

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 : Saving Tier Account

Information disclosure table of Saving Tier 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>										
	United Overseas Bank (Thai) PCL										
	Saving Tier Account 1 November 2022										
1 What is this product?											
A Saving Tier Account is a demand deposit and earns interest from the first Bath 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.											
2. Major Product features											
<table> <tr> <td>- Minimum Deposit Requirement :</td> <td>No minimum or maximum amount required. However, the customer must maintain at least 1,000,000 baht total deposits and/or investments balance.</td> </tr> <tr> <td>- Tenor :</td> <td>None</td> </tr> <tr> <td>- Interest rate :</td> <td>0.10% p.a.</td> </tr> <tr> <td>- Date count convention used to calculate the interest :</td> <td>366 days</td> </tr> <tr> <td>- Frequency of interest pay-out :</td> <td>2 times/year, On 30th June and 31st December</td> </tr> </table> <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>		- Minimum Deposit Requirement :	No minimum or maximum amount required. However, the customer must maintain at least 1,000,000 baht total deposits and/or investments balance.	- Tenor :	None	- Interest rate :	0.10% p.a.	- Date count convention used to calculate the interest :	366 days	- Frequency of interest pay-out :	2 times/year, On 30 th June and 31 st December
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3. Fees of this product											
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4. This product has a condition which may impose a responsibility on you as follows											
<table> <tr> <td>- 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.</td> </tr> <tr> <td>- A duty to comply with the law. For example, customers must not violate the Anti-Money Laundering Law or other related laws.</td> </tr> </table>		- 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.	- A duty to comply with the law. For example, customers must not violate the Anti-Money Laundering Law or other related laws.								
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5. What will happen if you withdraw money before its maturity date											
A Saving Tier Account is a type of Deposit product that allows customers to withdraw funds without any account maturity conditions.											

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

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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 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 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

- Saving Plus Account
- Money Market Saving Account
- Saving Tier Account
- Foreign Currency Saving Account
- Current 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 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.

Changes may apply to information contained in this document at any time, such as interest rate changes.

