

Product: Foreign Currency Saving Account

Information disclosure table of Foreign Currency Saving Account (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>							
	Citibank, N.A.							
	Foreign Currency Saving Account 20 March 2020							
1 What is this product?								
Foreign currency deposit account is a product which offers you a demand deposit for foreign currencies.								
2. Major Product features								
<ul style="list-style-type: none"> - Minimum Deposit Requirement : No Minimum Deposit Requirement - There are 2 account type: <ul style="list-style-type: none"> + Foreign currency account (Source of fund: Local fund) Total fund from all accounts including amount at other banks shall not exceed the cap of USD 4,500,000 or Equivalent + Foreign currency account (Source of fund: Abroad fund) No cap for total deposit amount - Interest Rate (p.a.): 								
	U.S. Dollars (USD)	Australian Dollars (AUD)	Hong Kong Dollars (HKD)	Euro (EUR)	Pound Sterling (GBP)	Singapore Dollars (SGD)	Japanese Yen (JPY)	Swiss Franc (CHF)
Saving								
Interest rate (p.a.)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<ul style="list-style-type: none"> - Date count convention used to calculate the interest : 366 days - Frequency of interest pay-out: 2 times/year, On 30th June and 31st December Note: Withholding tax 15% will be deducted from interest received, customer has the right to add or not to add interest income as earned income for tax calculation purpose.								
3. Fees of this product								
<ul style="list-style-type: none"> - Deposit Fee (Deposit Foreign Currency Note) <ul style="list-style-type: none"> + For Citigold customer 0.5% of deposit amount + For Citi Priority customer 1% of deposit amount + For Citibanking customer 2% of deposit amount - Withdrawal Fee (Receive Foreign Currency Note under purpose of "for traveling expense") <ul style="list-style-type: none"> + For Citigold customer 0.5% of deposit amount + For Citi Priority customer 1% of withdrawal amount + For Citibanking customer 2% of withdrawal amount - Deposit/Withdrawal Fee (under Baht Currency) 0 baht - Minimum maintenance fee for account with balance lower than Bank's minimum requirement: <ul style="list-style-type: none"> 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: The 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 owed to the bank. The bank will send notification in written 7 business days in advance.
- There is a risk relative to Foreign Exchange rate
- Customer must comply under Foreign Exchange control law for example; the duty to inform bank the total FCY balance with all banks, transaction reporting per Bank's term and condition and other relating laws such as Anti-Money Laundering Laws.

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

A Foreign Currency Saving Account is a type of Deposit product that allows customers to withdraw funds without any account maturity conditions.

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

A Foreign Currency Saving Account is a type of Deposit product that allows customers to withdraw funds without any account maturity conditions.

7. Is there any risk?

- Foreign currency account is not protected under Deposit Protection Act. You may receive partially refund for the amount which not Protected under Deposit Protection Agency.
- Foreign Exchange rate contain a certain risk which may direct result in the movement of your principle.
- The risk from changing the Foreign currency exchange policy

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 Citibank at the Bangkok (Asoke) Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nua, Wattana, Bangkok, or call the branch at 02-232-2484
 - + Contact Citibank at The Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Ladprao, Bangkok, or call the branch at 02-078-7444
 - + Contact Citibank at the Central World Branch: Floor 4th Beacon Zone 999/9 Central World, Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call the branch at 02-079-8500

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 Citibank at the Bangkok (Asoke) Branch: 399 Interchange building 21 Sukhumvit Rd. Klongtuey Nua, Wattana, Bangkok, or call the branch at 02-232-2484
 - + Contact Citibank at The Crystal Branch: 213, 215 The Crystal Phase 3, Unit 301 Building I, Praditmanutham Road, Ladprao, Ladprao, Bangkok, or call the branch at 02-078-7444
 - + Contact Citibank at the Central World Branch: Floor 4th Beacon Zone 999/9 Central World, Praram 1 Rd., Phatumwan, Phatumwan, Bangkok, or call the branch at 02-079-8500

10. Other selection of deposit product

Only one type of Foreign Currency Saving Deposit

Warning: This deposit product is not under protection of Deposit Protection Agency within the coverage stipulated by the law.

Information pertains in this document will value until any changes may apply for example interest rate, or Bank of Thailand regulation on foreign currency exchange, Anti money laundering.

Additional information :None