

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: Elite Time Deposit

Information disclosure table of Elite Time Deposit (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
	Elite Time Deposit 1 November 2022
1 What is this product?	
Elite Time Deposit is given special interest rate for customer who is Elite Citigold segment on 6 months tenor. 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. Also the account is under protection of the Deposit Protection Agency within the coverage stipulated by the law.	
2. Major Product features	
<ul style="list-style-type: none"> - Minimum Deposit Requirement : 1,000,000 Baht and cap on maximum 30,000,000 Baht - Tenor : 6 months - Interest rate : 1.50% - 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 	
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"> - This campaign is exclusive for Citigold Elite customers with the total relationship balance of at least THB 50,000,000 (Fifty Million Baht). Citigold Elite customers who are eligible for The Elite Time Deposit must have investment holding, including Mutual Fund and/or Bond investment, of at least THB 10,000,000 (Ten Million Baht). - The minimum balance eligible for The Elite Time Deposit is THB 1,000,000 (One Million Baht) with cap on maximum at THB 30,000,000 (Thirty Million Baht) per customer. The Elite Time Deposit balance of the secondary customer combines with the primary customer balance cap. - Customer must book this TD special offer within 31 December 2022. 	

- If Customer maintains the Elite Time Deposit to the maturity date and did not breach the Terms and Conditions, Citibank will automatically close the time deposit account at the maturity. Customer will receive interest and the principal into the specified 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.
- The Elite Time Deposit is not offered to US persons
- Requires to open saving account before opening a time deposit account.
- 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.

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

6. What are your options when your deposit reaches its 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.

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 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?

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., 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
- Periodic Time Deposit Account

Warning: This deposit product is under protection of Deposit Protection Agency within the coverage stipulated by the law. Maximum coverage 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.