

Product : Flexible Saving Account

<p>Table of information disclosure of Flexible Saving Account (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)</p>	<p><Selling agent name></p>
	<p>Retail bank</p>
	<p>Flexible Saving account 14 February 2020</p>
<p>1 What is this product?</p>	
<p>A Citibank Flexible Savings Account is a demand deposit and earns interest from the first baht of savings. Customer may deposit or withdraw any amount to/from her/his available balance at any time she/he likes. This deposit product is under protection of Deposit Protection Agency within the coverage stipulated by the law.</p>	
<p>2. Major Product features</p>	
<p>- Minimum Deposit Requirement :</p>	<p>No minimum or maximum amount required. However, the customer must maintain at least 1,000,000 baht total deposits and/or investments balance.</p>
<p>- Tenor :</p>	<p>None</p>
<p>- Interest rate :</p>	<p>0.10% p.a.</p>
<p>- Date count convention used to calculate the interest :</p>	<p>366 days</p>
<p>- Frequency of interest pay-out :</p>	<p>2 times/year, On 30th June and 31st December</p>
<p>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.</p>	
<p>3. Fees of this product</p>	
<p>- Minimum maintenance fees for accounts with balances lower than the bank's minimum requirement:</p>	
<p>For Citigold and Citi Priority customer</p>	<p>0 baht per month/account</p>
<p>For Citibanking customer</p>	<p>300 baht per month/customer since 1 October 2016</p>
<p>4. This product has a condition which may impose a responsibility to you as follows</p>	
<p>- 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. The bank will send notification in written 7 business days in advance.</p>	
<p>- A duty to comply under law. For example, The Anti-Money Laundering Law</p>	
<p>5. What will happen if you withdraw money before its maturity date</p>	
<p>A Flexible Saving Account is the type of Deposit product which its feature allow customer to withdraw fund without any account maturity conditions.</p>	
<p>6. What are your option when your deposit reached its maturity date</p>	
<p>A Flexible Saving Account is the type of Deposit product which its feature allow customer to withdraw fund without any account maturity conditions.</p>	
<p>7. Is there any risk?</p>	

- 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 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 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, Bangkok 10230, 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, Bangkok 10230, 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

- Foreign Currency Saving Account

- Current Account

- Time Deposit Account

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

Additional information :None