

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.

**Product:
Time Deposit Account Bundle / Time Deposit Campaign**

Information disclosure table of Time Deposit Account Bundle / Time Deposit Campaign (Please read this information disclosure table carefully and study the terms and conditions as well as the product details before making any decision to buy or use this product)	<Selling agent name>										
	United Overseas Bank (Thai) PCL										
	Time Deposit Account Bundle and Time Deposit Campaign 1 January 2024										
1 What is this product?											
A Time Deposit Account Bundle / Time Deposit Campaign is given special interest rate for 3 months, 6 months and 12 months. At maturity date, principal and interest will be automatically posted to saving account (No rollover). The account is not able to top up fund and non-transferable. The account is under protection of the Deposit Protection Agency within the coverage stipulated by the law.											
2. Major Product features											
<p>Time Deposit Campaign</p> <p>A. Time Deposit Campaign for customers who purchase life insurance Tenor: 12 Months Deposit Volume THB 5,000 and maximum amount as condition specified by The Bank Interest rate:</p> <table border="1"> <thead> <tr> <th>Tenors</th> <th>Interest rate</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>12 Month For Insurance premium minimum at THB 200,000 per year</td> <td>3.00%</td> <td>- Minimum deposit amount THB 5,000 and maximum deposit amount will not exceed 3X of the annualized 1st year insurance premium. - Applicable for customers who purchase life insurance during 6 December 2023 - 31 March 2024. - Customers have to open Time Deposit account during 6 December 2023 - 19 April 2024.</td> </tr> <tr> <td>12 Month For Insurance premium minimum at THB 1,000,000 per year</td> <td>3.50%</td> <td>- Minimum deposit amount THB 5,000 and maximum deposit amount will not exceed 3X of the annualized 1st year insurance premium. - Applicable for customers who purchase life insurance during 6 December 2023 - 31 March 2024. - Customers have to open Time Deposit account during 6 December 2023 - 19 April 2024.</td> </tr> </tbody> </table> <p>- Date count convention used to calculate the interest: 365 days - Frequency of interest pay-out: At Maturity date, principal and interest will be automatically posted to saving account</p>			Tenors	Interest rate	Remarks	12 Month For Insurance premium minimum at THB 200,000 per year	3.00%	- Minimum deposit amount THB 5,000 and maximum deposit amount will not exceed 3X of the annualized 1st year insurance premium. - Applicable for customers who purchase life insurance during 6 December 2023 - 31 March 2024. - Customers have to open Time Deposit account during 6 December 2023 - 19 April 2024.	12 Month For Insurance premium minimum at THB 1,000,000 per year	3.50%	- Minimum deposit amount THB 5,000 and maximum deposit amount will not exceed 3X of the annualized 1st year insurance premium. - Applicable for customers who purchase life insurance during 6 December 2023 - 31 March 2024. - Customers have to open Time Deposit account during 6 December 2023 - 19 April 2024.
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1/Citigold customers are customers who have sum of Deposit and Investment balance 5 million baht and up. However, Citibank reserves the right to cancel Citigold membership in case that customers have total balance lower than 5 million baht for 12 consecutive months according to Citibank conditions.

2/Citi Priority customers are customers who have sum of Deposit and Investment balance 1 million baht and up. However, Citibank reserves the right to cancel Citi Priority membership in case that customers have total balance lower than 1 million baht for 12 consecutive months according to Citibank conditions.

Note: A withholding tax of 15% will be deducted from any interest received. The customer has the right to add or not to add interest income as earned income for tax calculation purpose.

3. Fees of this product

None

4. This product has a condition which may impose a responsibility on you as follows

Time Deposit Campaign

A. Time Deposit Campaign for customers who purchase life insurance, Purchase insurance during 6 December 2023 - 31 March 2024.

Tenor: 12 Months

Deposit Volume THB 5,000 and maximum amount as condition specified by The Bank

(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 6 December 2023 - 31 March 2024.

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

(c) Customers have to open Time Deposit account during 6 December 2023 - 19 April 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 account opening amount of THB 5,000 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 account opening amount of THB 5,000 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.

Remarks

- Requirement of opening a Savings Account before opening a Time Deposit Account.
- You must keep the deposit until its maturity date to get the interest pay-out per clause number 2, otherwise you will receive interest pay out per clause number 5.

- Right to set-off: The Bank has the right to deduct or transfer the amount of any arrears from any and all accounts to The Bank to set-off what is owed to The Bank. The Bank will send notification in written 7 business days in advance.

5. What will happen if you withdraw money before its maturity date

- If you withdraw before its maturity date:
 - + Depositing shorter than 3 months, no interest pay out
 - + Depositing greater than 3 months, saving account interest pay out

- If you partially withdraw before its maturity date:
 - + Not allow partially withdraw

6. Is there any risk?

- In case that business liquidated and closed, your deposit accounts are still covered under protection of Deposit Protection Agency within the coverage stipulated by the law. Maximum coverage of THB 1 million starting 11 Aug 2021 onward. The related regulation is under reviewed. This Deposit protection is not covered Account offshore and Foreign currency account.

- You may receive partially refund for the amount which not Protected under Deposit Protection Agency.

7. What needs to be done to change contact information?

- You should immediately inform The Bank of any changes in contact information through one of the below channels so that any future communications will reach you in a timely manner.
- + Inform the Bank via www.citibank.co.th, or contact CitiPhone banking at 1588
 - + Visit our branch at Interchange 21 Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nua, Wattana, Bangkok, or call the branch at 0-2232-2484.
 - + Visit our branch at the Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Bangkok 10230, or call the branch at 0-2078-7444.
 - + Visit our branch at the Central World 2 Branch: Floor 4th Beacon Zone 999/9 Central World, Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call the branch at 0-2079-8500.

8. For more details of this product and the contact information of the issuer

If you have any queries or would like to file a complaint you may contact The Bank through any of the below channels:

- + Inform the Bank via www.citibank.co.th, or contact CitiPhone banking at 1588
- + Visit our branch at Interchange 21 Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nua, Wattana, Bangkok, or call the branch at 0-2232-2484.
- + Visit our branch at the Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Bangkok 10230, or call the branch at 0-2078-7444.
- + Visit our branch at the Central World 2 Branch: Floor 4th Beacon Zone 999/9 Central World, Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call the branch at 0-2079-8500.

9. Other deposit products

- Normal Time Deposit Account

Warning: This deposit product is under protection of Deposit Protection Agency within the coverage stipulated by the law. Maximum coverage of 1 million baht starting 11 Aug 2021 onward. The related regulation is under reviewed.

Changes may apply to information contained in this document at any time, such as interest rate changes.