

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 17 October 2023

Unit: % p.a.

| Deposit Type | Customer Type | | | |
|--|---------------|------------------------|---------------------|------------------------|
| | | | Non-Resident person | |
| | Individual | Corporate ⁴ | Individual | Corporate ⁴ |
| 1. Current Account | 0.00 | N/A | 0.00 | N/A |
| (New account opening service discontinued from 3 January 2023 onwards) | | | | |
| | | | | |
| 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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|--|---------------|------------------------|---------------------|------------------------|
| | | | Non-Resident person | |
| | Individual | Corporate ⁴ | Individual | Corporate ⁴ |
| 3. Time Deposit | | | | |
| 3.1 Normal Time Deposit - Minimum opening account 100,000 Baht | | | | |
| 3-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.45 | N/A | N/A | |
| 6-Month Tenors | | | | |
| Volume: 100,000 Baht and up | 0.20 | N/A | 0.20 | N/A |
| 9-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.20 | N/A | 0.20 | N/A |
| 12-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.30 | N/A | 0.30 | N/A |
| 18-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.30 | N/A | 0.30 | N/A |
| 24-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.30 | N/A | 0.30 | N/A |
| 36-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.25 | N/A | 0.25 | N/A |
| 48-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.30 | N/A | 0.30 | N/A |
| 60-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.30 | N/A | 0.30 | N/A |
| 3.2 Normal Time Deposit Online - Minimum opening account 100,000 Baht | | | | |
| 3-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.55 | N/A | N/A | |
| 6-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.20 | N/A | N/A | |
| 9-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.20 | N/A | N/A | |
| 12-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.30 | N/A | N/A | |
| 18-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.30 | N/A | N/A | |
| 24-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.30 | N/A | N/A | |
| 36-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.25 | N/A | N/A | |
| 48-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.30 | N/A | N/A | |
| 60-Month Tenors | | | | |
| Volume 100,000 Baht and up | 0.30 | N/A | N/A | |



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| Deposit Type | Customer Type | | | |
|--|---------------|------------------------|---------------------|------------------------|
| | | | Non-Resident person | |
| | Individual | Corporate ⁴ | Individual | Corporate ⁴ |
| 3.3 Periodic Time Deposit | | | | |
| (New account opening service discontinued) | | | | |
| Minimum opening account 200,000 Baht | | | | |
| Monthly Interest Paid | | | | |
| 6-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.55 | N/A | N/A | |
| 9-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.60 | N/A | N/A | |
| 12-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.65 | N/A | N/A | |
| 18-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.70 | N/A | N/A | |
| 24-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.70 | N/A | N/A | |
| 36-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.70 | N/A | N/A | |
| 48-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.85 | N/A | N/A | |
| 60-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.20 | N/A | N/A | |
| Quarterly Interest Paid | | | | |
| 12-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.65 | N/A | N/A | |
| 18-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.70 | N/A | N/A | |
| 24-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.70 | N/A | N/A | |
| 36-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.70 | N/A | N/A | |
| 48-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.85 | N/A | N/A | |
| 60-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.90 | N/A | N/A | |
| Semi Annually Interest Paid | | | | |
| 12-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.65 | N/A | N/A | |
| 18-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.70 | N/A | N/A | |
| 24-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.70 | N/A | N/A | |
| 36-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.70 | N/A | N/A | |



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| Deposit Type | Customer Type | | | |
|-------------------------------|---------------|------------------------|---------------------|------------------------|
| | | | Non-Resident person | |
| | Individual | Corporate ⁴ | Individual | Corporate ⁴ |
| 48-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.85 | N/A | N/A | |
| 60-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.90 | N/A | N/A | |
| Annually Interest Paid | | | | |
| 24-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.70 | N/A | N/A | |
| 36-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.70 | N/A | N/A | |
| 48-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.85 | N/A | N/A | |
| 60-Month Tenors | | | | |
| Volume 200,000 Baht and up | 0.90 | N/A | N/A | |



