

**Citi New-to-Bank Promotion 2024 Terms and Conditions**

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**Citi New-to-Bank Fresh Funds Programme 2024 Terms and Conditions**

By enrolling in this Citi New-to-Bank Fresh Funds Programme 2024, a New Customer shall be deemed to have read, understood and accepted these Terms and Conditions.

This Promotion is not valid with other retail bank promotions except Citi Customer Referral Programme 2024, Citi New-to-Bank Welcome Programme 2024 and Citi New-to-Bank Wealth Booster Promotion 2024, and is subject to change at Citi's sole discretion without notice.

This Promotion is not available to U.S. Persons.

**Definitions**

Unless the context otherwise requires, terms used in these Terms and Conditions shall have the following meaning:

**“Accredited Investor”** refers to a New Customer who qualifies as an accredited investor under the Securities and Futures Act and has opted in to be treated as such by Citi, where Customer is the primary account holder. Refer to the official Citigold Private Client website or [www.citibank.com.sg/global\\_docs/pdf/schedule.pdf](http://www.citibank.com.sg/global_docs/pdf/schedule.pdf) for more information.

**“AUM”** refers to the combined balances held in a New Customer's primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R). For avoidance of doubt, SGD value of AUM is based on prevailing exchange rate computed in New Customer's bank statement. AUM fluctuation due to market volatility is defining of a New Customer's AUM and is conclusive as indicated in New Customer's bank statement.

**“Citi”** or **“Citibank”** refers to Citibank Singapore Limited.

**“Enrolment Month”** refers to the calendar month in which a New Customer opens his/her account to establish a Citigold or Citigold Private Client relationship.

**“Fresh Funds”** refers to a net increment in the SGD value of a New Customer's AUM within the Welcome Period. Any transfer of funds between Citi accounts will not count towards Fresh Funds. Internal transactions that will contribute to a decrease in AUM include but are not limited to:

- (i) transfer of funds from a New Customer's primary account to a New Customer's secondary account;
- (ii) payment of a Citi credit card bill or loan facility using funds in a New Customer's primary account; and
- (iii) transfer of funds from a New Customer's primary account to a Cash Management Account

**“Fresh Funds Reward”** refers to the relevant amount of Cash set out under the column headed “Fresh Funds Reward” in the table appearing in Paragraph 1.2 below.

**“New Customer”** refers to a customer who fulfills the following criteria:

- (i) is not a U.S. Person;
- (ii) is at least the age of 18 during the Enrolment Month;
- (iii) does not have a primary Banking Account or primary relationship in each of the last thirteen (13) calendar months before the Enrolment Month;
- (iv) does not have any AUM in each of the last thirteen (13) calendar months before the Enrolment Month; and
- (v) opens a primary sole Banking Account or a primary joint Banking Account with a person who does not have any Banking Account/ relationship with Citi.

**“Promotion”** refers to the Citi New-to-Bank Fresh Funds Programme 2024 set out in these Terms and Conditions.

**“Promotion Period”** refers to 1 April to 30 April 2024 (both days inclusive).

**“U.S. Persons”** refers to 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 two (2) preceding calendar years. Please note that the bank’s definition for U.S. Persons may not be the same as the definition used by the U.S. Inland Revenue Services for U.S. tax purposes.

**“Welcome Period”** refers to a period of three (3) months after a new Customer successfully opens his/her account to establish a Citigold or Citigold Private Client banking relationship, including the Enrolment Month.

### **New-to-Bank Fresh Funds Reward**

1.1 To be eligible for Fresh Funds Reward, New Customers must fulfil the following criteria by end of Welcome Period and maintain them up to the point of reward fulfilment:-

- (a) Established and have a qualified banking relationship of
  - (i) Citigold with AUM  $\geq$  S\$250,000 OR,
  - (ii) Citigold Private Client with AUM  $\geq$  S\$1,500,000 and have opt in to be treated as an Accredited Investor; AND
- (b) Maintain a valid Investment Risk Profile and complete the Fact Find Report; AND
- (c) Fund in at least S\$250,000 Fresh Funds excluding all Time Deposit placements (**“Eligible Fresh Funds”**)

For avoidance of doubt, the eligible banking relationship is based on Citi’s records at the end of Welcome Period and at the point of reward fulfilment.

