

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: Normal Time Deposit Account (Absolute)

Information disclosure table of Normal Time Deposit Account (Absolute) (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	
		Normal Time Deposit Account (Absolute) 1 November 2022	
1 What is this product?			
A Normal Time Deposit Account (Absolute) is given special interest rate for customer. At maturity date, principle 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 also under protection of the Deposit Protection Agency within the coverage stipulated by the law.			
2. Major Product features			
- Minimum Deposit Requirement : 100,000 Baht (cap on maximum 5,000,000 Baht) - Tenor : 3 and 6 months - Interest rate :			
Tenors		Interest rate	Remarks
3 Month Volume 100,000 Baht–5,000,000 Baht		1.25%	<ul style="list-style-type: none"> Applicable for new Citigold and Citipriority customer who has no deposit or investment accounts with the bank before and existing clients who add funds to become Citigold¹/ Citipriority². Customer must open the new to bank relationship during 1 July 2022 - 31 December 2022 and able to open only one time deposit account (Absolute). Customer must book this TD special offer within 31 December 2022. The minimum balance eligible for The Absolute Time Deposit is THB 100,000 with cap on maximum at THB 5,000,000 per customer. The Absolute Time Deposit balance of the secondary customer combines with the primary customer balance cap. Customer can only choose to open either Absolute Time Deposit or Preferred Time Deposit or Elite Time Deposit account.

<p>6 Month Volume 100,000 Baht–5,000,000 Baht</p>	<p>1.25%</p>	<ul style="list-style-type: none"> • Applicable for new Citigold and Citipriority customer who has no deposit or investment accounts with the bank before and existing clients who add funds to become Citigold¹/ Citipriority². • Customer must open the new to bank relationship during 1 July 2022 - 31 December 2022 and able to open only one time deposit account (Absolute). • Customer must book this TD special offer within 31 December 2022. • The minimum balance eligible for The Absolute Time Deposit is THB 100,000 with cap on maximum at THB 5,000,000 per customer. The Absolute Time Deposit balance of the secondary customer combines with the primary customer balance cap. • Customer can only choose to open either Absolute Time Deposit or Preferred Time Deposit or Elite Time Deposit account.
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- Date count convention used to calculate the interest : 365 days

- Frequency of interest pay-out :

At Maturity date, principle and interest will be automatically posted to saving account.

In case the time deposit is withdrawn prior to its maturity date or Customer has breached the Terms and Conditions, Citibank will automatically close the time deposit account.

If time deposit is withdrawn prior to its maturity date, but more than 3 months, customers will receive interest at saving account rate. If the time deposit is withdrawn prior to 3 months, the customer will not be entitled to any interest.

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
<ul style="list-style-type: none"> - Requires to open saving 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. - The bank reserves the right to discontinue or modify the promotion / program.
5. What will happen if you withdraw money before its maturity date
<ul style="list-style-type: none"> - If you withdraw before its maturity date: <ul style="list-style-type: none"> + 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: <ul style="list-style-type: none"> + Not allow partially withdraw
6. What are your options when your deposit reaches its maturity date
<ul style="list-style-type: none"> - Customer cannot choose to roll-over. At maturity date, total deposit balance (principle + interest paid) in this account will pre-set to automatically transfer total balance from time deposit account when reach its maturity to Saving accounts/Current account. The interest given at the bank announcement interest rate. - After principle and interest earn amount is posted to saving account, the time deposit account will be automatically closed.
7. Is there any risk?
<ul style="list-style-type: none"> - 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 1 million baht starting 11 Aug 2021 onward. The related regulation is under reviewed. This Deposit protection is not covered Account off-shore and Foreign currency account. - You may receive partially refund for the amount which not Protected under Deposit Protection Agency.
8. What needs to be done to change contact information?
<p>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.</p> <ul style="list-style-type: none"> + Inform the bank via www.citibank.co.th, or contact Citi Phone banking at 1588 + Contact UOB at Interchange 21 Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nua, Wattana, Bangkok, or call the branch at 0-2232-2484. + Contact UOB 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. + Contact UOB 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. 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 Citi Phone banking at 1588
- + Contact UOB at Interchange 21 Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nua, Wattana, Bangkok, or call the branch at 0-2232-2484.
- + Contact UOB 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.
- + Contact UOB 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.

10. Other deposit products

- Normal Time Deposit Account
- Normal Time Deposit Account (Bundle)

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.