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| Deposit Type | Customer Type | | | |
|---|---------------|------------------------|---------------------|------------------------|
| | | | Non-Resident person | |
| | Individual | Corporate ⁴ | Individual | Corporate ⁴ |
| 3.4 Time Deposit Campaign for customers who buy life insurance, minimum insurance premium at 200,000 Baht per year per insurance policy, during 17 October 2023 - 31 December 2023 Minimum opening account 5,000 Baht and maximum deposit amount will not exceed 3 times of the annualized 1st year insurance premium | | | | |
| 12-Month Tenors | 3.00 | N/A | N/A | |
| 3.5 Time Deposit Campaign for customers who buy life insurance, minimum insurance premium at 1,000,000 Baht per year per insurance policy, during 17 October 2023 - 31 December 2023 Minimum opening account 5,000 Baht and maximum deposit amount will not exceed 3 times of the annualized 1st year insurance premium | | | | |
| 12-Month Tenors | 3.50 | N/A | N/A | |
| 3.6 Time Deposit Campaign for Citigold/ Citi Priority customers who invest in offshore bond /mutual funds with front end fee, during 1 October 2023 - 31 October 2023 Minimum opening account 1,000,000 Baht | | | | |
| 6-Month Tenors | | | | |
| Volume 1,000,000 - 25,000,000 Baht | 2.30 | N/A | N/A | |
| 3.7 Time Deposit Campaign 6 Months, during 1 October 2023 - 31 December 2023 Minimum opening account 1,000,000 Baht | | | | |
| Volume 1,000,000 Baht and up | 1.50 | N/A | N/A | |
| 3.8 Time Deposit Campaign for customer who apply for Citigold/ Citi Priority customers, during 1 October 2023 - 31 December 2023 | | | | |
| 6-Month Tenors | | | | |
| Volume 100,000 - 1,000,000 Baht | 2.10 | N/A | N/A | |
| (Refer to condition under Terms & Conditions) | | | | |
| 6-Month Tenors with the requirement of allocating the participating fund into 2 parts: 80% fixed deposit and 20% investment | | | | |
| Volume above 1,600,000 - 8,000,000 Baht | 2.20 | N/A | N/A | |
| (Refer to condition under Terms & Conditions) | | | | |

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 17 October 2023

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 The Bank 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, the Bank 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: The Bank will pay interest, based on savings account interest rate on the withdrawal date, but not more than 1% p.a.
 - o For accounts with periodic interest payment, The Bank 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 terms and conditions 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 The Bank to refer to your account opening documents and signature from your existing Current Account or Savings 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 The Bank has discontinued new account opening services of these account types, 1. Flexible Time Deposit, 2. Periodic Time Deposit, 3. Flexible Savings, 4. Saving Plus, 5. Saving Interest Rate by Tier, 6. Money Market Savings, 7. Normal Time Deposit Absolute, 8. Elite Time Deposit, 9. Preferred Time Deposit and 10. Normal Time Deposit Bundle 3 Months tenor & 6 Months tenor.
- o The Bank may consider increasing the interest payable to customers on a case by case basis as deemed appropriate, provided that such increased interest rate shall not be more than 4.00% p.a.



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Consumer Banking Group

Effective date 17 October 2023

Unit: % p.a.

o Terms and conditions of Time Deposit Campaign for customers who purchase life insurance, Purchase insurance during 17 October 2023 - 31 December 2023.

(Under Item 3.4 - 3.5)

(a) Applicable for customers who purchase life insurance, minimum insurance premium at THB 200,000 per insurance policy (payment period of insurance premium is depended on each type of insurance policy) during 17 October 2023 - 31 December 2023.

(b) Insurance policy is required to be approved within 7 January 2024 (Insurance policy is required to be approved before opening account).

(c) Customers have to open Time Deposit account during 17 October 2023 - 15 January 2024.

o In case of minimum insurance premium at THB 200,000 per year per insurance policy

customers can deposit on 12 months tenor at 3.00% p.a.

minimum opening account 5,000 Baht and maximum deposit amount will not exceed 3 times of the annualized 1st year insurance premium.

o In case of minimum insurance premium at THB 1,000,000 per year per insurance policy

customers can deposit on 12 months tenor at 3.50% p.a.

minimum opening account 5,000 Baht and maximum deposit amount will not exceed 3 times of the annualized 1st year insurance premium.

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

(e) Account owner must be Insured Person 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 Time Deposit at periodically announced by The Bank.

