume 100,000 - 5,000,000 Baht	1.25	N/A	N/A	
3.6 Elite Time Deposit ****				
Minimum opening account 1,000,000 Baht				
6-Month Tenors				
Volume 1,000,000 - 30,000,000 Baht	1.50	N/A	N/A	
3.7 Preferred Time Deposit *****				
Minimum opening account 1,000,000 Baht				
6-Month Tenors				
Volume 1,000,000 - 5,000,000 Baht	1.20	N/A	N/A	
3.8 Normal Time Deposit Bundle ***				
Minimum opening account 200,000 Baht				
3-Month Tenors				
A. Volume 200,000 - 5,000,000 Baht and up				
Volume: 200,000 - 5,000,000 Baht	1.50	N/A	N/A	
Volume: 5,000,000 Baht and up	2.00			
6-Month Tenors				
B. Volume: 200,000 - 10,000,000 Baht	1.60	N/A	N/A	

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	Individual	Corporate <sup>4</sup>	Individual	Corporate <sup>4</sup>
3.9 Normal Time Deposit Bundle for customers who purchase life insurance <sup>(C)</sup> , Purchase insurance during 1 - 31 Dec 2022				
Minimum opening account 5,000 Baht and maximum deposit amount will not exceed 1X of the annualized 1st year insurance premium.				
12-Month Tenors				
For Insurance premium at 1,000,000 - 2,499,999 Baht per year	2.00	N/A	N/A	
For Insurance premium at 2,499,999 - 4,999,999 Baht per year	2.50			
For Insurance premium at 5,000,000 Baht per year and up	3.00			
3.10 Normal Time Deposit Bundle for Citigold <sup>1</sup> / Citi Priority <sup>2</sup> customer who invest in mutual funds with front end fee(D), Deposit from 1 - 31 Dec 2022				
Minimum opening account 1,000,000 Baht				
3-Month Tenors				
A. Volume 1,000,000 - 25,000,000 Baht	2.00	N/A	N/A	
6-Month Tenors				
B. Volume 1,000,000 - 25,000,000 Baht	1.90	N/A	N/A	

**Table 1: Deposit Interest Rates Table**

**Consumer Banking Group**

**Effective date 1 December 2022**

**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 rate calculations for time deposits are based on non-accumulated interest calculations.
- o For Savings Plus accounts, the T&C are the same and referred to the Normal Savings account with effect from 23 Jul 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 13 May 2009 with respect to the customers who open an Flexible Time Deposit Enhancement Account from 13 May 2009 onwards; and
  - (b) on 13 Jun 2009 with respect to the customers who opened an Flexible Time Deposit Enhancement Account before 13 May 2009 whose accounts are matured and renewed/rolled over from 13 June 2009 onwards.
- o Bank stop services on open a new account of these account types, 1. Flexible Time Deposit 2. Periodic Time deposit 3. Flexible Savings 4. Saving Plus 5. Saving Interest Rate by Tier and 6. Money Market Savings

**Table 1: Deposit Interest Rates Table****Consumer Banking Group****Effective date 1 December 2022****Unit: % p.a.****o Terms and conditions for Normal Time Deposit Absolute \*\*****- For 3 Month tenor,**

- (a) Applicable for new Citigold and Citi Priority customer who has no deposit or investment accounts with the bank before and existing clients who add funds to become Citigold<sup>1</sup> / Citi Priority<sup>2</sup>.
- (b) Customer must open the new to bank relationship during 1 Jul 2022 – 31 Dec 2022 and able to open only one time deposit account (Absolute).
- (c) Customer must book this TD special offer within 31 Dec 2022.
- (d) The minimum balance eligible for The Absolute Time Deposit is THB 100,000 with cap on maximum at THB 5,000,000 per customer. The Absolute Time Deposit balance of the secondary customer combines with the primary customer balance cap.
- (e) A normal time deposit account (Absolute) is no roll over or non-transferable. If customer maintains The Absolute Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity, which the principle and interest will be automatically posted to saving account. The accounts are still covered under protection of Deposit Protection Agency Act B.E.2551 within the coverage stipulated by the law.
- (f) At maturity date, after total deposit balance (principle + interest paid) is posted successfully to saving accounts/current account. The time deposit account will be automatically closed (no rollover).
- (g) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account, the customer will not be entitled to any interest.

