

Citigold Private Client Welcome Offer

Enjoy exclusive welcome rewards and preferential time deposit rates

Fresh Funds Reward¹

Up to **S\$11,000**

when you deposit fresh funds of min. S\$1,500,000 into your Citi Wealth First Account

OR

Preferential Time Deposit rates²

Up to **3.4% p.a.**

on a 3-month SGD Time Deposit

Up to **3.2% p.a.**

on a 6-month SGD Time Deposit



Wealth Starter Reward³

S\$500

when you successfully complete Investment Risk Profile and Fact Find Report with your Relationship Manager and/or Insurance Specialist



Earn additional cash rewards when you:



Hold a Citi Credit Card³

S\$600



Take up a Citi Home Loan³

S\$1,000



Make S\$100,000³ of investments and/or insurance purchase with Citi

S\$800



Maintain Citigold relationship for 12 months³

S\$1,800

Here's how you can enjoy welcome rewards worth up to **S\$44,155***

S\$11,000 Fresh Funds Reward¹	When you deposit S\$3,000,000 fresh funds into your Citi Wealth First Account
S\$23,200 Wealth Bonus Reward³	When you purchase S\$2,900,000 of investments and/or insurance
S\$500 Wealth Starter Reward³	When you successfully complete your Investment Risk Profile and Fact Find Report
S\$3,400 Additional cash rewards³	When you hold a Citi Credit Card, take up a Citi Home Loan and maintain your Citigold relationship for 12 months
S\$6,055 Interest on your Citi Wealth First Account⁴	When you place S\$100,000 in fresh funds, spend S\$300 monthly on your Debit Card, increase the monthly average daily balance from the previous month by >S\$3,000, take up a home loan, and hold investment/insurance

*T&Cs apply.

Benefit from our holistic advisory on your wealth journey



Supporting teams 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 Cards⁵



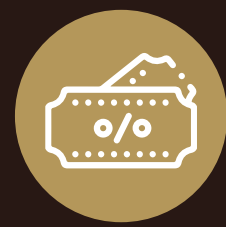
6-month commission-free buy trades online for U.S. and Hong Kong markets⁶



Preferential interest rates for SGD and USD time deposits, investment and insurance time deposit bundle⁷



Stand to win S\$50 GrabGifts vouchers⁸ when you perform FX conversions through Citi eFX or Citibank Global Wallet



Top 100 clients with the highest total digital FX volumes receive S\$50 worth of GrabGifts vouchers each⁹

¹ Click here for Citi New-to-Bank Fresh Funds Programme 2024 terms and conditions

² Click here for SGD Time Deposit terms and conditions

³ Click here for Citi New-to-Bank Welcome Programme 2024 terms and conditions

⁴ Click here for full Citi Wealth First Account terms and conditions

⁵ Annual 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.

⁶ For Citibank Online Brokerage Promotion Terms and Conditions, visit here.

⁷ For details on Citigold preferential interest rates for SGD and USD deposits, visit here.

⁸ For Citi Online Foreign Exchange Reward Promotion Terms and Conditions, visit here.

⁹ Citi Online Foreign Exchange Rewards Promotion 2024 Terms and Conditions apply.

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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