

**BANK ANNOUNCEMENT**

**Citibank, N.A., Bangkok Branch**

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

**Effective from 1 May 2020**



**1. Interest, penalty, fee and other service charges**

**Maximum 18.00 % 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 \*\*\*\***

• 5% 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 for 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; whichever is higher.

**3. Cash withdrawal fee**

Maximum 3 % of the amount of cash withdrawn  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 (only 1 card type)	Citi Rewards (Limited Edition) (only 1 card type)	Citi Cash Back Visa (only 1 card type)	Citi Cash Back Platinum (only 1 card type)	Citi Rewards (Visa/MasterCard) (only 1 card type)	Citi Simplicity ***** (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	-
Annual fee - Supplementary card	Maximum not over 800	Maximum not over 1,900	500	1,000	0	-

  

Membership fee	Citi Makro Visa (only 1 card type)	Citi Grab Visa (only 1 card type)	Citi Lazada Mastercard (only 1 card type)	Citi Royal Orchid Plus Visa (only 1 card type)	Citi Royal Orchid Plus MasterCard ***** (only 1 card type)	Citi Mercedes Visa (only 1 card type)
Entrance fee - Primary / Supplementary card	-	-	-	Select	Preferred	Select
Annual fee - Primary card	1,900	2,000	2,000	4,000	Maximum not over 10,000	4,000
Annual fee - Supplementary card	950	1,000	1,000	2,000	2,000	2,000

  

Membership fee	Citi Premier (Visa/MasterCard) (only 1 card type)	Citi Select (only 1 card type)	Citi Prestige (only 1 card type)	Citi Ultima (only 1 card type)
Entrance fee - Primary / Supplementary card	-	-	-	-
Annual fee - Primary card	5,000	Maximum not over 5,000	Maximum not over 7,900	Maximum not over 99,000
Annual fee - Supplementary card	1,000	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 ..... / 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 TMB BANK BANGKOK BANK KASIKORN BANK	<b><u>In Bangkok and greater Bangkok area</u></b>	<b><u>In upcountry provinces</u></b>
	Baht 10 / Transaction Baht 15 / Transaction Baht 20 / Transaction Baht 25 / Transaction Baht 25 / Transaction Baht 25 / Transaction Baht 25 / Transaction Baht 30 / Transaction Baht 50 / Transaction	Baht 15 / Transaction Baht 25 / Transaction Baht 20 / Transaction Baht 25 / 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)	<b><u>In Bangkok and greater Bangkok area *</u></b>	<b><u>In upcountry provinces **</u></b>
	Baht 10 / Transaction Baht 15 / Transaction Baht 15 / Transaction Baht 15 / Transaction Baht 15 / Transaction Baht 20 / Transaction Baht 10 / Transaction	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)	<b><u>In Bangkok and greater Bangkok area</u></b>	<b><u>In upcountry provinces</u></b>
	Baht 15 / Transaction Baht 10 / Transaction Baht 10 / Transaction Baht 10 / Transaction Baht 10 / Transaction Baht 7 / Transaction	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, 500/Time for Citi Ultima, Citi Prestige Card, Citi Mercedes Card, and 7,000/Time for Citi Ultima Metal 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 100 / Billing cycle (Effective from 4 January 2017 onwards)

**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: May 1, 2020**

**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.
- \*\*\* - Citibank counter is accept the payment amount 500,000 Baht and above / transaction.  
- Payment amount less than 500,000 Baht is available at Citi Mobile Application, Citibank online, ATM, and CDMS
- \*\*\*\* • 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.
- \*\*\*\*\* Citi Royal Orchid Plus Mastercard will effective December 15, 2016 onwards.
- \*\*\*\*\*Citi Simplicity credit card is exempted from new card issuance fee in case of loss / damage and also collection fee.

**Footnote**