

BANK ANNOUNCEMENT

Citibank, N.A., Bangkok Branch

Details of interest rates, service charges, fees and other expenses related to credit card usage

Effective from Sep 15, 2016



1. Interest, penalty, fee and other service charges

Maximum 20.00 % per annum

Commencing date for interest calculation

From [X] date of payment to store [] date of summary of total transactions [] Due date for payment

- Interest for retail transactions will be calculated starting from the Posting Date as indicated on the monthly statement until customers full payment.
- Interest for cash advance will be calculated starting from the Transaction Date to the date on which Citibank has received payment in full.

2. Minimum monthly repayment ****

- 10% of total outstanding balance as of that relevant statement cycle date + 100% of Overlimit Amount; OR
- 1% of outstanding Spending Amount (Spending Amount means Retail and Cash advance transactions, including overlimit amount) + 100% of interest and fees charged on the monthly statement + Transactions from PayLite, PayLite Conversion on phone/online, or Cash Advance on phone/online programs, that require to be paid in full amount displayed on the monthly statement + 100% of overlimit amount; OR
- 200 Baht, whichever is higher.

3. Cash withdrawal fee

3 % of the amount of cash withdrawn
(Cash Advance credit limit depends on customer's payment history up to 100% of total credit line)

4. Interest-free repayment period for on-time payment (For full payment of retail transactions only)

Maximum payment period up to 45-55 days from the statement date (depending on card type)

5. Membership Fee by card type (Baht per year)

Membership fee	Citi Rewards Gold Visa *****	Citi Rewards (Limited Edition) *****	Citi Cash Back Visa	Citi Cash Back Platinum	Citi Rewards (Visa / Master)	Citi Big C VISA Platimun
(only 1 card type)	(only 1 card type)	(only 1 card type)	(only 1 card type)	(only 1 card type)	(only 1 card type)	(only 1 card type)
Entrance fee - Primary / Supplementary card	-	-	-	-	-	-
Annual fee - Primary card	Maximum not over 1,250	Maximum not over 3,800	750	2,000	3,800	2,000
Annual fee - Supplementary card	Maximum not over 800	Maximum not over 1,900	500	1,000	0	1,000

Membership fee	Citi Makro Visa			Citi Royal Orchid Plus Visa		Citi M Visa		
	Silver	Gold	Platinum Rewards	Select	Preferred	Citi M Visa Classic	Citi M Visa Rewards	Citi M Visa Select
Entrance fee - Primary / Supplementary card	-	-	-	-	-	-	-	-
Annual fee - Primary card	750	1,250	1,900	4,000	Maximum not over 10,000	100	2,000	4,000
Annual fee - Supplementary card	375	625	950	2,000	2,000	50	1,000	2,000

Membership fee	Citi Select	Citi Prestige	Citi Ultima
(only 1 card type)	(only 1 card type)	(only 1 card type)	(only 1 card type)
Entrance fee - Primary / Supplementary card	-	-	-
Annual fee - Primary card	Maximum not over 5,000	Maximum not over 7,900	Maximum not over 99,000
Annual fee - Supplementary card	Maximum not over 1,900	Maximum not over 1,900	0

6. Payment fee

- Payment by debiting from bank account Baht / Transaction (All eligible direct debit bank)
- Payment at Citibank counter*** Baht 20 / Transaction (Citibank do not have branches in upcountry)
- Payment via Citibank ATM machine Baht / Transaction
- Payment via Citibank Automatic Voice Response Baht / Transaction (AVR.)
- Payment via Citibank Internet website Baht / Transaction (Citibank online)
- Payment by cheque or postal money order Baht / Transaction

Payment at other bank counters

- Bank of Agriculture and Agricultural Cooperatives (BAAC)
- TISCO BANK
- CIMB Thai Bank
- KRUNG THAI BANK
- BANK OF AYUDHAYA
- SIAM COMMERCIAL BANK
- TMB BANK
- BANGKOK BANK
- KASIKORN BANK

In Bangkok and greater Bangkok area

- Baht 10 / Transaction
- Baht 15 / Transaction
- Baht 20 / Transaction
- Baht 25 / Transaction
- Baht 25 / Transaction
- Baht 25 / Transaction
- Baht 25 / Transaction
- Baht 25 / Transaction
- Baht 30 / Transaction
- Baht 30 / Transaction

In upcountry provinces

- Baht 15 / Transaction
- Baht 25 / Transaction
- Baht 20 / Transaction
- Baht 25 / Transaction
- Baht 40 / Transaction
- Baht 40 / Transaction
- Baht 45 / Transaction
- Baht 50 / Transaction
- Baht 50 / Transaction

Payment through Electronic Channels (ATM, Telephone, Internet)