(g) If customer maintains this Time Deposit to the maturity date and did not breach the Terms and Conditions, The Bank will close the time deposit account at the maturity. Customer will receive interest and the principal into the specified Savings Account or Current Account.

(h) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions before the maturity date of Time deposit period, The Bank reserves the right to close the Time Deposit Account. If customer has withdrawn the money deposited to the bank that is more than 3 months, customer will receive an interest which same as interest rate of Saving Account rate. If customer has withdrawn the money deposited to the bank that is less than 3 months, customer will not receive any interest.

o Terms and conditions of Time Deposit Campaign for Citigold¹ / Citi Priority² customers who invest in offshore bond /mutual funds with front end fee during 1 October 2023 - 31 October 2023. (Under Item 3.6)

| Interest Rate | Tenor | Promotional Period | Deposit amount (Baht) / Investment amount | |
|---------------|----------|----------------------------------|--|------------------------|
| 2.30% | 6 Months | 1 October 2023 - 31 October 2023 | Customer must deposit and invest in Mutual funds / offshore bond with the same amount. | 1,000,000 - 25,000,000 |

(a) Existing and new Citigold¹ / Citi Priority customer² as stipulated in The Bank's terms and condition ("Customer") will receive an annual interest rate of 2.30% for Time Deposit account of a period of 6 months, for existing and new Citigold¹ / Citi Priority² customers as stipulated in The Bank's terms and conditions ("customer"). The interest rates above only apply to funds being deposited into Time Deposit accounts during 1 October 2023 - 31 October 2023 ("promotional period") and invest in mutual funds with front end fee (excluding SSF/RMF/Money Market) and/or offshore bond equivalent to the deposit amount. The deposit amount on special Time Deposit account should be the same as investment amount. The Time Deposit account holder should be consistent with the mutual fund/bond account holder (i.e., Customer will receive Time Deposit annual interest rate of 2.30% throughout 6 months when investing THB 1,000,000 in mutual funds with front end fee and/or offshore bond, customer can deposit with equivalent amount of THB 1,000,000.)

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

(c) An investment in mutual funds with front end fee (excluding SSF/RMF/Money Market) and/or Bond as applicable must be completed on the same day of Time Deposit Account opening date.

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

(e) The value of reward is not more than 0.2% of the total amount of investment in mutual fund, provided that the holder name of mutual fund account or bond account must be the same as the holder name of Time deposit account.

(f) This promotional campaign cannot be jointly participated with other promotional campaigns and cannot be exchanged into cash nor transferred to others.

(g) If customer maintains this Time Deposit to the maturity date and did not breach the Terms and Conditions, The Bank will close the time deposit account at the maturity. Customer will receive interest and the principal into the specified Savings Account or Current Account.

(h) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions including to redemption before the maturity date of Time deposit period, The Bank reserves the right to close the Time Deposit Account. If customer has withdrawn the money deposited to the bank that is more than 3 months, customer will receive an interest which same as interest rate of Saving Account rate. If customer has withdrawn the money deposited to The Bank that is less than 3 months, customer will not receive any interest.

Table 1: Deposit Interest Rates Table**Consumer Banking Group****Effective date 17 October 2023****Unit: % p.a.**

(Continue)

o Terms and conditions of Time Deposit Campaign for Citigold¹ / Citi Priority² customers who invest in offshore bond /mutual funds with front end fee during 1 October 2023 - 31 October 2023. (Under Item 3.6)

(i) For other terms and conditions of Time 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 Time Deposit account.

(j) The Bank deposit is under the protection of DPA Deposit Protection Agency in the amount as stipulated by law.

(k) Investment contains certain risk, customer must understand characteristic of good, condition and risk before investing. Not an obligation of, or guaranteed by The Bank. 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. Please study the fund fact sheet for each fund from Citibank website.

o Terms & Conditions of Time Deposit 6 Months Campaign with Interest Rate 1.50%, deposit during 1 October 2023 - 31 December 2023 (Under Item 3.7)

(a) This special interest rates are offered to Individual customers.

(b) Interest will be paid upon maturity.

(c) No interest shall be paid if the deposit is withdrawn within the first 3 months. If the deposit is withdrawn after the first 3 months but before the maturity date, The Bank will pay interest equivalent to normal savings interest rate periodically announced by The Bank which will be subject to withholding tax.

