



Citi Top-Up Promotion Terms and Conditions

By enrolling in this Citi Top-Up Promotion (“**Promotion**”), a Customer shall be deemed to have read, understood and accepted these Terms and Conditions. This Promotion is valid from 1 January 2022 to 31 December 2022 (“**Promotion Period**”), is not valid with other promotions, such as the Citi Top-Up Promotion Special, Citi New-to-Bank Promotion, and Citi Customer Referral Programme, and is subject to change at Citi’s discretion without notice.

This Promotion is not available to U.S. Persons. “U.S. Person” 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. 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.

“**AUM**” refers to the combined SGD value of month-end balances held in a client’s primary accounts including Citibank checking and savings account (except cash management account), time deposits, investments and premiums of in-force life insurance policies distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R). SGD value of AUM is based on prevailing exchange rate computed in Customer’s bank statement and may be subject to fluctuation due to market volatility. Citi’s determination of AUM will be conclusive.

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

“**Customer**” refers to a Citi primary/main account holder where he/she fulfills the following criteria:

- (i) is not a U.S Person as defined above;
- (ii) is at least the age of 18 during the Enrolment Month; and
- (iii) whose first primary banking relationship with Citibanking, Citi Priority, Citigold, or Citigold Private Client had been opened at least three (3) calendar months before the enrolment in this Promotion.

“**Enrolment Month**” refers to the calendar month in which a Customer enrolls in this Promotion via the Citi Mobile® App or a Citigold or Citigold Private Client Relationship Manager.

“**Top-Up**” refers to a net increment in the customer’s AUM in the Enrolment Month against his/ her AUM of the preceding month. Any transfer of funds between Citi accounts (including but not limited to transfer of funds from a Customer’s secondary account to a Customer’s primary account, and transfer of funds between Citi accounts of different Customers) will not count towards Top-Up.

Internal transactions that will contribute to a decrease in AUM include but are not limited to:

- (i) transfer of funds from a Customer’s primary account to a Customer’s secondary account;
- (ii) payment of a Citi credit card bill or loan facility using funds in a Customer’s primary account; and
- (iii) transfer of funds from a Customer’s primary account to a cash management account.

1. The offers available in this Promotion are as follows:

Citi Top-Up Promotion Reward Table	
Total Top-Up SGD equivalent	Cash Reward
≥ S\$50,000	S\$50
≥ S\$100,000	S\$120
≥ S\$250,000	S\$350
≥ S\$500,000	S\$800
≥ S\$1 Million	S\$1,800
≥ S\$1.5 Million	S\$3,000
≥ S\$2 Million	S\$4,000
≥ S\$3 Million	S\$7,000
≥ S\$5 Million	S\$12,000



2. To be eligible for the Cash Reward, a Customer is required to fulfill the following conditions:

Top-Up Period	Promotion Criteria
Month 1 (Enrolment Month)	i) Enrols in Promotion via the Citi Mobile® App or a Citigold or Citigold Private Client Relationship Manager, and ii) Completes a Top-Up
Months 2 to 4 (Next 3 calendar months)	Maintains month-end AUM from Enrolment Month throughout each consecutive calendar month up to Month 4

A Customer of Citigold or Citigold Private Client must meet the minimum AUM of S\$250,000 (for the case of Citigold) or S\$1,500,000 (for the case of Citigold Private Client), by the end of the Enrolment Month and maintain the minimum AUM in each calendar month up to the point of reward fulfilment.

3. A Customer may participate in more than one (1) Enrolment Month within the Promotion Period, subject to an accurate and complete record of each enrolment via the Citi Mobile® App or a Citigold or Citigold Private Client Relationship Manager.
4. A Customer will qualify for one (1) Cash Reward for each successful fulfilment of full terms and conditions per Enrolment Month within the Promotion Period. The Cash Reward will be accorded based on the corresponding Total Top-Up tier within the Enrolment Month, at the end of Month 5 (5th month from Enrolment Month). Citi shall not be liable for any delay in reward fulfilment or non-fulfilment due to inaccurate, incomplete or unavailable information on all matters relating to this Promotion in the system.

Cash Reward will be credited into a Customer's valid primary Citi SGD savings or current account, and Citi shall have the sole discretion in selecting the crediting account.

Example of a Customer who has S\$250,000 AUM in Dec 2021 and participates in Top-Up Promotion in Jan 2022 and Mar 2022:

Enrolment Month	Month preceding Enrolment	AUM from Month preceding Enrolment	Top-Up Amount (during Enrolment Month)	AUM to Maintain (from Enrolment Month)	AUM Maintenance Period (including Enrolment Month)	Fulfilment Month	Cash Reward*
Jan 2022	Dec 2021	S\$250,000	S\$50,000	S\$300,000	Jan to Apr 2022	May 2022	S\$50
Mar 2022	Feb 2022	S\$300,000	S\$50,000	S\$350,000	Mar to Jun 2022	Jul 2022	S\$50

**To qualify for the respective Cash Reward per Enrolment Month, Customer will be required to maintain AUM of at least S\$300,000 from Jan to Feb 2022 for Jan 2022 enrolment and AUM of at least S\$350,000 from Mar to Jun 2022 for Mar 2022 enrolment.*

Important Notes

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 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 SDIC's website.

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