**- For 6 Month tenor,**

- (a) Applicable for new Citigold and Citi Priority customer who has no deposit or investment accounts with the bank before and existing clients who add funds to become Citigold<sup>1</sup> / Citi Priority<sup>2</sup>.
- (b) Customer must open the new to bank relationship during 1 Jul 2022 – 31 Dec 2022 and able to open only one time deposit account (Absolute).
- (c) Customer must book this TD special offer within 31 Dec 2022.
- (d) The minimum balance eligible for The Absolute Time Deposit is THB 100,000 with cap on maximum at THB 5,000,000 per customer. The Absolute Time Deposit balance of the secondary customer combines with the primary customer balance cap.
- (e) A normal time deposit account (Absolute) is no roll over or non-transferable. If customer maintains The Absolute Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity, which the principle and interest will be automatically posted to saving account. The accounts are still covered under protection of Deposit Protection Agency Act B.E.2551 within the coverage stipulated by the law.
- (f) At maturity date, after total deposit balance (principle + interest paid) is posted successfully to saving accounts/current account. The time deposit account will be automatically closed (no rollover).
- (g) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account. If time deposit is withdrawn prior to its maturity date, but more than 3 months, customers will receive interest at saving account rate. If the time deposit is withdrawn prior to 3 months, the customer will not be entitled to any interest.

**o Terms and conditions for Elite Time Deposit \*\*\*\***

- (a) The Elite Time Deposit is available from 23 Jan 2020 to 31 Dec 2022. The interest rate is subject to change, please refer to the Bank Interest Rate Announcement.
- (b) If Customer maintains the Elite Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity. Customer will receive interest and the principal into the specified saving account.
- (c) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account. If time deposit is withdrawn prior to its maturity date, but more than 3 months, customers will receive interest at saving account rate. If the time deposit is withdrawn prior to 3 months, the customer will not be entitled to any interest.
- (d) This campaign is exclusive for Citigold Elite customers with the total relationship balance of at least THB 50,000,000 (Fifty Million Baht). Citigold Elite customers who are eligible for The Elite Time Deposit must have investment holding, including Mutual Fund and/or Bond investment, of at least THB 10,000,000 (Ten Million Baht).
- (e) The minimum balance eligible for The Elite Time Deposit is THB 1,000,000 (One Million Baht) with cap on maximum at THB 30,000,000 (Thirty Million Baht) per customer. The Elite Time Deposit balance of the secondary customer combines with the primary customer balance cap.
- (f) The Elite Time Deposit is not offered to US persons.

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 conditions.



**Table 1: Deposit Interest Rates Table****Consumer Banking Group****Effective date 1 December 2022****Unit: % p.a.****o Terms and conditions for Preferred Time Deposit \*\*\*\*\***

- (a) The Preferred Time Deposit is available from 14 Feb 2020 to 31 Dec 2022. The interest rate is subject to change, please refer to the Bank Interest Rate Announcement.
- (b) If Customer maintains the Preferred Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity. Customer will receive interest and the principal into the specified saving account.
- (c) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account. If time deposit is withdrawn prior to its maturity date, but more than 3 months, customers will receive interest at saving account rate. If the time deposit is withdrawn prior to 3 months, the customer will not be entitled to any interest.
- (c) This campaign is exclusive for Citigold Preferred customers with the total relationship balance of at least THB 10,000,000 (Ten Million Baht).
- (e) The minimum balance eligible for The Preferred Time Deposit is THB 1,000,000 (One Million Baht) with cap on maximum at THB 5,000,000 (Five Million Baht) per customer. The Preferred Time Deposit balance of the secondary customer combines with the primary customer balance cap.

**o Customer can only choose to open either Absolute Time Deposit or Preferred Time Deposit or Elite Time Deposit account.****o Terms and conditions for Normal Time Deposit Bundle \*\*\*****- For 3 Month tenor,****A. Deposit volume THB 200,000 - THB 5,000,000 and up**