(d) For other terms and conditions of Time 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 Time Deposit account.

(e) The Bank deposit is under the protection of DPA Deposit Protection Agency in the amount as stipulated by law.

o Terms & Conditions of Time Deposit Campaign for customer who apply for Citigold¹ / Citi Priority² customers during 1 October 2023 - 31 December 2023. (Under Item 3.8)

(a) This campaign is applicable for customer who apply for Citigold¹ / Citi Priority² according to conditions set by The Bank between 1 October 2023 - 31 December 2023.

o Campaign 1: Deposit amount THB 100,000 – THB 1,000,000 receive special 6-month fixed deposit interest rate up to 2.10% p.a.

o Campaign 2: The total amount of deposit bundled with investment is from THB 2,000,000 – THB 10,000,000 to receive special 6-month Bundled fixed deposit interest rate at 2.20% p.a. with the requirement of allocating the participating fund into 2 parts: 80% fixed deposit and 20% investment

| | |
|---|---|
| First allocated portion of deposit: 80%, not exceeding THB 8,000,000 | Second allocated portion of investment: 20% |
| TD 6 months 2.20% | Invest in eligible investment products to receive reward of |
| THB 1,600,000 -THB 8,000,000 | no more than 0.2% of investment amount |

(b) For campaign 2: Eligible investment products are Bonds and Mutual Funds but not including SSF or RMF. An investment in mutual funds (excluding SSF/RMF) and/or Bond as applicable must be completed on the same day of time deposit account opening date.

(c) The customer must deposit and invest within the campaign period: 1 October 2023 - 31 December 2023.

(d) A customer may participate in this campaign once only.

(e) The investment according to campaign 2 shall not be eligible for any other investment campaigns.

(f) In the event the customer is eligible for this campaign along with other investment campaigns in the same period, the total reward shall be subjected to no more than 0.2% of investment amount for each customer. This promotional campaign cannot be jointly participated with other promotional campaigns and cannot be exchanged into cash nor transferred to others.

(g) The deposit is under protection according by Deposit Protection Agency with amount specified according to Thai law.

(h) If customer maintains this Time Deposit to the maturity date and did not breach the Terms and Conditions, The Bank will close the time deposit account at the maturity. Customer will receive interest and the principal into the specified Savings Account or Current Account.

(i) In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions including to redemption before the maturity date of Time deposit period, The Bank reserves the right to close the Time Deposit Account. If customer has withdrawn the money deposited to the bank that is more than 3 months, customer will receive an interest which same as interest rate of Saving Account rate. If customer has withdrawn the money deposited to the bank that is less than 3 months, customer will not receive any interest.

(j) Investment contains certain risk, customer must understand characteristic of good, condition and risk before investing. Not an obligation of, or guaranteed by The Bank. 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. Please study the fund fact sheet for each fund from Citibank website.

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Effective date 17 October 2023

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^{1/} Citigold customers are customers who have sum of Deposit and Investment balance THB 5 million and up. However, the Bank 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 the Bank's conditions.

^{2/} Citi Priority customers are customers who have sum of Deposit and Investment balance of THB 1 million and up. However, the Bank 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 the Bank's conditions.

Other Terms and Conditions

1. Citigold customers are customers who have sum of Deposit and Investment balance of THB 5 million and above. However, The Bank 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 The Bank's conditions.
2. Citi Priority customers are customers who have sum of Deposit and Investment balance THB 1 million and above. However, The Bank 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 The Bank's 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. The Bank 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. The Bank reserves the right to change conditions and interest rates as appropriate which will be in line with economic situation. The Bank 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 16 October 2023

Citibank, N.A. *

Table 2: Lending Interest Rates ^{1/}

Consumer Banking Group

Effective date 1 February 2023

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 (1) Consumer Loan | Housing Loan | Overdraft with Collateral | Personal Loans with no collateral under supervision (Citi Ready Credit) |
|----------------------------------|---------------------|----------------------------------|--|
| 5. Ceiling Rate | N/A | N/A | 25% |
| 6. Maximum Default Interest Rate | - | N/A | 25% |
| B (2) Commercial Loan | Overdraft | Short Term (<= 1 Year) | Long Term (>1Year) |
| 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.

Authorized Signature.....