1.2 New Customers must fulfil the criteria set out in Paragraph 1 to be eligible to receive the rewards corresponding to the Fresh Funds fund-in amount\* as set out in the table below.

Total Fresh Funds fund-in Amount (S\$)*	Fresh Funds Reward (S\$)
$\geq$ S\$250,000	S\$880
$\geq$ S\$350,000	S\$1,250
$\geq$ S\$500,000	S\$1,750
$\geq$ S\$1,500,000	S\$5,500
$\geq$ S\$2,000,000	S\$7,400
$\geq$ S\$3,000,000	S\$11,000

\* Total Fresh Funds fund-in amount for Fresh Funds Reward eligibility excludes Time Deposits placements.

## **2. Reward Fulfilment**

2.1 An eligible New Customer shall receive his/her Fresh Funds Reward (if applicable) on the date falling on or about three (3) months after the expiry of Welcome Period.

2.2 Citi shall not be liable for any delay in reward fulfilment due to inaccurate, incomplete or unavailable information provided by New Customer.

2.3 Reward in cash will be credited into a New Customer’s primary Citi SGD savings or current account that is of good standing ie not blocked/ suspended/ under investigation, or in the process of being closed

(whether by the New Customer or Citibank) to be selected at Citi's sole discretion and without prior notice to New Customer.

- 2.4 Citi reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion from time to time, without having to give any prior notice including varying any part of or all of the Fresh Funds Reward.
- 2.5 In the event of any inconsistency between these terms and conditions and any advertising promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
- 2.6 Citi's decision on all matters relating to this promotion and all disputes will be at its discretion and will be final and binding on all customers.

### **IMPORTANT NOTES**

The bank charges a monthly service fee of S\$15 when your Total Relationship Balance falls below S\$15,000 at the end of each month. Total Relationship Balance ("TRB") is the sum of:

- (i) The average daily balance of your checking, savings and deposit accounts,
- (ii) The average daily value of your investments, and
- (iii) All outstanding amount(s) payable on your scheduled loan accounts as of the date of your last statement.

Citi's determination of TRB will be conclusive.

To continue enjoying the exclusivity of your Citigold Private Client/ Citigold/ Citi Priority / Citi Plus status you will need to maintain a minimum of S\$1,500,000, S\$250,000, S\$70,000, and S\$15,000 respectively in AUM with Citi. Please be informed that the bank may also, from time to time, realign your banking relationship. As an example, your Citigold relationship may be transferred to a Citibanking relationship if your AUM falls below the minimum AUM threshold of the respective segment you are tagged to. You will be notified by an SMS from the bank of any adjustment to your banking relationship.

If an account is closed within six (6) months from the date it was opened, an account closure fee of S\$50 will be imposed on the New Customer.

### **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 the official Singapore Deposit Insurance Corporation Limited website at [www.sdic.org.sg](http://www.sdic.org.sg)

### **Important Insurance Disclosures**

The insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA") and distributed by Citibank Singapore Limited. All insurance applications are subject to AIA's underwriting and acceptance. This is only general product information provided and is not a contract of insurance. The information provided must be read with, and is subject to, all the terms and conditions and exclusions contained in the policy contract. Protected up to specified limits by SDIC. Please refer to full disclosures applicable to relevant product(s) and/or service(s).

### **Disclaimers**

Citibank Singapore Limited does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. This document and any accompanying terms and conditions (if applicable) is/are not, and should not be construed as, solicitation of such individuals to buy or sell any product or service.



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. The information on this page 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 4uthorized or to any person to whom it is unlawful to distribute such document or to make any offer or solicitation.

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. Investment products and services are not available to U.S. Persons

Please refer to the full disclaimers and terms and conditions applicable to relevant products and services.

