

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.

CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC RECORD AND SIGNATURE

Electronic Record and Signature

This document includes the terms and conditions upon which I will be provided with notices, disclosures, authorizations, acknowledgements, contracts, notices and other documents for electronic signature provided or made available to me during the course of my relationship with Citibank Thailand Limited (“Citibank”) in relation to investment transactions, deposit transactions, funds transfer, account opening, and account maintenance transactions (each a “Document” and collectively “Documents”) electronically through usage of electronic signatures for transaction confirmation.

I acknowledge that I should read the information below carefully and thoroughly, and I confirm that I can access this information electronically to my satisfaction and agree to these terms and conditions.

Effect of my electronic signature on the Documents

I agree that the signature(s) affixed including but not limited to One-Time PIN (OTP) and other codes (if any) affixed by me (hereinafter collectively referred to as “signature(s)”) through the transaction confirmation process and Citibank (whether before or after the time each such signature is taken) verifies my identity through measures which fulfil Citibank’s internal requirements; such signature(s) shall be deemed to be my signature(s) in hard copy for all intents and purposes and deemed to be my electronic signature(s) under Electronic Transactions Act B.E. 2544 (2001) and shall be bound by me; and

I agree that all records in electronic form maintained by Citibank or on Citibank’s behalf upon which any such signature(s) have been affixed, which fulfil Citibank’s internal requirements, shall be deemed to be valid, accurate and authentic, and given the same effect as written and signed documentary communications between myself and Citibank in hard copy. I agree not to dispute their validity, accuracy and authenticity.

I acknowledge that sharing the OTP with another person is the same as giving that individual authority to use my name in a transaction. I agree to maintain the OTP used for performing transactions in a safe place and not to disclose or share it with a third party.

Getting paper copies

Unless it has been made a condition of a product or service from Citibank that I only receive records in electronic form, I may request from Citibank a paper copy of a record provided or made available electronically to me through Citibank Online and Citi Mobile Banking. I acknowledge that I will have the ability to download and print Documents Citibank sends to me through the transaction confirmation process during and immediately after the signing session

and I may access them for a limited period (usually 90 days) of time after the receipt of the Documents for review.

After such time, if I wish for Citibank to send me paper copies of any such Documents, I may request delivery of such paper copies from Citibank by sending an e-mail to my Relationship Manager.

Investment transactions authorized after cut-off time

I acknowledge that investment transactions which I authorize via electronic signature after the product's daily cut-off time of my investment order date will be processed the next business day. Cutoff times may be viewed at https://www.citibank.co.th/gcb/pdf/Cutoff_time_EN.pdf

Exception: Redemption transactions for Long-Term Funds (LTF) and Retirement Mutual Funds (RMF) and Super Saving Funds that are authorized via electronic signature after the product's daily cut-off time will not be processed and will be cancelled. Should I wish to proceed with the transaction, I will resubmit the order on another business day.

Funds transfers

I accept all the terms and conditions stated in the Funds Transfer form. I am also aware that for transactions involving foreign exchange, it is recommended to review and approve the transaction immediately after receiving the SMS via Citi Mobile App, in order to secure the agreed exchange rate.

Should the market exchange rate change significantly, or should I approve the transaction after the Bank's counter operating hours, the Bank reserves the right to cancel the transaction and relationship manager will inform me accordingly.

For foreign exchange or outward remittance transactions, the Bank may ask for additional supporting documents from me at a later time.

Acknowledging my access and consent to receive materials electronically

I confirm and verify to Citibank that I can access this information electronically, which will be similar to other electronic documents, that I am able to read this electronic disclosure and that I am also able to print on paper or electronically save this document for my future reference and access. I have read, understood and agree with terms and conditions and confirm that:

- I can access and read this CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC RECORD AND SIGNATURE document; and
- I agree to the terms and conditions in the said document and agree to provide my signature electronically and consent to the disclosure of information by Citibank as provided under these terms.