(TAN Choon Hin)

President & CEO

Announcement date 31 January 2023

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| <p style="text-align: center;">Citibank, N.A. *</p> <p style="text-align: center;">Table 3: Fees/ Charges and Penalty Related to Deposit and Lending ^{1/} and Others Fees</p> <p style="text-align: center;">Consumer Banking Group</p> <p style="text-align: center;">Effective date 1 January 2023</p> | | | | |
|---|-----------------|--|--------------|---|
| A. Fee related to Deposit ^{3/} | | Unit: THB | | Remark ^{4/} |
| 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 | | 0.05% of loan amount or maximum 10,000 baht | N/A | 0.05% of loan amount or maximum 10,000 baht |
| 2) Mortgage Registration Fee | | 1% of the loaned amount or maximum 200,000 baht | N/A | 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 | | N/A | N/A | N/A |
| 2) Collateral Appraisal expenses ^{2/} | | Maximum 4,000 baht | N/A | Maximum 4,000 baht |
| 3) Insurance premium | | Rate subject to insurance company | N/A | Rate subject to insurance company |
| 4) Payment fee through other counters/ channels (Bangkok Metropolitan area and Greater bangkok charge per transaction / upcountry charge per transaction (actual costs)) | | | N/A | |
| 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 | | 25 baht/ 35 baht | | 25 baht/ 35 baht |
| Siam Commercial Bank | | 25 baht/ 40 baht | | 25 baht/ 40 baht |
| <u>In default case</u> | | | | |
| 1) 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 | |
| 3) Debt Collection Expenses ^{2/} | | 100 baht/billing cycle | N/A | 100 baht/billing cycle |
| 3. Operating cost of commercial bank | | | | |
| <u>In general case</u> | | | | |
| 1) Collateral Appraisal expenses ^{2/} | | N/A | N/A | N/A |
| 2) Fee for a new statement requested (for the second copy or more) | | N/A | N/A | N/A |
| 3) Loan processing fee | | No charge | N/A | No charge |
| <u>In default case</u> | | | | |
| 3) Debt Collection Expenses ^{2/} | | | N/A | |
| B(2) Commerical Loan: Actual and reasonable expense | | Overdraft | | Remark |
| 1. 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.

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.

| <p style="text-align: center;">Citibank, N.A. *</p> <p style="text-align: center;">Table 3: Fees/ Charges and Penalty Related to Deposit and Lending ^{1/} and Others Fees</p> <p style="text-align: center;">Consumer Banking Group</p> <p style="text-align: center;">Effective date 1 January 2023</p> | | |
|--|--|---|
| C. Other fees | Unit: THB ^{2/} | Remark |
| 1. Cheque book | 1 whole book (30 cheques) is 450 Baht (15 baht per cheque) | Bank stop Cheque Book issuance service from 3 January 2023 onwards |
| 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 31 December, 2023 |
| 14. ATM Withdrawal Fee | Citigold customer: No charge Citi Priority customer: No charge Citibanking customer: No charge Non-customer*: 220 baht / transaction | *Apply to overseas non-Citi ATM card Remark The system will charge transaction fee automatically as UOB's fee announcement, 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) |

| <p style="text-align: center;">Citibank, N.A. *</p> <p style="text-align: center;">Table 3: Fees/ Charges and Penalty Related to Deposit and Lending ^{1/} and Others Fees</p> <p style="text-align: center;">Consumer Banking Group</p> <p style="text-align: center;">Effective date 1 January 2023</p> | | |
|---|---|--|
| C. Other fees | Unit: THB ^{5/} | 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 | |
| <p>Remarks : 1/ Exclude the type of credits in which BOT has stipulated the specific criteria.</p> <p>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.</p> <p>3/ Different Fee charged based on customer types and use only for Consumer Banking Group.</p> <p>4/ Total Relationship Balance calculates from sum of Current account, Saving account, Time deposit account, Mutual funds and Fixed Income with Citibank .</p> <p>(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</p> <p>5/ Customer definition</p> <ul style="list-style-type: none"> - 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. <p>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.</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> <div style="text-align: right; margin-top: 20px;">  Authorized Signature..... (for) (TAN Choon Hin) President & CEO Announcement date 30 December 2022 </div> | | |