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

CUSTOMER ACKNOWLEDGEMENT

By signing below, I, (Name)\_\_\_\_\_, Contact No.:\_\_\_\_\_ hereby acknowledge that I have read, understood, and accepted the full Terms and Conditions for the Citi New-to-Bank Fresh Funds Programme 2024.

\_\_\_\_\_

Customer's Signature / Date

FOR BANK USE ONLY

Customer Number: \_\_\_\_\_

Date of Account Opening: \_\_\_\_\_

Bank Officer SOEID: \_\_\_\_\_

## **Citi New-to-Bank Welcome Programme 2024 Terms and Conditions**

By enrolling in this Citi New-to-Bank Welcome Programme 2024, a New Customer shall be deemed to have read, understood and accepted these Terms and Conditions.

This Promotion is not valid with other retail bank promotions except Citi New-to-Bank Fresh Funds Programme 2024, Citi New-to-Bank Wealth Booster Promotion 2024, Citigold Private Client and Citigold SGD and USD Time Deposit Promotion, SGD and USD Time Deposit Investment Bundle Promotion, Citi-AIA 10th Anniversary Insurance Time Deposit Promotion and such other promotions that may be specified by Citi from time to time and is subject to change at Citi's sole discretion without notice.

This Promotion is not available to U.S. Persons.

### **Definitions**

Unless the context otherwise requires, terms used in these Terms and Conditions shall have the following meaning:

**"Accredited Investor"** refers to a New Customer who qualifies as an accredited investor under the Securities and Futures Act and has opted in to be treated as such by Citi, where New Customer is the primary account holder. Refer to the official Citigold Private client website or [www.citibank.com.sg/global\\_docs/pdf/schedule.pdf](http://www.citibank.com.sg/global_docs/pdf/schedule.pdf) for more information.

**"AUM"** refers to the combined balances held in a New Customer's primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R). For avoidance of doubt, SGD value of AUM is based on prevailing exchange rate computed in New Customer's bank statement. AUM fluctuation due to market volatility is defining of a New Customer's AUM and is conclusive as indicated in New Customer's bank statement.

**"Citi"** or **"Citibank"** refers to Citibank Singapore Limited.

**"Enrolment Month"** refers to the calendar month in which a New Customer opens his/her account to establish a Citigold or Citigold Private Client relationship.

**"Insurance"** refers to any life insurance plan distributed by Citi, valued at gross premium amount (in the case of a single premium plan) or annualized gross premium amount (in the case of a regular premium plan). An Insurance plan denominated in USD will be valued at the prevailing exchange rate at the date of inception. Only Insurance plans inception on or after the Enrolment Month and remaining in force till end of the corresponding Qualifying Period as set out in the table appearing in Paragraph 3.3 are eligible for this Promotion.

**"Investment"** refers to (a) a Citi distributed investment product with a minimum net sales charge/distribution fee of two (2) per cent, or (b) a Premium Account.

Investment transaction amount is based on volume of trade(s) and/or transaction(s) settled on or after the Enrolment Month to the end of the corresponding Qualifying Period as set out in the table appearing in Paragraph 3.3.

Calculation of Premium Account amount for the purpose of Wealth Bonus Reward will be time-weighted based on tenure of each Premium Account contract as illustrated in the formula below:

$$\begin{array}{l} \text{Eligible Premium Account} \\ \text{amount for computation} \\ \text{of Wealth Bonus Reward} \\ \text{accumulation} \end{array} = \begin{array}{l} \text{Premium Account} \\ \text{contract amount} \\ \text{(in SGD equivalent)} \end{array} \times \begin{array}{l} \text{Tenor of Premium} \\ \text{Account contract} \\ \text{(in days)} \end{array} \div \begin{array}{l} 365 \\ \text{days} \end{array}$$

**“New Customer”** refers to a customer who fulfills the following criteria:

- (vi) is not a U.S. Person;
- (vii) is at least the age of 18 during the Enrolment Month;
- (viii) does not have a primary Banking Account or primary relationship in each of the last thirteen (13) calendar months before the Enrolment Month;
- (ix) does not have any AUM in each of the last thirteen (13) calendar months before the Enrolment Month; and
- (x) opens a primary sole Banking Account or a primary joint Banking Account with a person who does not have any Banking Account/ relationship with Citi.

