



Citi Ambassador Promotion Terms and Conditions

By enrolling in this Citi Ambassador Promotion, a New Customer shall be deemed to have read, understood and accepted these Terms and Conditions.

This Promotion is held in conjunction with the Citi New-to-Bank Welcome Program 2026, and is not valid with other promotions unless otherwise specified.

This Promotion is not available to U.S. Persons, referring 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.

Definitions

Unless context otherwise requires, terms used in these Terms and Conditions have the following meaning:

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

“Ambassador Promotion” refers to the Citi Ambassador Promotion set out in these Terms and Conditions.

“Ambassador Promotion Period” refers to 15 June 2026 to 31 October 2026 (both days inclusive).

“Submission” refers to a valid contact form submission from www.citibank.com.sg/ambassador. Citi Staff’s SOEID input in the form must be a valid Identification number of a Citi Staff based in Singapore per Citi’s records. Citi’s determination on the validity of the contact form submission and details will be conclusive.

“Welcome Program” refers to the Citi New-to-Bank Welcome Program 2026, governed by Terms and Conditions available at www.citibank.com.sg/global_docs/pdf/NTBwelcomepromo.pdf. These Promotion Terms and Conditions are to be read in conjunction with Terms and Conditions of the Welcome Program.

1. To be eligible for the Citi Ambassador Promotion, a New Customer must fulfill the following criteria:
 - a) Completes a valid Submission within the Ambassador Promotion Period;
 - b) Qualifies for the Welcome Program through a direct contact from a Business Development Manager;
 - c) Successfully receives a reward from the Welcome Program;
 - d) Is not an employee of Citigroup and its affiliates; and
 - e) Does not participate in the Citi Client Referral Program, Sing saver, MoneySmart, or any other promotion.
2. A New Customer who fulfills these Terms and Conditions is eligible to receive a Reward as follows:

Eligible banking relationship at the end of Welcome Period under the Welcome Program	Cash Reward (S\$)
Citigold	S\$300
Citigold Private Client	S\$2,000

Reward Fulfilment

- 2.1 An eligible New Customer shall receive a maximum of one (1) Reward under this Ambassador Promotion. The reward from this Ambassador Promotion will be aggregated with reward from the Welcome Program and be credited to an eligible New Customer’s account in one-sum under the Welcome Program, in accordance with the timeline and selection of reward crediting account governed by the Welcome Program. For avoidance of doubt, an employee of Citigroup and its affiliates is ineligible for this Ambassador Promotion, either as a referee or referrer in any context.

General Terms and Conditions

1. Citi shall not be liable for any delay in reward fulfilment due to delay, inaccurate, incomplete or unavailable information provided by New Customer.
2. By participating in the Promotion, New Customer consents under the Personal Data Protection Act 2012 to the collection, use and disclosure of his/her personal data by/to Citi and such other third party that Citi may reasonably consider necessary for the purpose of the Promotion, and confirm that New Customer agrees to be bound by the terms of the Citi Privacy Circular, which can be found on Citi privacy page set out in Citibank Singapore website (Website Footer > Privacy > Personal Data Protection and You > Privacy Circular).
3. The promotions, products and services mentioned in the referenced document are not offered to individual resident in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the "Privacy" section in the footer of our Citibank Website.
4. The referenced document does not constitute the distribution of any information or the making of an offer, invitation or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.
5. New Customers should be aware of the laws in their home countries (or any other relevant jurisdiction) with regard to their banking activities with Citibank. Your country or residence may have laws or regulations that limit your access to certain products or services. Citibank shall not be liable for any loss or liability imposed on the investors by regulators in their home countries (or any other relevant jurisdiction) or as a result of their non-compliance with any regulations, law, or legal process that may be applicable to them.
6. Citibank shall have absolute discretion to use agents, contractors, correspondents or other third parties to administer and/or implement the Promotion; and Citibank shall not be liable to any person for the act, omission or neglect on part of such agents, contractors, correspondents or third parties.
7. Citibank is required to observe certain U.S. laws and regulations, including but not limited to sanctions on certain countries, organizations and/or individuals issued by the U.S. government. These laws and regulations may require Citibank to refrain from fulfilling a Citibank Promotion. Neither Citibank, Citibank N.A. and its branches, Citigroup Inc. or any of its other subsidiaries or affiliates will be liable for any loss to client as a result of taking or refraining from taking any actions to comply with any U.S. laws or regulations.
8. Eligible New Customer will assume, and be solely responsible for, any and all taxes of any jurisdiction or governmental or regulatory authority, including, without limitation, to any fulfillment of gifts.
9. Citi reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion from time to time, without having to give any prior notice including varying any part of or all the rewards in this Promotion.
10. Citi's decision on all matters relating to this promotion and all disputes will be at its discretion and will be final and binding on all customers.
11. Citibank is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the bank or its servants or agents.
12. In the event of any inconsistency between these terms and conditions and any advertising promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.



IMPORTANT NOTES

The bank charges a monthly service fee when your Total Relationship Balance falls below the required amount at the end of each month. Total Relationship Balance ("TRB") is the sum of:

- (i) The average daily balance of your checking, savings and deposit accounts,
- (ii) The average daily value of your investments, and
- (iii) All outstanding amount(s) payable on your secured loan accounts as of the date of your last statement.

Citi's determination of TRB will be conclusive.

An early closure fee will also be imposed on the New Customer if an account is closed within six (6) months from the date it was opened.

For information on TRB and fee charges, please refer to the "Fees & Rates" section in the footer of our Citibank Website.

Notification of Right of Review Clauses: As part of our commitment to fair dealing, we wish to notify you that the terms and conditions governing your product and/or service relationship with us contain clauses that give us the unilateral right to revise such terms and conditions. Please refer to the Notification of Right of Review Clauses as set out in Citibank Singapore website (Website Footer > Terms and Conditions > General).

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 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 visit the official Singapore Deposit Insurance Corporation Limited website at www.sdic.org.sg

Please refer to the full disclaimers and terms and conditions applicable to relevant products and services.

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