

SGD 3-month Time Deposit Investment Transfer-in Promotion Terms and Conditions

1. "Promotion" refers to the SGD 3-month Time Deposit Investment Transfer-in Promotion.
2. "Investment Transfer-in" refers to the transfer of units (of unit trusts or bonds) or shares from outside Citi into a Customer's investment account with Citi. Amount of Investment Transfer-in is the value of securities at the date of settlement. Any transfer of units or shares between Citi accounts will not count towards Investment Transfer-in. For the avoidance of doubt, the foreign exchange rates used to compute SGD equivalent amounts of Investment Transfer-in denominated in foreign currencies are the prevailing rates reflected in Customer's bank statements.
3. The Promotion entitles Eligible Customers (defined in clause 4 below) to enjoy the Investment transfer - in Offer from 1 September 2020 to 30 September 2020 ("Promotion Period"). The particulars of the Investment Transfer-in Promotion are set out in clause 4 below. This Promotion is subject to change at our sole discretion and is not valid with other promotions unless otherwise stated.
4. The Promotion is only applicable to all existing clients or New-To-Bank Citibank Clients ("Eligible Customer") who meet the following conditions:
 - There must be a minimum Investment Transfer-in of SGD 50,000.
 - The Investment transfer-in must be completed within the Promotion Period, where securities are credited into Customer's Citi investment account, before the Time Deposit will be valued. Time Deposit to be made with New Funds and must be effected by 31 Oct 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.
 - 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.

Offers	Promotional Time Deposit Rate	Minimum Time Deposit Placement	Maximum Time Deposit Placement
Investment Transfer-In Offer	1.5% p.a. 3 month tenor	S\$50,000	Lower of: <ul style="list-style-type: none">• Investment Transfer-In amount;or• S\$2 Million

5. An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date.

6. 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.
7. 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.
8. 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.
9. "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 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.

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