**“New Housing Loan”** means:

- (i) a credit facility to finance the purchase of residential property;
- (ii) a credit facility to refinance an existing loan obtained from another financial institution for the purchase of residential property;
- (iii) a credit facility otherwise secured by residential property; or
- (iv) a credit facility to refinance an existing credit facility obtained from another financial institution otherwise secured by residential property.

**“Promotion”** refers to the Citi New-to-Bank Welcome Programme 2024 set out in these Terms and Conditions.

**“Promotion Period”** refers to 1 April to 30 April 2024 (both days inclusive).

**“Welcome Period”** refers to a period of three (3) months after a new Customer successfully opens his/her account to establish a Citigold or Citigold Private Client banking relationship, including the Enrolment Month.

**“U.S. Persons”** refers to 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 two (2) preceding calendar years. Please note that the bank’s definition for U.S. Persons may not be the same as the definition used by the U.S. Inland Revenue Services for U.S. tax purposes.

1. To be eligible for the following rewards:
  - Product Reward as set out in Paragraph 2, and
  - Wealth Starter Reward as set out in Paragraph 3, and
  - Wealth Bonus Reward as set out in Paragraph 4;

New Customers must fulfil all of these following criteria by end of Welcome Period and maintain them up to point of reward fulfilment:

- (d) Established and have a qualified banking relationship of
  - (iii) Citigold with AUM  $\geq$  S\$250,000 OR,
  - (iv) Citigold Private Client with AUM  $\geq$  S\$1,500,000 and opt in to be treated as an Accredited Investor; AND
- (e) Maintain a valid Investment Risk Profile AND complete the Fact Find Report.



## 2. New to Bank Promotion – Product Reward

New Customers must fulfill the criteria set out in Paragraph 1 to be eligible to receive the rewards corresponding to the respective Product Reward criteria and his/her banking relationship listed in the table below.

Product Reward Criteria	Citigold <sup>#</sup>	Citigold Private Client <sup>#</sup>
Holds a valid primary/ main card of any Citi Credit Card <sup>^</sup> within the period of Enrolment Month till the end of the Welcome Period (“ <b>Credit Card Product Reward</b> ”)	S\$300 Cash	S\$600 Cash
Successfully applies for and accepts an offer for a New Housing Loan of minimum S\$800,000 from Citi, within the period of Enrolment Month till the end of the Welcome Period (“ <b>Mortgage Product Reward</b> ”)	S\$500 Cash	S\$1,000 Cash

<sup>#</sup> Eligible primary banking relationship is based on Citi’s records at the end of Welcome Period and at the point of Reward Fulfilment.

<sup>^</sup> All Citi Credit Cards in good standing as determined by Citibank in its sole discretion are eligible except for Citi Clear Card, Citi PremierMiles Amex Card, Citi Corporate Card (Sole Corporate/Joint & Several Liability), Citi Purchasing Card, Citi Business Card, Citi Travel Account, Citi Travel Lodge Card and Citi USD Card.

## 3. New-to-Bank Promotion – Wealth Starter Reward

New Customers must fulfill the criteria set out in Paragraph 1 to be eligible to receive the Wealth Starter Reward corresponding to his/her banking relationship listed in the table below.

Wealth Starter Criteria	Citigold <sup>#</sup>	Citigold Private Client <sup>#</sup>
Fulfill criteria set out in Paragraph 1	S\$100 Cash	S\$500 Cash

<sup>#</sup> Eligible primary banking relationship is based on Citi’s records at the end of Welcome Period and at the point of Reward Fulfilment.

## 4. New-to-Bank Promotion – Wealth Bonus Reward

- 4.1 The eligible amount to be considered for Wealth Bonus Reward (“**Eligible Amount**”) is the accumulation of all qualified new Investment transactions and Insurance purchases amount (capped at S\$3,000,000) within Qualifying Period.
- 4.2 New Customers need to accumulate Eligible Amount within the qualifying period (“**Qualifying Period**”) corresponding to his/her Enrolment Month as listed in the table below.

Enrolment month	Wealth Bonus Reward Qualifying Period
April 2024	April 2024 – 31 July 2024

- 4.3 New Customers must fulfill the criteria set out in Paragraph 1 and have a minimum of S\$100,000 Eligible Amount to be eligible to receive the Wealth Bonus Reward corresponding to his/her banking relationship listed in the table below.

Wealth Bonus Reward Amount	Citigold <sup>#</sup>	Citigold Private Client <sup>#</sup>
For every S\$100,000 of Eligible Amount accumulated within Qualifying Period	S\$600 Cash	S\$800 Cash

<sup>#</sup> Eligible primary banking relationship is based on Citi’s records at the end of Welcome Period and at the point of Reward Fulfilment.

#### 4.4 For Illustration

- A New Customer who completes all of the following:
  - Established a Citigold banking relationship on 10 April 2024, and
  - Fund in S\$250,000 AUM and complete a valid Investment Risk Profile and Fact Find Report by 30 June 2024, and
  - Invest S\$200,000 and insure S\$50,000 by 31 July 2024, and
  - Maintain a minimum S\$250,000 AUM as a Citigold client, Investment Risk Profile and Fact Find Report until 30 September 2024.

He/She will be entitled to receive S\$1,200 Wealth Bonus Reward (2 x \$600 for Citigold banking relationship).

- A New Customer who completes all of the following:
  - Established a Citigold Private Client banking relationship on 22 April 2024, and
  - Fund in S\$2,000,000 AUM, opt in to be treated as an Accredited Investor and complete a valid Investment Risk Profile and Fact Find Report by 30 June 2024, and
  - Invest S\$1,500,000 and insure S\$400,000 by 31 July 2024, and
  - Maintain a minimum S\$1,500,000 AUM as a Citigold Private Client client, Investment Risk Profile and Fact Find Report until 30 September 2024.

He/She will be entitled to receive S\$15,200 Wealth Bonus Reward (19 x \$800 for Citigold Private Client banking relationship).

### 5. New-to-Bank Promotion – Loyalty Reward

5.1 To be eligible for Loyalty Reward, New Customers need to:

- a) Established and have a qualified banking relationship of either segment by end of the Welcome Period:
  - (i) Citigold with AUM  $\geq$  S\$250,000 OR,
  - (ii) Citigold Private Client with AUM  $\geq$  S\$1,500,000; AND
- b) Maintain a qualified banking relationship by continuing to meet the required minimum segment AUM for every month after the expiry of Welcome Period (“**Loyalty Maintenance Period**”)

5.2 New Customers must fulfill the criteria set out in Paragraph 5.1 to be eligible to receive the Loyalty Reward corresponding to his/her banking relationship listed in the table below.

Loyalty Reward Criteria	Citigold <sup>#</sup>	Citigold Private Client <sup>#</sup>
Fulfill criteria set out in Paragraph 5.1	S\$960 Cash	S\$1,800 Cash

5.3 The Loyalty Maintenance Period for each Enrolment Month is as follows:

Enrolment month	Loyalty Maintenance Period
April 2024	1 July 2024 – 31 March 2025



#### 5.4 For illustration

- A New Customer who completes all of the following:
  - Established a Citigold banking relationship on 10 April 2024, and
  - Fund in S\$250,000 AUM by 30 June 2024, and
  - Maintain a qualified Citigold relationship during the Loyalty Maintenance Period by meeting the Citigold segment minimum S\$250,000 AUM requirement every month until 31 March 2025.

He/She will be entitled to receive S\$960 Loyalty Reward.

- A New Customer who completes all of the following:
  - Established a Citigold banking relationship on 10 April 2024, and
  - Fund in S\$250,000 AUM by 30 June 2024, and
  - Maintain a qualified Citigold relationship by meeting the Citigold segment minimum S\$250,000 AUM requirement monthly from 1 July to 30 September 2024 and 1 January to 31 March 2025.

He/She will not be eligible for Loyalty Reward.

### 6. **Reward Fulfilment**

6.1 An eligible New Customer shall receive a maximum of: -

- One (1) Credit Card Product Reward,
- One (1) Mortgage Product Reward,
- One (1) Wealth Starter Reward,
- One (1) Wealth Bonus Reward,
- One (1) Loyalty Reward, under this Promotion.

6.2 An eligible New Customer shall receive the following rewards (whichever is applicable) on the date falling on or about three (3) months after the expiry of Welcome Period:

- (i) Credit Card Product Reward
- (ii) Mortgage Product Reward
- (iii) Wealth Starter Reward
- (iv) Wealth Bonus Reward

6.3 An eligible New Customer shall receive his/her Loyalty Reward (if applicable) on the date falling on or about two (2) months after the expiry of the Loyalty Maintenance Period.

6.4 Citi shall not be liable for any delay in reward fulfilment due to inaccurate, incomplete or unavailable information provided by New Customer.

6.5 Reward in cash will be credited into a New Customer's primary Citi SGD savings or current account that is of good standing ie not blocked/ suspended/ under investigation, or in the process of being closed (whether by the New Customer or Citibank) to be selected at Citi's sole discretion and without prior notice to New Customer.



- 6.6 Citi reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion from time to time, without having to give any prior notice including varying any part of or all of the rewards in this Promotion.
- 6.7 In the event of any inconsistency between these terms and conditions and any advertising promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
- 6.8 Citi's decision on all matters relating to this promotion and all disputes will be at its discretion and will be final and binding on all customers.

### **IMPORTANT NOTES**

The bank charges a monthly service fee of S\$15 when your Total Relationship Balance falls below S\$15,000 at the end of each month. Total Relationship Balance ("TRB") is the sum of:

- (iv) The average daily balance of your checking, savings and deposit accounts,
- (v) The average daily value of your investments, and
- (vi) All outstanding amount(s) payable on your scheduled loan accounts as of the date of your last statement.

Citi's determination of TRB will be conclusive.

To continue enjoying the exclusivity of your Citigold Private Client/ Citigold/ Citi Priority / Citi Plus status you will need to maintain a minimum of S\$1,500,000, S\$250,000, S\$70,000, and S\$15,000 respectively in AUM with Citi. Please be informed that the bank may also, from time to time, realign your banking relationship. As an example, your Citigold relationship may be transferred to a Citibanking relationship if your AUM falls below the minimum AUM threshold of the respective segment you are tagged to. You will be notified by an SMS from the bank of any adjustment to your banking relationship.

If an account is closed within six (6) months from the date it was opened, an account closure fee of S\$50 will be imposed on the New Customer.

### **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 the official Singapore Deposit Insurance Corporation Limited website at [www.sdic.org.sg](http://www.sdic.org.sg)

### **Important Insurance Disclosures**

The insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA") and distributed by Citibank Singapore Limited. All insurance applications are subject to AIA's underwriting and acceptance. This is only general product information provided and is not a contract of insurance. The information provided must be read with, and is subject to, all the terms and conditions and exclusions contained in the policy contract. Protected up to specified limits by SDIC. Please refer to full disclosures applicable to relevant product(s) and/or service(s).

### **Disclaimers**

Citibank Singapore Limited does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. This document and any accompanying terms and conditions (if applicable) is/are not, and should not be construed as, solicitation of such individuals to buy or sell any product or service.

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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. Investment products and services are not available to U.S. Persons

Please refer to the full disclaimers and terms and conditions applicable to relevant products and services.

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

CUSTOMER ACKNOWLEDGEMENT	
By signing below, I, (Name) _____, Contact No.: _____ hereby acknowledge that I have read, understood, and accepted the full Terms and Conditions for the Citi New-to-Bank Welcome Programme 2024.	
<div>_____</div> <div>Customer's Signature / Date</div>	
<div>FOR BANK USE ONLY</div> <div>Customer Number: _____</div> <div>Date of Account Opening: _____</div> <div>Bank Officer SOEID: _____</div>	