



Terms and Conditions of Citi-AIA 10th Anniversary Celebration Campaign (1 February 2024 – 30 June 2024) (“Promotion”)

The Promotion is jointly organised by Citibank Singapore Limited (“Citi” or “Citibank”) and AIA Singapore Private Limited (Reg. No. 201106386R) (“AIA”).

1. Definitions:

“Eligible Customers” has the meaning given in Clause 2 below.

“Eligible Existing to Insurance Customers” has the meaning given in Clause 2 below.

“Eligible Plans” mean the following:

Regular Premium (Savings / Investment-Linked)	Regular Premium (Protection / Investment-Linked)
AIA Retirement Saver (IV) AIA Smart Wealth Builder AIA Smart Wealth Builder (II) AIA Platinum Gift for Life Plus (II) AIA Elite Secure Income	AIA Guaranteed Protect Plus (IV) AIA Beyond Critical Care AIA Premier Disability Cover AIA Prime Critical Cover AIA Secure Flexi Term AIA Platinum Wealth Legacy AIA Platinum Heritage Wealth (II)
Single Premium (Savings / Investment-Linked)	Single Premium (Protection / Investment-Linked)
AIA Retirement Saver (IV) (SP) AIA Smart Wealth Builder (SP) AIA Smart Wealth Builder (II) (SP) AIA Platinum Gift for Life Plus (SP) AIA Platinum Gift for Life Plus (II) (SP) AIA Elite Secure Income (SP)	AIA Platinum Legacy (IX) AIA Platinum Heritage Wealth (II) AIA Platinum Wealth Legacy (SP) AIA Platinum Indexed Legacy

The Eligible Plans are underwritten by AIA and distributed by Citibank.

“Celebration Reward” refers to the vouchers issued by merchants on the platform provided by Reward360 Global Services Pte. Ltd. to AIA offered under this Promotion, as set out in Clause 3 below.

“Loyalty Gift” refers to a gift fulfilled by merchants on the platform provided by Reward360 Global Services Pte. Ltd. to AIA offered under this Promotion, as set out in Clause 3 below.

“Promotion Period” means 1 February 2024 to 30 June 2024 (both dates inclusive).

“U.S. Person” means United States (“U.S.”) citizens, U.S. Residents, U.S. Green Card holders or a person with a U.S. mailing address or 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 the U.S. tax purposes.



2. The Promotion is open to customers of Citibank ("**Customers**"):
 - (a) who submit an application to purchase any Eligible Plan(s) during the Promotion Period;
 - (b) who are not U.S. Persons;
 - (c) whose purchased Eligible Plan(s) is issued by 31 July 2024;
 - (d) who has not exercised the free-look feature in respect of a purchased Eligible Plan;
 - (e) who had not withdrawn and subsequently re-submitted an application for an Eligible Plan during the Promotion Period;
 - (f) who did not make any plan alteration(s) (e.g. increase or decrease in sum assured) after the Eligible Plan is issued; and
 - (g) whose total value of incentive/reward(s) received across all insurance rewards programs or promotions extended by Citibank has not exceeded US\$20,000 (or equivalent) in the current calendar year.

The promotion, products and services mentioned in this document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotion, products and services mentioned herein to such individuals.

Customers who satisfy all of the above criteria are referred to as the "**Eligible Customers**".

"**Eligible Existing to Insurance Customers**" refers to Eligible Customers who had purchased through Citibank at least one (1) life insurance policy underwritten by AIA which remains in force at the time of application for the Eligible Plan(s).



3. Each Eligible Customer / Eligible Existing to Insurance Customer is entitled to receive one (1) Celebration Reward for each Eligible Plan purchased during the Promotion Period which meets the premium amount as set out below.

Additionally, each Eligible Existing to Insurance Customer is entitled to receive one (1) Loyalty Gift for each Eligible Plan purchased during the Promotion Period which meets the premium amount as set out below.

Reward Table A

Regular Premium (Savings)		Celebration Reward		Loyalty Gift
Annualised Premium ^(A)		Citigold Private Client	Citigold, Citi Priority, Citibanking, and Citi Plus	
Tier 1	From S\$25,000 to below S\$35,000	S\$350 worth of vouchers	S\$175 worth of vouchers	Apple iPad 9 Gen 64GB Wi-Fi
Tier 2	From S\$35,000 to below S\$50,000	S\$600 worth of vouchers	S\$300 worth of vouchers	Apple iPad Air 64GB Wi-Fi
Tier 3	From S\$50,000 and above	S\$800 worth of vouchers	S\$400 worth of vouchers	Apple iPad Pro 11" 128GB Wi-Fi

