



## **Citibank Foreign Currency FX Time Deposit Promotion Terms and Conditions**

1. **"Average Daily Balance (ADB)"** is the sum of the end-of-day balances in an account for a calendar month, divided by the total number of days in that calendar month. For the avoidance of doubt, ADB is calculated as follows: [Sum of each end-of-day account balance for the month] / [Number of calendar days in the calendar month]
2. **"Eligible Currency"** refers to USD, CNH, AUD, NZD, CAD, GBP, JPY, EUR, SGD or CHF.
3. **"New Funds"** refer to a deposit of funds: (a) from outside Citibank, and (b) which is incremental to the average daily balance of checking, savings and deposit accounts for the month before the placement of the deposit.
4. **"Promotion"** refers to the 'Citibank Foreign Currency FX Time Deposit Promotion.
5. **"Promotion Period"** begins 1 January 2026 to 31 January 2026, and is subject to change without notice.
6. This Promotion is only open to all Citibank Clients ("Eligible Clients") who meet the following conditions within the Promotion Period:
  - (a) A time deposit in Eligible Currency is required to be placed through a Relationship Manager with new or existing funds whereby the source of funds has to be a different currency type and foreign exchange conversion shall be made through Citibank for the full deposit amount by a Treasury Sales Officer. This promotion is not applicable for placement through the Citibank Online or Citi Mobile App.
  - (b) A Citibank Checking or Savings Account is required for placement of Time Deposits.
  - (c) The minimum value of the time deposit is equivalent to USD 50,000 and a maximum value equivalent to USD 5,000,000 per primary client.
7. All rates offered are promotional rates and are subject to change at the bank's discretion without prior notice. The rates quoted below are applicable within the Promotion Period and are subject to change without notice.

<b>Currency</b>	<b>1 month Promotional Time Deposit Rate (p.a.)</b>	<b>Deposit Limit</b>
USD	3.50%	Minimum USD 50,000 equivalent Maximum USD 5,000,000 equivalent
AUD	3.25%	
CNH	0.35%	
NZD	2.00%	
CAD	1.50%	
GBP	3.50%	
SGD	1.00%	
JPY	0.25%	
EUR	1.75%	
CHF	0.05%	



8. An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date.
9. If client has selected to rollover the time deposit upon maturity, the time deposit will be renewed at prevailing board rates upon maturity.
10. Foreign currency investments are subject to rate fluctuations which may provide both opportunities and risks and you may experience a gain or loss when you convert foreign currency back to your home currency. You should therefore determine whether any foreign currency investment is suitable for you in light of your investment objectives, financial means and risk profile.
11. "Citibank" means Citibank Singapore Limited.
12. Citibank is entitled, at any time with reasonable notice, to vary, delete or add to any of these terms and conditions ("Change in Terms and Conditions") including varying the Promotional Interest Rate, and to suspend or terminate the Promotion with effect from such date as Citibank may determine, in response to factors including, but not limited to, evolving market and/or economic conditions, interest rate environment and regulatory requirements. Citibank shall endeavour to give you no less than 30 days' prior notice before effecting such Change in Terms and Conditions. Please note that Promotional Interest Rates are impacted by, and may be changed in response to, fluctuating market rates. For the avoidance of doubt, any changes in Promotional Interest Rate will not affect Promotional Time Deposits that have already been placed prior to such Change in Terms and Conditions. You may pre-terminate the Promotional Time Deposit if you do not accept the Change in Terms and Conditions. An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date. By retaining the Promotional Time Deposit, you will be deemed to have accepted and agreed to any Change in Terms and Conditions and will be bound by them. Citibank's decision on all matters relating to this Promotion is final and binding. In the event of any inconsistency between any marketing material and these terms and conditions, these terms and conditions shall prevail insofar as it relates to the Promotion.

#### **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 visit [www.sdic.org.sg](http://www.sdic.org.sg).

#### **Important Note**

Foreign currency investments are subject to rate fluctuations, which may provide both opportunities and risks. You may experience a loss when you convert foreign currency back to your home currency. Exchange controls may be applicable from time to time to certain foreign currencies. You should therefore determine whether any foreign currency investment is suitable for you in the light of your investment objectives, your financial means and your risk profile.

#### **Disclaimer**

The promotions, products and services mentioned in the referenced document are not offered to individuals resident in certain countries/jurisdictions. For the comprehensive list of these



countries/jurisdictions, please refer to the "Privacy" section in the footer of our Citibank Website. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.