1. Meaning of words:

“AUM” or “Assets Under Management” refers to the combined balances held in a customer’s primary accounts and includes balances in the customer’s Citibank checking and savings account, time deposits and investments. For the purposes of this Promotion, funds credited into a customer’s Cash Management Accounts will not count towards the AUM for this Promotion.

“Citibank” refers to Citibank Singapore Limited.

“New Funds” refer to a deposit of funds: (a) from outside Citibank, and (b) which is incremental to the average daily balance of deposits for the month before the placement of the deposit.

“Promotion Period” means the period commencing on 7 March 2019 and ending on 31 March 2019 (both dates inclusive).

Eligibility

2. This Promotion is only open to:
   (a) existing Citigold Private Client; and
   (b) new Citigold Private Client with AUM of at least SGD1,000,000 in New Funds, (collectively, “Eligible Clients”) with a Citibank Checking Account or Citibank Savings Account.

3. This Promotion is not valid with other promotions, including but not limited to the Citigold Private Client Welcome Programme and Citigold Private Client New Funds Promotion.

Promotion Details

4. An Eligible Client may, during the Promotional Period, place a foreign currency time deposit on the promotional interest rate on the following conditions:
   (a) the minimum foreign currency time deposit amount is equivalent to at least SGD 50,000;
   (b) the maximum foreign currency time deposit amount does not exceed the equivalent of SGD 1,000,000; and
   (c) the foreign currency time deposit placement is:
       (i) made with New Funds; or
       (ii) made with existing funds, provided the entire amount of such existing funds is converted (by Citibank for you) from the currency of such existing funds to the currency of the time depositAll interest rates on foreign currency time deposit (whether promotional or otherwise) are offered at such tenor as determined by Citibank and at such rate of interest or promotional rate of interest as may be varied at Citibank’s discretion at any time and without prior notice.

5. A fee at such amount determined by Citibank shall be payable by you in the event the foreign currency time deposit is withdrawn before its maturity (“early withdrawal fee”). The early withdrawal fee shall be deducted from the

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1 A client having a Citigold Private Client relationship for more than [3] months with Citibank prior to participating this Promotion shall be deemed to be an existing Citigold Private Client client.
withdrawn amount. This may result in you receiving less than the principal amount in the currency of deposit, and you earning lesser or no interest.

Foreign currency time deposits are subject to rate fluctuations which you may experience a gain or loss when you convert the foreign currency back to your home currency or any other currency. You should therefore determine whether any foreign currency time deposit is suitable for you in light of your investment objectives, financial means and risk profile.

General

6. Citibank’s decision on all matters relating to this Promotion will be final and binding. Citibank reserves the right at its absolute discretion to suspend or terminate this Promotion or vary, delete or add to any of these terms and conditions from time to time without having to give prior notice.

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 refer to www.sdic.org.sg.

Citibank full disclaimers, terms and conditions apply to individual products and banking services. For more details, please visit www.citibank.com.sg