



### **Terms and Conditions for Citi Plus Total Relationship Balance Waiver Promotion**

1. By enrolling in this Citi Plus Total Relationship Balance (“TRB”) Waiver Promotion (“Promotion”), a customer shall be deemed to have read, understood and accepted these Terms and Conditions, which is subject to change (including the termination at any time, and/ or varying terms and conditions) at our sole discretion without notice. This Promotion is not valid with other promotion(s) except Citi Plus Customer Referral Programme, Citi Plus New-to-Bank Promotion and is subject to change at Citi’s sole discretion without notice.
2. This Promotion is valid from 1 October 2023 to 31 December 2024, both days inclusive (“Promotion Period”), and is only applicable to a Citi Plus customer (“Eligible Customer”).
3. Currently, across all existing Citibank segments, customers need to maintain a monthly minimum TRB of S\$15,000. Account service fee of S\$15 per month will be charged in the following month, should a customer’s TRB fall below S\$15,000 at the end of the month.
4. TRB refers to the sum of:
  - the average daily balance of your checking, savings and deposit accounts,
  - the average daily value of your investments, and
  - all outstanding amounts payable on your secured loan accounts as of the date of your last statement.
5. Under this Promotion, an Eligible Customer is entitled to receive monthly waiver of S\$15 Account service fee (“Waiver”) during the Promotion Period, even if they do not meet the minimum monthly TRB balance of S\$15,000 from 1 October 2023 to 31 December 2024.
6. This Promotion is not available to U.S. Persons or individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK. This Promotion is also not offered to individuals in Brazil, New Zealand.

“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 Citi’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.
7. “Citi” or “Citibank” refers to Citibank Singapore Limited. Citibank’s decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants.