

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 1 March 2024

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
(New account opening service discontinued from 3 January 2023 onwards)				
2. Savings Account				
(New account opening service discontinued from 2 March 2024 onwards)				
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.

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.

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 1 March 2024

Unit: % p.a.

Deposit Type	Customer Type			
			Non-Resident person	
	Individual	Corporate <sup>4</sup>	Individual	Corporate <sup>4</sup>
3. Time Deposit				
(New account opening service discontinued at branch/ off-premise from 2 March 2024 onwards and online channel from 8 March 2024 onwards)				
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				
(New account opening service discontinued from 21 January 2024 onwards)				
Volume 100,000 Baht and up	0.30	N/A	0.30	N/A
60-Month Tenors				
(New account opening service discontinued from 21 January 2024 onwards)				
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				
(New account opening service discontinued from 21 January 2024 onwards)				
Volume 100,000 Baht and up	0.30	N/A	N/A	
60-Month Tenors				
(New account opening service discontinued from 21 January 2024 onwards)				
Volume 100,000 Baht and up	0.30	N/A	N/A	

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 1 March 2024

Unit: % p.a.

Deposit Type	Customer Type			
			Non-Resident person	
	Individual	Corporate <sup>4</sup>	Individual	Corporate <sup>4</sup>
<b>3.3 Periodic Time Deposit</b>				
(New account opening service discontinued)				
Minimum opening account 200,000 Baht				
<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	

Table 1: Deposit Interest Rates Table

Consumer Banking Group

Effective date 1 March 2024

Unit: % p.a.

Deposit Type	Customer Type			
			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	



**Table 1: Deposit Interest Rates Table**

**Consumer Banking Group**

**Effective date 1 March 2024**

**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 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.
- o The Bank has discontinued all new account opening of Citi-branded deposit accounts at branch and off-premise from 2 March 2024 onwards and online channel from 8 March 2024 onwards.

**Table 1: Deposit Interest Rates Table**

**Consumer Banking Group**

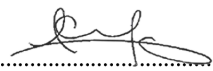
**Effective date 1 March 2024**

**Unit: % p.a.**

**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 29 February 2024**

<p style="text-align: center;">Citibank, N.A. *</p> <p style="text-align: center;">Table 2: Lending Interest Rates <sup>1/</sup></p> <p style="text-align: center;">Consumer Banking Group</p> <p style="text-align: center;">Effective date 1 February 2023</p> <p style="text-align: right;">Unit: % p.a.</p>			
<b>A. Reference Interest Rates</b>			
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	
<b>Unit: % p.a.</b>			
<b>B. Maximum Interest Rates</b>			
<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	N/A	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
<p><b>Remark:</b></p> <p>1/ Exclude the type of credits in which BOT has stipulated the specific criteria.</p> <div style="text-align: right; margin-top: 100px;">   Authorized Signature.....  (TAN Choon Hin)  President &amp; CEO  Announcement date 31 January 2023 </div>			

\* 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. <sup>*</sup>				
Table 3: Fees/ Charges and Penalty Related to Deposit and Lending <sup>1/</sup> and Others Fees				
Consumer Banking Group				
Effective date 1 January 2024				
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	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 <sup>2/</sup>	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 <sup>2/</sup>	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 <sup>2/</sup>	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 <sup>2/</sup>		N/A		
B(2) Commerical Loan: Actual and reasonable expense	Overdraft			Remark
1. N/A	N/A			N/A

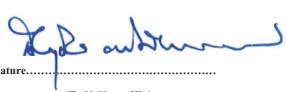
\* With effect from 1 November 2022 Citigroup Inc. has transferred ownership of its consumer banking business in Thailand to United Overseas Bank (Thai) PCL (registration number 0107535000176) and/or its related group entities ("UOB").

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 <sup>1/</sup> and Others Fees</p> <p style="text-align: center;">Consumer Banking Group</p> <p style="text-align: center;">Effective date 1 January 2024</p>		
C. Other fees	Unit: THB <sup>2/</sup>	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, 2024
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. BaitNet 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 <sup>1/</sup> and Others Fees</p> <p style="text-align: center;">Consumer Banking Group</p> <p style="text-align: center;">Effective date 1 January 2024</p>		
C. Other fees	Unit: THB <sup>2/</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	
<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"> <li>- Citigold customers are customers who have sum of Deposit and Investment balance 5 million baht and up</li> <li>- Citi Priority customers are customers who have sum of Deposit and Investment balance 1 million baht and up</li> <li>- Citibanking customers are customers who have sum of Deposit and Investment balance less than 1,000,000 baht.</li> <li>- Non-customers are customers who have no account with Citibank.</li> </ul> <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>		
<p style="text-align: right;">             Authorized Signature..... (for)            (TAN Choon Hin)            President &amp; CEO            Announcement date 29 December 2023         </p>		