- (a) Interest rate 1.50% is eligible to customers who invest in any Mutual fund and/or Bond and a 3-month deposit with the minimum total amount of THB 400,000 (Four hundred thousand Baht). A 3-month deposit amount cannot exceed 50% of the total amount. The account names for normal time deposit and Mutual Fund, and/or bond are under the same relationship which is the customer's name.
- (b) Interest rate 2.00% is eligible to customers who invest in Mutual fund Non-money market and/or Bond and a 3-month deposit with the minimum total amount of THB 10,000,000 (Ten million Baht). A 3-month deposit amount cannot exceed 50% of the total amount. The account names for normal time deposit and Mutual Fund, and/or bond are under the same relationship which is the customer's name.
- (c) An investment in Mutual fund Money market or non-money market and/or Bond as applicable must complete at the same day of the 3-month time deposit account opening date.
- (d) If the investment is in Money market Mutual fund customer must hold the investment amount until the time deposit maturity.
- (e) There are two types of mutual funds which are Not eligible to the program (i) Long Term Equity Fund (LTF) and (ii) Retirement Mutual Fund (RMF).
- (f) Customer's risk profile on investment is not lower than product risk level of the fund/s and/or bond for investment. All investment must be advised and suitable. The transactions from an internet channel are not applicable.
- (g) Investment contains certain risk, please study prospectus before investing. Not an obligation of, or guaranteed by Citibank. Not bank deposits. Subject to investment risks, including possible loss of the principal amount invested. Subject to price fluctuation. Past performance does not guarantee future performance. Not offered to US persons.
- (h) If customer fully complies with the Terms and Conditions, customer will, at the maturity date of the 3-month normal time deposit account, be given the interest rate of the 3-month normal time deposit as stated above. Nonetheless, the time deposit account will automatically close at the maturity of 3-month normal time deposit account.

**- For 6 Month tenor,****B. Deposit volume THB 200,000 - THB 10,000,000**

- (a) Applicable for new Citigold and Citi Priority customer who has no deposit or investment accounts with the bank before and existing clients who add funds to become Citigold<sup>1</sup> / Citi Priority<sup>2</sup>.
- (b) Interest rate of 1.60% p.a. is applicable for customer who invest in any Mutual fund and/or Bond and a 6 month deposit with the minimum total amount of THB 400,000 (Four hundred thousand Baht). A 6 month deposit amount cannot exceed 90% of the total amount. The account names for normal time deposit and Mutual Fund, and/or bond are under the same relationship which is the customer's name.
- (c) Eligible customers can open a 6 month deposit account during 14 Sept 2022 to 31 Dec 2022 only.
- (d) An investment in Mutual fund Money market or non-money market and/or Bond must complete at the same day of the 6-month time deposit account opening date.
- (e) If the investment is in Money market Mutual fund customer must hold the investment amount until the time deposit maturity.
- (f) There are two types of mutual funds which are Not eligible to the program (i) Long Term Equity Fund (LTF) and (ii) Retirement Mutual Fund (RMF).
- (g) If customer fully complies with the Terms and Conditions, customer will, at the maturity date of the 6-month normal time deposit account, be given the interest rate of the 6-month normal time deposit as stated above. Nonetheless, the time deposit account will automatically close at the maturity of 6-month normal time deposit account.
- (h) Customer's risk profile on investment is not lower than product risk level of the fund/s and/or bond for investment. All investment must be advised and suitable. The transactions from an internet channel are not applicable.
- (i) The breach of the Terms and Conditions will result in that customer will not be entitled to the interest rate or any interest on the deposit. Citibank, N.A. can terminate the respective time deposit account without any notice.
- (j) Investment contains certain risk, please study prospectus before investing. Not an obligation of, or guaranteed by Citibank. Not bank deposits. Subject to investment risks, including possible loss of the principal amount invested. Subject to price fluctuation. Past performance does not guarantee future performance. Not offered to US persons.

<sup>1</sup>/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 THB 5 million for 12 consecutive months according to Citibank conditions.

<sup>2</sup>/Citi Priority customers are customers who have sum of Deposit and Investment balance of THB 1 million and up. However, Citibank reserves the right to cancel Citi Priority membership in case that customers have total balance lower than THB 1 million for 12 consecutive months according to Citibank conditions.

**Table 1: Deposit Interest Rates Table****Consumer Banking Group****Effective date 1 December 2022****Unit: % p.a.****o Terms and conditions for Normal Time Deposit Bundle for customers who purchase life insurance<sup>(C)</sup>**

(a) Applicable for customers who purchase life insurance, minimum insurance premium at THB 1,000,000 per insurance policy (payment period of insurance premium is depended on each type of insurance policy)

during 1 - 31 December 2022.

(b) Insurance policy is required to be approved within 6 January 2023 (Insurance policy is required to be approved before opening account).

(c) Customers have to open Fixed Deposit account 12 months tenor which interest rate will be paid upon maturity date during 1 Dec 2022 - 16 Jan 2023 with minimum deposit amount THB 5,000 and maximum deposit amount will not exceed the annualized of 1st year insurance premium.

