

Terms and Conditions: Citibank Online Brokerage Promotion

1. The Citibank Online Brokerage Promotion ("**Promotion**") will commence on 18 January 2018 unless otherwise stated, and are subject to change at our sole discretion without notice.
2. The Promotions is open to new Brokerage USD and HKD cash trading account(s) opened by Eligible Customers, and which have not been closed in the past 12 months prior to the establishment of the new account(s) ("**Eligible Accounts**").
3. The Promotion applies only to buy trades on the U.S. and Hong Kong markets conducted via Citibank Online or Citi Mobile® App through Eligible Accounts (as defined in paragraph 2 above).
4. Citi Priority New to Citibank Brokerage customers will enjoy 1 month of free buy trades from the opening date of the new account as stated in the Account Opening advice.
5. Citigold New to Citibank Brokerage customers will enjoy 2 months of free buy trades from the opening date of the new account as stated in the Account Opening advice.
6. Citigold Private Client New to Citibank Brokerage customers will enjoy 3 months of free buy trades from the opening date of the new account as stated in the Account Opening advice.
7. Login to your Citibank Online or Citi Mobile® App to trade and the broker fees will reflect as zero at the online pre-confirmation page. All other exchange fees apply.
8. All other existing Citibank Brokerage terms and conditions apply.

"Assets Under Management" refers to the combined balances held in a client's primary accounts including Citibank checking and savings account, time deposits and investments. Funds credited into cash management accounts will not count towards Assets Under Management.

"Eligible Customers" refer to:

- Citi Priority customers with a minimum of S\$70,000 in Assets Under Management with Citi
- Citigold customers with a minimum of S\$250,000 in Assets Under Management with Citi
- Citigold Private Client customers with a minimum of S\$1,500,000 in Assets Under Management with Citi

United States ("U.S.") Citizens, U.S. Residents, U.S. Green Card holders or clients with a U.S. mailing address, U.S. telephone number, are not eligible for all Promotions. A person is a "U.S. Resident" if he is present in the U.S. for more than 31 days in the current calendar year and for an average of at least 183 days over the current calendar year and the 2 preceding calendar years. Please note that the bank's definition of U.S. Person may not be the same as the definition used by the U.S. Inland Revenue Services for U.S. tax purposes.

The products and services mentioned in this document are not offered to individuals residing in the European Union, European Economic Area, Switzerland, Guernsey and Jersey. 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.

Deposit Insurance Scheme:

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 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.

Investments:

Investment products are not available to U.S. persons. Investment products are not bank deposits or obligations of or guaranteed by Citibank Singapore Limited, Citigroup, Inc or any of their affiliates or subsidiaries unless specifically stated. Investment products are subject to investment risks, including the possible loss of the principal amount invested. Past performance is not indicative of future results, prices can go up or down. Investors investing in investment and/or treasury products denominated in non-local currency should be aware of the risks of exchange rate fluctuations that may cause a loss of principal when foreign currency is converted back to the investors' home currency. This document / communication / presentation 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 or offer is not authorized or to any person to whom it is unlawful to distribute such document or to make any offer or solicitation. All applications for unit trusts are subject to terms and conditions specific and must be made on the application forms accompanying the prospectus or otherwise prescribed by the issuer. Not all products and services are available in all jurisdictions.

Citibank full disclaimers, terms and conditions apply to individual products and banking services.