Reward Table B

Regular Premium (Protection)		Celebration Reward		Loyalty Gift
Annualised Premium ^(A)		Citigold Private Client	Citigold, Citi Priority, Citibanking, and Citi Plus	
Tier 1	From S\$6,000 to below S\$10,000	S\$350 worth of vouchers	S\$175 worth of vouchers	Apple iPad 9 Gen 64GB Wi-Fi
Tier 2	From S\$10,000 to below S\$20,000	S\$600 worth of vouchers	S\$300 worth of vouchers	Apple iPad Air 64GB Wi-Fi
Tier 3	From S\$20,000 and above	S\$800 worth of vouchers	S\$400 worth of vouchers	Apple iPad Pro 11" 128GB Wi-Fi

Reward Table C

Single Premium (Savings)		Celebration Reward		Loyalty Gift
Single Premium ^{(A)(B)}		Citigold Private Client	Citigold, Citi Priority, Citibanking, and Citi Plus	
Tier 1	From S\$200,000 to below S\$500,000	S\$500 worth of vouchers	S\$250 worth of vouchers	Apple iPad 9 Gen 64GB Wi-Fi
Tier 2	From S\$500,000 to below S\$1,000,000	S\$750 worth of vouchers	S\$375 worth of vouchers	Apple iPad Air 64GB Wi-Fi
Tier 3	From S\$1,000,000 and above	S\$1,000 worth of vouchers	S\$500 worth of vouchers	Apple iPad Pro 11" 128GB Wi-Fi



Reward Table D

Single Premium (Protection)		Celebration Reward		Loyalty Gift
Single Premium ^{(A)(B)}		Citigold Private Client	Citigold, Citi Priority, Citibanking, and Citi Plus	
Tier 1	From S\$200,000 to below S\$500,000	S\$700 worth of vouchers	S\$350 worth of vouchers	Apple iPad Air 64GB Wi-Fi
Tier 2	From S\$500,000 to below S\$1,000,000	S\$1,000 worth of vouchers	S\$500 worth of vouchers	Apple iPad Pro 11" 128GB Wi-Fi
Tier 3	From S\$1,000,000 and above	S\$1,500 worth of vouchers	S\$750 worth of vouchers	Apple iPhone 15 Pro 128GB

Notes:

(A) Refers to total gross premium amount, inclusive of all riders but exclude all single or regular premium top-ups and loadings (if applicable). Promotion is accorded or calculated based on total gross premium amount in SGD. Where the total gross premium amount of any purchased Eligible Plan is denominated in USD, the prevailing exchange rate as determined by AIA will be applied to determine the total gross premium amount in SGD. Aggregation of premiums for two or more purchased Eligible Plans in order to satisfy the minimum annualised premium amount or single premium amount or to qualify for a higher annualised premium amount or single premium amount is **not permitted**.

Illustration 1

Customer Segment: Citigold Private Client

Existing to Insurance: No

Type of Eligible Plan purchased - Regular Premium (Savings)

Annualised Premium (ANP) - S\$25,000

Value of Celebration Reward – S\$350 worth of vouchers

Loyalty Gift – Not applicable

Illustration 2

Customer Segment: Citigold Client

Existing to Insurance: Yes

Type of Eligible Plan purchased - Single Premium (Savings)

Single premium – USD500,000 (assuming an exchange rate of S\$1.33 = USD1 (as at 8 Jan 2024), SGD equivalent is S\$665,000)

Value of Celebration Reward - S\$375 worth of vouchers

Loyalty Gift - Apple iPad Air 64GB Wi-Fi

(B) If an Eligible Customer / Eligible Existing to Insurance Customer purchases AIA Platinum Legacy (IX) / AIA Platinum Indexed Legacy and selects the multi-pay option, the total gross premium amount for the first policy year will be used to determine the value of the Celebration Reward and/or Loyalty Gift which the Eligible Customer / Eligible Existing to Insurance Customer is entitled to.

- Eligible Customers / Eligible Existing to Insurance Customers who participate in this Promotion can still participate in other Citi-AIA promotions and other AIA company-wide campaigns subject to the terms of such campaigns.
- Citibank reserves the right in its sole and absolute discretion to vary any of these terms and conditions (including, without limitation, amend the list of Eligible Plans and the type of shopping vouchers and gift provided as Celebration Reward and/or Loyalty Gift), suspend or withdraw the Promotion without prior notice or providing any reason for such variation, suspension or withdrawal.
- 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.



