



## Revision to the Citi MaxiGain Account Bonus Interest Rate

With effect from 1 July 2026, the bonus interest rate on your Citi MaxiGain account will be revised. The bonus interest earned per counter will be revised from 0.25% p.a. to 0.20% p.a., and the maximum bonus interest rate will be revised from 3.00% p.a. to 2.40% p.a..

### Why are we making this change?

We regularly review and adjust our products and offerings in line with the prevailing macro-economic environment. These adjustments help ensure that our product offerings remain competitive and sustainable for the long term.

### How will the change impact you

- Each counter will contribute 0.20% p.a. instead of 0.25% p.a. to your bonus interest rate.
- Customers at the higher counters will see a larger difference in bonus interest, as the revised rate is applied to each accumulated counter.
- The maximum bonus interest you can earn will be capped at 2.40% p.a.

The table below illustrates how the revised bonus interest rates apply, based on your counter position as at 1 July 2026:

Your counter* position as at 1 July 2026	Bonus interest rate Before 1 July 2026	Bonus interest rate From 1 July 2026
Counter 1	1 x 0.25% = 0.25% p.a.	1 x 0.20% = 0.20% p.a.
Counter 2	2 x 0.25% = 0.50% p.a.	2 x 0.20% = 0.40% p.a.
Counter 3	3 x 0.25% = 0.75% p.a.	3 x 0.20% = 0.60% p.a.
Counter 4	4 x 0.25% = 1.00% p.a.	4 x 0.20% = 0.80% p.a.
Counter 5	5 x 0.25% = 1.25% p.a.	5 x 0.20% = 1.00% p.a.
Counter 6	6 x 0.25% = 1.50% p.a.	6 x 0.20% = 1.20% p.a.
Counter 7	7 x 0.25% = 1.75% p.a.	7 x 0.20% = 1.40% p.a.
Counter 8	8 x 0.25% = 2.00% p.a.	8 x 0.20% = 1.60% p.a.
Counter 9	9 x 0.25% = 2.25% p.a.	9 x 0.20% = 1.80% p.a.
Counter 10	10 x 0.25% = 2.50% p.a.	10 x 0.20% = 2.00% p.a.
Counter 11	11 x 0.25% = 2.75% p.a.	11 x 0.20% = 2.20% p.a.
Counter 12	12 x 0.25% = 3.00% p.a.	12 x 0.20% = 2.40% p.a.

\*Counter refers to a metric that determines the bonus interest rate applied to Citi MaxiGain account balance.

All other features of the Citi MaxiGain Account will remain unchanged. Please visit [www.citibank.com.sg/maxigain](http://www.citibank.com.sg/maxigain) for more details regarding your Citi MaxiGain Account.

**There is no action required from you.** The revised bonus rates will be automatically applied to your Citi MaxiGain account from 1 July 2026.

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