

Citi MaxiGain Account Terms & Conditions (with effect from 1 July 2026)

1. The Bank shall pay you base interest ("Base Interest") of 0.01% p.a. on your end of day daily balance in the MaxiGain account. Interest amount is accrued daily and credited at the end of each month.
2. In addition, your balances of up to S\$100,000 shall earn bonus interest at a rate ("Bonus Interest Rate") that is assessed on a monthly basis and increases by 0.20% p.a. for each increase in the Counter, up to a maximum of Bonus Interest Rate of 2.40% p.a. To qualify for the increase in Counter, the lowest balance in your MaxiGain account in a month must be equal to or greater than the lowest balance in the preceding month. For avoidance of doubt, the lowest balance refers to the lowest amount of funds in your MaxiGain account at any point in time in a month.

Please see the illustration below:

Counter	Bonus Rate (p.a.)
0	1 x 0.2% = 0.0%
1	1 x 0.2% = 0.2%
2	2 x 0.2% = 0.4%
3	3 x 0.2% = 0.6%
4	4 x 0.2% = 0.8%
5	5 x 0.2% = 1.0%
6	6 x 0.2% = 1.2%
7	7 x 0.2% = 1.4%
8	8 x 0.2% = 1.6%
9	9 x 0.2% = 1.8%
10	10 x 0.2% = 2.0%
11	11 x 0.2% = 2.2%
12	12 x 0.2% = 2.4%

"Counter" refers to a metric used to determine the bonus interest rate applied to balances in your MaxiGain account.

The Counter starts at 0 and may increase by one unit on a monthly basis.

For the Counter to advance (and for the bonus interest rate to step up), the lowest balance in the MaxiGain account for the current month must be equal to or greater than the lowest balance in the preceding month.

The Counter will not increase if your account balance is zero or negative balance.

3. The lowest balance of the month in which your MaxiGain account is opened shall be the lowest amount of funds in your MaxiGain account at any point in time in that month. If your MaxiGain account is not funded on the day it is opened, the lowest balance for that first month shall be zero. Where a cheque is deposited on the day of account opening but is credited only on the next working day, and no other cash funds are deposited into the MaxiGain account on the day the account is opened, the lowest balance for that month shall be zero. The account opening month shall be treated as Counter 0, and no Bonus Interest earned for that month and the following month.

Please see the illustration below:

	Account Opening Month (November)	Month 2 (December)	Month 3 (January)
	End of Day Balance	End of Day Balance	End of Day Balance
Day 1	S\$0	S\$10,000	S\$15,000
Day 2	S\$10,000	S\$10,000	S\$20,000
Day 3 to Day 31	S\$10,000	S\$15,000	S\$20,000
Lowest Balance of Month	S\$0	S\$10,000	S\$15,000

Counter / Bonus Interest Rate	0 / 0% p.a.	1 / 0.20% p.a.	2 / 2 x 0.20% = 0.40% p.a.
Bonus interest	N.A	$S\$0^* \times 0.20\% \times 30/365 = S\0	$S\$10,000^* \times 0.40\% \times 31/365 = S\3.40

*Refers to the lowest balance in the MaxiGain account for the preceding month, with Bonus Interest calculated on balances capped at S\$100,000.

4. The Bonus Interest is computed at the end of each month based on the preceding month's lowest balance, and number of days in the preceding month, and paid on the last day of the month. Please see the table below for illustration:

	Account Opening Month (November)	Month 2 (December)	Month 3 (January)
Lowest Balance	S\$100,000	S\$110,000	S\$120,000
Number of days in month	30	31	31
Counter	0	1	2
Bonus Interest Rate	0% p.a.	0.20% p.a.	0.40% p.a.
Bonus interest	N.A	$S\$100,000^* \times 0.20\% \times 30/365 = S\16.44	$S\$100,000^* \times 0.40\% \times 31/365 = S\33.97

*Refers to the lowest balance in the MaxiGain account for the preceding month, with Bonus Interest calculated on balances capped at S\$100,000.

5. Where the lowest balance in the MaxiGain account for the current month is lower than the lowest balance in the preceding month, the Counter will reset in accordance with the table:

Counter in the Previous Month	Counter in the Current Month
0-5	0
6-12	6

If the lowest balance is S\$0 for 2 consecutive months, the Counter will reset to 0 in the 2nd Month.

6. If you close your MaxiGain account prior to your Bonus Interest being credited, you agree to forfeit any such entitlement to Bonus Interest.
7. The Bank is entitled, at any time and from time to time, in its reasonable discretion with reasonable notice, to amend, vary or modify the MaxiGain account interest rates and interest structure.
8. For the purpose of these Terms and Conditions, "month" means a calendar month, and "day" refers to calendar day.
9. The Bank is entitled, at any time and from time to time, in its reasonable discretion with reasonable notice, to amend, vary or modify any terms and conditions pertaining to the MaxiGain account with effect from such date as the Bank may determine.
10. These Terms and Conditions should be read in conjunction with the Citibank Singapore Global Consumer Banking Terms and Conditions.

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 depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please refer to www.sdic.org.sg

Disclaimers

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