

# Citigold Welcome Offer

## Enjoy exclusive welcome rewards and preferential time deposit rates

Receive stackable rewards when you invest, insure and/or save

Start your relationship with min. S\$250,000 in Fresh Funds:

### Fresh Funds Rewards<sup>1</sup>

Up to **S\$1,700**  
when you deposit  
Fresh Funds



### Preferential Time Deposit Rates<sup>2</sup>

Up to **3.10% p.a.**  
on a 3-month SGD Time Deposit  
  
OR  
  
Up to **3.00% p.a.**  
on a 6-month SGD Time Deposit



### Wealth Bonus Rewards<sup>1</sup>

**S\$250**  
for every **S\$50,000**  
investment and/or  
insurance purchases



Earn additional cash rewards when you:



Complete Investment Risk  
Profile and Fact Find Report<sup>1</sup>  
**S\$100**



Hold a valid  
Citi Credit Card<sup>1</sup>  
**S\$100**



Take up a  
Citi Home Loan<sup>1</sup>  
**S\$500**

## Here's how you can enjoy welcome rewards worth up to S\$10,900\*

**S\$1,700**



With Fresh Funds  
of S\$800,000

**S\$7,500**  
(Indicative)



Place S\$500,000  
in a 6-month  
Time Deposit

**S\$1,500**



Make S\$300,000  
investment and/or  
insurance

**S\$100**



Complete Investment  
Risk Profile and  
Fact Find Report

**S\$100**

Hold a valid  
Citi Credit Card

**S\$10,900**

Total Welcome Rewards

\*T&Cs apply.

## Benefit from our holistic advisory on your wealth journey



Supporting team of experts  
and a dedicated  
Relationship Manager



Personalised wealth  
solutions and tools



Global market insights

## Enjoy exclusive offers and privileges as a Citigold customer



Enjoy annual fee waiver  
on your Citi Credit Cards<sup>3</sup>



6-month commission-free  
buy trades online for U.S.  
and Hong Kong markets<sup>4</sup>



Preferential interest rates  
for SGD and USD time  
deposits, investment and  
insurance time deposit  
bundle<sup>5</sup>

<sup>1</sup> Click [here](#) for Citi New-to-Bank Welcome Programme 2024 terms and conditions.

<sup>2</sup> Click [here](#) for SGD Time Deposit terms and conditions.

<sup>3</sup> Annual fee waiver applies to one Citibank core credit card and one Citibank co-branded credit card excluding Citi ULTIMA Card and Citi Prestige Card, if the Eligible Customer maintains the Citigold Private Client relationship.

<sup>4</sup> For Citibank Online Brokerage Promotion Terms and Conditions, visit [here](#).

<sup>5</sup> For details on Citigold preferential interest rates for SGD and USD time deposits, visit [here](#).

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per deposit or per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please visit [www.sdic.org.sg](http://www.sdic.org.sg)

This advertisement has not been reviewed by the Monetary Authority of Singapore.

### Important Information

Securities investments are not bank deposits and involve risks, including the possible loss of the principal amount invested. The price of securities can and does fluctuate; sometimes dramatically, and that any individual security may experience upward or downward movements, and may even become valueless. Therefore it is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. This is the risk that customers should be prepared to accept. Investors investing in securities denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Citibank is not recommending the Citibank Brokerage Account or giving any advice in relation to customers' securities investments. Customers will take complete responsibility for any losses resulting from their trading strategy. Investment products and services are not available to U.S. Persons.

Interested investors should seek the advice of their financial advisors, as appropriate. In the event that you choose not to seek advice from a financial advisor, you should carefully consider whether securities investments are suitable for you in light of your investment objectives, financial means and risk profile.

This communication does not constitute the distribution of any information or the making of any offer of solicitation by anyone in any jurisdiction in which such distribution offer or solicitation is not authorized or to any person to whom it is unlawful to distribute such document or to make any offer or solicitation.

### Disclaimer

The products and services mentioned in this document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.

© 2024 Citibank Singapore Limited. All rights reserved. Citi, Citibank, Citigold and Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world. Citibank Singapore Limited Co. Reg. No. 200309486K.