(d) Only for individual customers and limit 1 account per 1 insurance policy.

(e) Account owner must be Insurance Policy Holder name or Insurance Policy Payer name only.

(f) If customers cancel the insurance policy before deposit maturity, customer will get the normal interest rate of Fixed Deposit at periodically announced by the Bank.

**o Terms and conditions for Normal Time Deposit Bundle for Citigold and Citi Priority customer who invest in mutual funds with front end Fee<sup>(D)</sup> during 1 - 31 Dec 2022**

Interest rate	Tenors	Promotion Period	Deposit amount (Baht)
2%	3 months	29 November 2022 - 31 December 2022	1,000,000 - 25,000,000
1.90%	6 months		

(a) Applicable for new Citigold and Citi Priority customer who has no deposit or investment accounts with the bank before and existing clients who add funds to become Citigold<sup>1</sup> / Citi Priority<sup>2</sup>. The interest rates above only apply to funds being deposited into fixed deposit accounts during 1 - 31 December 2022 ("promotional period") and invest in mutual funds with front end fee (excluding SSF/RMF/Money Market) equivalent to the deposit amount. The proportion of the 3 months fixed deposit account should not exceed 50% of the entire investment amount. The fixed deposit account holder should be consistent with the mutual fund account holder (i.e., Customer will receive fixed deposit annual interest rate of 2% throughout 3 months when depositing THB 1,000,000 and invested THB 1,000,000 in any mutual funds with front end fees (excluding SSF/RMF/Money Market)).

(b) Customers may open a new fixed deposit account or deposit into the existing fixed deposit account the customer has with the Bank, but the new deposit must be an entirely new deposit amount.

(c) The mentioned fixed deposit account can be accumulated with the newly registered membership deposit account.

(d) The investment in mutual funds with front end fee (excluding SSF/RMF/Money Market) should be made within the same transaction day of the deposit into the fixed deposit account within the promotional period.

(e) The investor shall understand the product specifications, conditions of benefits and risks before investing. Please study the fund fact sheet for each funds from UOBAM, KTAM, KSAM, K-ASSET, ABRDN and SCBAM websites.

(f) In the case that the customer has participated in other promotional activities together with this promotional activity, then the customer shall receive no more than 0.2% of the entire promotional campaigns.

(g) The extra 0.2% of the given reward from both fixed deposit account and investment account shall bear the same holders.

(j) When the due date approaches and the customer does not contact the Bank, the system will automatically deposit the interest amount with the principal amount.

-In the case that the customer withdrew the fund before the due date and didn't meet the minimum deposit duration as stipulated, then there will be no interest rate paid.

-In the case that the customer withdrew the fund before the due date but did meet the minimum deposit duration as stipulated or longer than the given duration, then the interest rate paid will be the interest rate of savings account at the time of withdrawal with tax deduction at the time of transaction.

(k) If the customer did not contact the Bank to withdraw the fund nor inform the Bank to change the account type when the deposit account is due, then the Bank will deem that the customer will continue with the initial account and duration deposit plan with the announced interest rate by the Bank at the time of continued deposit transaction.

(l) For other terms and conditions of fixed deposit account, including the paying of interest rates, that did not meet the deposit duration requirements, will be under the terms and conditions of general fixed deposit account.

(m) The fund savings is under the protection of DPA Deposit Protection Agency in the amount as stipulated by law.

<sup>1</sup>/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.

<sup>2</sup>/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 conditions.

## Table 1: Deposit Interest Rates Table

## Consumer Banking Group

Effective date 1 December 2022

Unit: % p.a.

## o Terms and conditions for Normal Time Deposit 6-Months

- Deposit volume THB 100,000 - THB 10,000,000 <sup>(A)</sup>, Interest Rate 1.30% p.a.

- (a) Applicable for new Citigold and Citi Priority customer who has no deposit or Investment accounts with the bank before and existing clients who add funds to become Citigold<sup>1</sup> / Citi Priority<sup>2</sup>.
- (b) Customer must open the new to bank relationship during 14 Sep 2022 – 31 Dec 2022 and able to open only one 6M time deposit account.
- (c) Customer must book this TD special offer within 31 Dec 2022.
- (d) The minimum balance eligible for The Time Deposit is THB 100,000 with cap on maximum at THB 10,000,000 per customer. The Time Deposit balance of the secondary customer combines with the primary customer balance cap.
- (e) This time deposit account is no roll over or non-transferable. If customer maintains the Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity, which the principle and interest will be automatically posted to saving account. The accounts are still covered under protection of Deposit Protection Agency Act B.E.2551 within the coverage stipulated by the law.
- (f) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account. If time deposit is withdrawn prior to its maturity date, but more than 3 months, customers will receive interest at saving account rate. If the time deposit is withdrawn prior to 3 months, the customer will not be entitled to any interest.

