

SGD Time Deposit Investment Bundle Promotion Terms and Conditions

1. "Promotion" refers to the SGD Time Deposit Investment Bundle Promotion.
2. The Promotion entitles Eligible Customers (defined in clause 3 below) to enjoy the SGD 3 month Promotional Time Deposit Rate from 1 October to 31 October 2020 ("Promotion Period") with a minimum investment purchase of S\$50,000. Refer to table in clause 3 for more details. This Promotion is subject to change at our sole discretion and is not valid with other promotions unless otherwise stated.
3. The Promotion is only applicable to all existing Citibank Clients ("Eligible Customer") who meet the following conditions:
 - Investment purchase must be made within the Promotion Period. Time Deposit placement is made with New Funds, and will be valued only upon Investment settlement date. Time Deposit must be effected by 30 November 2020.
 - "New Funds" means 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 time deposit. Any transfer of funds between Citibank account(s) would not be considered as new funds.
 - "Investment" refers to a Citi distributed investment product with a minimum net sales charge of one (1) per cent.
 - If an Investment is denominated in a foreign currency, the value of such Investment will be converted to SGD using the standard prevailing rate as deemed by Citi for the purposes of determining the Maximum Time Deposit Placement amount under this Promotion.
 - All other existing investment products terms and conditions apply.

Investment Sales Charge	SGD 3 month Promotional Time Deposit Rate (p.a.)	Minimum Time Deposit Placement	Maximum Time Deposit Placement
1% to < 2%	1%	S\$50,000	Lower of: <ul style="list-style-type: none">• 1 x Investment placement amount;or• S\$2 Million
2% and above	2%	S\$50,000	Lower of: <ul style="list-style-type: none">• 2 x Investment placement amount;or• S\$2 Million

4. An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date.
5. Should an Eligible Customer not meet the terms and conditions of this Promotion, Citibank reserves the right to adjust the Promotional Time Deposit to its standard prevailing rate.

6. Citibank has reasonable discretion to vary, delete or add to any of these terms and conditions, and to suspend or terminate the Promotion without notice. In the event of any inconsistency between any marketing material and these terms and conditions, these terms and conditions shall prevail insofar as it relates to the Promotion.
7. The terms of the Promotion are final and binding on all participants. Citibank's decision on all matters relating to this Promotion is final and binding.
8. "Citi" or "Citibank" refers to Citibank Singapore Limited unless the context otherwise requires.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 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 SDIC's website at www.sdic.org.sg.

Investments

Click [here](#) for Important Investment Information. Investments are: Not Bank Deposits • Not Bank Guaranteed • May Lose Value • Not FDIC Insured • Not Offered to [US Persons](#) • Are subject to [investment risks](#), including the possible loss of the principal amount invested. This communication does not constitute the distribution of any information or the making of any offer of 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 document or to make any offer or solicitation. The investment products mentioned are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man. Interested investors should seek the advice of their financial advisors, as appropriate.

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

Citibank full disclaimers, terms and conditions apply to individual products and banking services.