- Bank of Agriculture and Agricultural Cooperatives (BAAC) (Only ATM channel service provided)
- TMB BANK
- KRUNG THAI BANK
- SIAM COMMERCIAL BANK
- BANK OF AYUDHAYA
- CIMB Thai Bank (Only Internet channel service provided)
- KASIKORN BANK
- TISCO BANK (Only ATM channel service provided)

In Bangkok and greater Bangkok area *

- Baht 10 / Transaction
- Baht 15 / Transaction
- Baht 15 / Transaction
- Baht 15 / Transaction
- Baht 15 / Transaction
- Baht 20 / Transaction
- Baht 20 / Transaction
- Baht 20 / Transaction
- Baht 20 / Transaction

In upcountry provinces **

- Baht 15 / Transaction
- Baht 15 / Transaction
- Baht 15 / Transaction
- Baht 20 / Transaction
- Baht 30 / Transaction
- Baht 20 / Transaction
- Baht 25 / Transaction
- Baht 10 / Transaction

Payment at other counters and others

- Counter Service
- Post office
- Tesco Lotus
- mPAY STATION
- Big C Supercenter
- True Monney (Counter)

In Bangkok and greater Bangkok area

- Baht 15 / Transaction
- Baht 10 / Transaction
- Baht 10 / Transaction
- Baht 10 / Transaction
- Baht 10 / Transaction
- Baht 7 / Transaction

In upcountry provinces

- Baht 20 / Transaction
- Baht 15 / Transaction
- Baht 10 / Transaction
- Baht 10 / Transaction
- Baht 10 / Transaction
- Baht 7 / Transaction

Payment made at the charged channels, service providers will charge fee at service point

- 7. Fee for issuance of new card in case of loss/damage** Baht ...200.../ Time and 7,000/Time for Citi Ultima Card
- 8. Statement re-issuing fee** Baht ...50.../ Time (Billing cycle) No charges for the request through AVR via fax channel
- 9. Copy of sales slip fee** Baht ...200.../ Time (Baht 100 / time for Visa domestic transaction)
- 10. All PIN re-issuing fee** Baht/ Time
- 11. Transaction investigation fee** Baht ...200.../ Time (Baht 100 / time for Visa domestic transaction)
- 12. Collection fee** Baht 120 / Billing cycle
- 13. Fees chargeable to Tax and Government fee Payment transactions** Charge is based on actual, maximum 2% of Tax amount and Credit card payment fee
- 14. Currency conversion risk factor** Maximum 2.5% of the standard exchange rate set forth by Visa and/or Master for retail or cash transactions incurred in foreign currencies whereby Citibank will convert into Baht as a currency conversion risk factor.

Date of Announcement: August 25, 2016

Remark :

- Fees and service charges in points 3, 5, 7-12 are subjected to VAT.
- Payment by direct debit from bank account could be done through Citibank N.A., Bank of Ayudhaya , Kasikorn Bank, Bangkok Bank and Siam Commercial Bank.
- Membership Fee of credit card will be charged to your credit card statement once card is approved.
- The condition and limit of payment amount per transaction are subjected to each payment service provider. For any inquiries, please contact directly to each service provider or CitiPhone Banking Tel. 1588.
- For overseas ATM cash withdrawal, you may be charged an International Access Fee depending on the ATM operators at the rate determine by them.
- Fees and Charges that are disclosed in an application form or other marketing materials may not be up-to-date. For any inquiries, please contact CitiPhone Banking Tel. 1588 or visit our website at www.citibank.co.th.
- *Payment Fees via Electronic Channels (ATM, Telephone, Internet) for deposit accounts opened within Bangkok and Greater Bangkok area.
- **Payment Fees via Electronic Channels (ATM, Telephone, Internet) for deposit accounts opened outside Bangkok and Greater Bangkok area.
- *** - No fee charged for Citigold, Citi Priority, Citi Ultima, Citi Prestige customers
- No fee charged for payment amount of 50,000 Baht or above
- **** • The payment of the "Minimum monthly repayment" shall be subject to the payment hierarchy stipulated by the bank.
• In the case where the cardholder has an outstanding amount past-due in his/her credit card account, that amount must be paid in addition to the "Minimum monthly repayment" in full.
• In the case where the outstanding balance is lower than 200 Baht, the bank will not apply the Minimum monthly repayment and will charge the said amount in full.
- *****The annual fee rate of Citi Rewards Gold Visa and Citi Rewards (Limited Edition) depend on the rate of each card types before conversion to Citi Rewards Gold Visa or Citi Rewards (Limited Edition)

Footnote
This announcement is for Minimum monthly repayment of each cycle at Citibank counter and notify the payment channel at True Monney (Counter) . There is no change on interest rate and others, which have been announced earlier.