

Citigold Private Client Welcome Offer

Enjoy exclusive welcome rewards and preferential time deposit rates

Receive stackable rewards when you invest, insure and/or save

Start your relationship with min. S\$1,500,000 in Fresh Funds:

Fresh Funds Rewards¹

Up to **S\$40,000**
when you deposit Fresh Funds

Preferential Time Deposit Rates²

Up to **3.55% p.a.**
on a 3-month SGD Time Deposit
OR
Up to **3.35% p.a.**
on a 6-month SGD Time Deposit

Wealth Bonus Rewards¹

S\$500
for every S\$50,000 investment and/or insurance purchases

Complete Investment Risk Profile and Fact Find Report¹

S\$500

Hold a valid Citi Credit Card¹

S\$500

Take up a Citi Home Loan¹

S\$1,000

Here's how you can enjoy welcome rewards worth up to S\$52,150*

S\$9,000

With Fresh Funds of S\$3,000,000

S\$30,150
(Indicative)

Place S\$1,800,000 in a 6-month Time Deposit

S\$12,000

Make S\$1,200,000 investment and/or insurance

S\$500

Complete Investment Risk Profile and Fact Find Report

S\$500

Hold a valid Citi Credit Card

S\$52,150
Total Welcome Rewards

*T&Cs apply.

Benefit from our holistic advisory on your wealth journey

Supporting team of experts and a dedicated Senior Relationship Manager

Personalised wealth solutions and tools

Global market insights

Enjoy exclusive offers and privileges as a Citigold Private Client customer

Enjoy annual fee waiver on your Citi Credit Cards³

6-month commission-free buy trades online for U.S. and Hong Kong markets⁴

Preferential interest rates for SGD and USD time deposits, investment and insurance time deposit bundle⁵

¹Click [here](#) for Citi New-to-Bank Welcome Programme 2024 terms and conditions.

²Click [here](#) for SGD Time Deposit terms and conditions.

³Annual fee waiver applies to one Citibank core credit card and one Citibank co-branded credit card excluding Citi ULTIMA Card and Citi Prestige Card, if the Eligible Customer maintains the Citigold Private Client relationship.

⁴For Citibank Online Brokerage Promotion Terms and Conditions, visit [here](#).

⁵For details on Citigold preferential interest rates for SGD and USD time deposits, visit [here](#).

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 deposit or 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](#)

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

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Securities investments are not bank deposits and involve risks, including the possible loss of the principal amount invested. The price of securities can and does fluctuate; sometimes dramatically, and that any individual security may experience upward or downward movements, and may even become valueless. Therefore it is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. This is the risk that customers should be prepared to accept. Investors investing in securities denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Citibank is not recommending the Citibank Brokerage Account or giving any advice in relation to customers' securities investments. Customers will take complete responsibility for any losses resulting from their trading strategy. Investment products and services are not available to U.S. Persons.

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.

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