- Deposit Volume: THB 5,000,000 and up <sup>(B)</sup>, Interest Rate 1.15% p.a.

- (a) Applicable for new Citigold and Citi Priority customer who has no deposit or Investment accounts with the bank before and existing clients who add funds to become Citigold<sup>1</sup> / Citi Priority<sup>2</sup>.
- (b) Customer must open the new to bank relationship during 1 - 31 Dec 2022 and able to open only one 6M time deposit account.
- (c) Customer must book this TD special offer within 31 Mar 2023.
- (d) The minimum balance eligible for The Time Deposit is THB 5,000,000. The Time Deposit balance of the secondary customer combines with the primary customer balance cap.
- (e) This time deposit account is no roll over or non-transferable. If customer maintains the Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity, which the principle and interest will be automatically posted to saving account. The accounts are still covered under protection of Deposit Protection Agency Act B.E.2551 within the coverage stipulated by the law.
- (f) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account. If time deposit is withdrawn prior to its maturity date, but more than 3 months, customers will receive interest at saving account rate. If the time deposit is withdrawn prior to 3 months, the customer will not be entitled to any interest.

<sup>1/</sup> Citigold customers are customers who have sum of Deposit and Investment balance THB 5 million and up. However, Citibank reserves the right to cancel Citigold membership in case that customers have total balance lower than THB 5 million for 12 consecutive months according to Citibank conditions.

<sup>2/</sup> Citi Priority customers are customers who have sum of Deposit and Investment balance of THB 1 million and up. However, Citibank reserves the right to cancel Citi Priority membership in case that customers have total balance lower than THB 1 million for 12 consecutive months according to Citibank conditions.

## Other Terms and Conditions

1. Citigold customers are customers who have sum of Deposit and Investment balance of THB 5 million and up. However, Citibank reserves the right to cancel Citigold membership in case that customers have total balance lower than THB 5 million for 12 consecutive months according to Citibank conditions.
2. Citi Priority customers are customers who have sum of Deposit and Investment balance THB 1 million and up. However, Citibank reserves the right to cancel Citi Priority membership in case that customers have total balance lower than THB 1 million for 12 consecutive months according to Citibank conditions.
3. Citibanking customers are customers who have sum of Deposit and Investment balance less than THB 1,000,000. This includes all Citibank and Citigroup staff who have sum of Deposit and Investment balance less than THB 1,000,000.
4. Corporate customers are corporate that open accounts with Consumer Banking Group and have sum of Deposit and Investment balance of THB 1,000,000 and up.
5. Volume is total deposit balance of customers and their relatives on a same day.
6. 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.
7. 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.

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.

Authorized Signature.....

(TAN Choon Hin)

President & CEO

Announcement date 30 November 2022

Citibank, N.A.\*

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

Consumer Banking Group

Effective date 1 November 2022

Unit: % p.a.

**A. Reference Interest Rates**

1. Minimum Loan Rate	MLR	6.35
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>B (1) Consumer Loan</b>	<b>Housing Loan</b>	<b>Overdraft with Collateral</b>	<b>Personal Loans with no collateral under supervision (Citi Ready Credit)</b>
5. Ceiling Rate	MLR-0.50% (Currently is equal to 5.85%)	N/A	25%
6. Maximum Default Interest Rate	-	N/A	25%
<b>B (2) Commercial Loan</b>	<b>Overdraft</b>	<b>Short Term (&lt;= 1 Year)</b>	<b>Long Term (&gt;1Year)</b>
7. Ceiling Rate	N/A	N/A	N/A
8. Maximum Default Interest Rate	N/A	N/A	N/A

**Remark:**

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

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Authorized Signature.....

(TAN Choon Hin)

President & CEO

Announcement date 31 October 2022

\* 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.

The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under licence by UOB entities from Citigroup Inc.

