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: Current Account

Table of information disclosure of Current Product (please carefully read this table of information disclosure and study product details and T&Cs before making a decision to buy or use this product)	<selling agent="" name=""> United Overseas Bank (Thai) PCL</selling>
	Current Account 1 November 2022

1 What is this product?

Current Account is a deposit account with no interest. Customer may deposit or withdraw any amount to/from her/his available balance at any time she/he likes. Current account is allow customer to use Cheque as a financial tool

2. Major Product features

- Minimum Deposit Requirement: 1,000,000 baht with no cap on maximum

- Tenor: None
- Interest rate: None

- Date count convention used to calculate the interest: None

- Frequency of interest pay-out: None

3. Fees of this product

- Minimum maintenance fee for account with balance lower than Bank's minimum requirement:

For Citigold and Citi Priority customer 0 baht per month/account For Citibanking customer 0 baht per month/account

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

- Right to set-off: Bank has the right to forthwith deduct or transfer from any and/or all of my/our accounts the amount which I/we am/are in arrear to the bank to set-off what is owned to the bank.
 - A duty to comply under law. For example, The Anti-Money Laundering Law.

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

Current Account is the type of Deposit product which its feature allow customer to withdraw fund without any account maturity conditions.

6. What are your option when your deposit reached its maturity date

Current Account is the type of Deposit product which its feature allow customer to withdraw fund without any account maturity conditions.

7. 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 25 million baht now till 10 Aug 2016 then lower the Maximum coverage to 15 million baht till 10 Aug 2018 then lower the Maximum coverage to 10 million baht till 10 Aug 2019 then lower the Maximum coverage to 5 million baht till 10 Aug 2020 and lower maximum coverage to 1 million baht since 11 Aug 2020 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 need to be done for a change of contacts?

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 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., Phathumwan, Phathumwan, Bangkok, or call the branch at 0-2079-8500.

9. For more details of this product and the contact 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., Phathumwan, Phathumwan, Bangkok, or call the branch at 0-2079-8500.

10. Other selection of deposit product

- Normal Saving Account
- Foreign Currency Saving Account
- Time Deposit Account

Warning: This deposit product is under protection of Deposit Protection Agency within the coverage stipulated by the law. Maximum coverage of 25 million baht now till 10 Aug 2016 then lower the Maximum coverage to 15 million baht till 10 Aug 2018 then lower the Maximum coverage to 10 million baht till 10 Aug 2019 then lower the Maximum coverage to 5 million baht till 10 Aug 2020 and lower maximum coverage to 1 million baht since 11 Aug 2020 onward. The related regulation is under reviewed.

Information pertains in this document will value until any changes may apply for example interest rate, or other conditions

Additional information: None