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 November 2022				
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	Remark
	With Collateral	Without Collateral		
1. Expenses paid to government authorities i.e.,  1) Stamp duty   2) Mortgage Registration Fee	0.05% of loan amount or maximum 10,000 baht   1% of the loaned amount or maximum 200,000 baht	N/A   N/A	0.05% of loan amount or maximum 10,000 baht   1% of the loaned amount or maximum 200,000 baht	
2. Expenses paid to the third or external parties i.e., <u>In general case</u> 1) Credit Bureau search fee 2) Collateral Appraisal expenses <sup>2/</sup> 3) Insurance premium 4) Payment fee through other counters/ channels (Bangkok Metropolitan area and Greater bangkok charge per transaction / upcountry charge per transaction (actual costs)) Citibank N.A. Bangkok Bank Thai Military Bank Bank of Ayudhya Krung Thai Bank Kasikorn Bank Siam Commercial Bank <u>In default case</u> 1) Returned Cheque fee (other commercial banks) 2) Fee for insufficient fund (In case of payment by debiting from the account of other commercial banks) 3) Debt Collection Expenses <sup>2/</sup>	N/A Maximum 4,000 baht  Rate subject to insurance company   Free 20 baht/ 35 baht 20 baht/ 35 baht 20 baht/ 35 baht 25 baht/ 25 baht 25 baht/ 35 baht 25 baht/ 40 baht      100 baht/billing cycle	N/A N/A  N/A   N/A   N/A   N/A   N/A	N/A Maximum 4,000 baht  Rate subject to insurance company   Free 20 baht/ 35 baht 20 baht/ 35 baht 20 baht/ 35 baht 25 baht/ 25 baht 25 baht/ 35 baht 25 baht/ 40 baht      100 baht/billing cycle	
3. Operating cost of commercial bank <u>In general case</u> 1) Collateral Appraisal expenses <sup>2/</sup> 2) Fee for a new statement requested (for the second copy or more) 3) Loan processing fee <u>In default case</u> 3) Debt Collection Expenses <sup>2/</sup>	N/A   No charge	N/A   N/A	N/A   No charge	
B(2) Commerical Loan: Actual and reasonable expense	Overdraft			Remark
1. N/A	N/A			N/A

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*Jan Ok Thitima*

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

Consumer Banking Group

Effective date 1 November 2022

C. Other fees	Unit: THB <sup>6)</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 recipient 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. Debit card/ATM Fee	Citigold customer: No Entrance Fee Annual Fee 300 baht/card* Re-issue Fee 200 baht/card* Citi Priority customer: No Entrance Fee Annual Fee 300 baht/card* Re-issue Fee 200 baht/card* Citibanking customer: No Entrance Fee Annual Fee 300 baht/card* Re-issue Fee 200 baht/card*	*Fee waived until Dec 31, 2022
14. ATM Withdrawal Fee	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: No charge Non-customer*: 220 baht / transaction	No fee charge apply to Citi and UOB ATM Remark The system will charge transaction fee automatically, therefore customer can contact the bank for fee waiver.
15. ATM Transfer (domestic ORFT)	25 baht per transaction for amount 1-10,000 baht 35 baht per transaction for amount 10,001-50,000 baht	
16. Internal Funds Transfer Fee	No charge	
17. BahtNet Transfer Fee	150 baht	Additional 100 baht charged by recipient bank Additional 10 baht for every 10,000 baht if transfer to account outside Bangkok and greater Bangkok (maximum 850 baht)

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

Consumer Banking Group

Effective date 1 November 2022

C. Other fees	Unit: THB <sup>6/</sup>	Remark
18. Counter ORFT (domestic transfer)	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	
19. PromptPay Credit Transfer	Citigold customer: No charge Citipriority customer: No charge Citibanking customer: No charge	
20. PromptPay Bill Payment	Citigold customer: No charge Citipriority customer: No charge Citibanking customer: No charge	
21. Standing Instruction	Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: 25 baht per transaction	No charge for transaction via Citibank online
22. 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 prior. Statement less than 1 month count as 1 month.
23. Inactive account fee	No charge	
24. Courier charge	500 baht or US\$ equivalent per instruction	
25. 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	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 Citigold customers
26. 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	

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 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

5/ Customer definition

- Citigold customers are customers who have sum of Deposit and Investment balance 5 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.

6/ For ATM Withdrawal Fee, the system will charge transaction fee automatically as UOB's fee announcement, therefore customer can contact Citi Phone banking at 1588 for fee waiver.

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

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Authorized Signature.....



(TAN Choon Hin)

President &amp; CEO

Announcement date 31 October 2022