7. AIA will email the redemption electronic direct mailer (eDM) for the Celebration Reward and/or the Loyalty Gift (if applicable) to the Eligible Customer / Eligible Existing to Insurance Customer's email address in AIA's records within 3 months from the end of the calendar month in which the purchased Eligible Plan has been accepted. The redemption of the Celebration Reward and/or the Loyalty Gift is subject to the terms and conditions as set out in the redemption eDM and the use of the Celebration Reward and/or the Loyalty Gift is subject to such additional terms and conditions as may be imposed by the merchant. The redemption eDM, the Celebration Reward and the Loyalty Gift are neither transferable nor exchangeable for cash, credit or other gifts, in full or in part. Any redemption eDM, Celebration Reward and the Loyalty Gift that has expired or lost will not be replaced.
8. Citibank reserves the right to replace or substitute the Celebration Reward and/or Loyalty Gift with any item of equivalent or similar value, without prior notice or reason.
9. Citibank will not be responsible for any injury, loss or damages suffered as a result of the redemption or use of the Celebration Reward and/or Loyalty Gift.
10. Citibank shall not in any way be liable for any goods or services or the quality or performance of such goods and services supplied by any participating merchant, site or service provider or other authorised agent. The Eligible Customer should seek redress and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.

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Terms and Conditions of Citi-AIA 10th Anniversary Insurance Time Deposit Promotion (Jan - Jun 2024) (“Promotion”)

The Promotion is jointly organised by Citibank Singapore Limited (“Citi” or “Citibank”) and AIA Singapore Private Limited (Reg. No. 201106386R) (“AIA”).

1. Definitions:

“**2M TD**” means 2-month Singapore Dollar or US Dollar Time Deposit.

“**Eligible Customers**” has the meaning given in Clause 2 below.

“**Eligible Plans**” mean the following:

Regular Premium (Savings / Investment-Linked)	Regular Premium (Protection / Investment-Linked)
AIA Retirement Saver (IV) AIA Smart Wealth Builder AIA Smart Wealth Builder (II) AIA Platinum Gift for Life Plus (II) AIA Elite Secure Income	AIA Guaranteed Protect Plus (IV) AIA Beyond Critical Care AIA Premier Disability Cover AIA Prime Critical Cover AIA Secure Flexi Term AIA Platinum Wealth Legacy AIA Platinum Heritage Wealth (II)
Single Premium (Savings / Investment-Linked)	Single Premium (Protection / Investment-Linked)
AIA Retirement Saver (IV) (SP) AIA Smart Wealth Builder (SP) AIA Smart Wealth Builder (II) (SP) AIA Platinum Gift for Life Plus (SP) AIA Platinum Gift for Life Plus (II) (SP) AIA Elite Secure Income (SP)	AIA Platinum Legacy (IX) AIA Platinum Heritage Wealth (II) AIA Platinum Wealth Legacy (SP) AIA Platinum Indexed Legacy

The Eligible Plans are underwritten by AIA and distributed by Citibank.

“**Offer**” refers to the preferential 2-month SGD or USD Time Deposit interest rate offered under this Promotion.

“**Promotion Period**” means 1 January 2024 to 30 June 2024 (both dates inclusive).

“**USD**” refers to the lawful dollar currency of the United States of America.

2. The Promotion is open to customers of Citibank (“Customers”):

- (a) who submit an application to purchase any Eligible Plan(s) during the Promotion Period;
- (b) whose purchased Eligible Plan(s) are issued by 31 July 2024;
- (c) who have not exercised the free-look feature in respect of a purchased Eligible Plan;
- (d) who have not withdrawn and subsequently re-submitted an application for an Eligible Plan during the Promotion Period; and
- (e) who did not make any plan alteration(s) (e.g. increase or decrease in sum assured) after the Eligible Plans were issued; and
- (f) whose total value of incentives/ rewards received across all insurance rewards programs or promotions extended by Citibank have not exceeded USD20,000 (or Singapore Dollar equivalent) in the current calendar year.

The promotion, products and services mentioned in this document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino,

Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotion, products and services mentioned herein to such individuals.

Customers who satisfy the above criteria are referred to as the “**Eligible Customers**”.

3. Each Eligible Customer shall be entitled to one (1) Offer during the Promotion Period. For the avoidance of doubt, an Eligible Customer shall only be entitled to one (1) Offer regardless of the number of Eligible Plans which an Eligible Customer purchases during the Promotion Period.

Rewards Table A

Regular Premium (Savings)		Offer
Annualised Premium^(A)		Preferential 2-month SGD or USD Time Deposit interest rate^{(C)(E)}
Tier 1	From SGD25,000 to below SGD35,000	4.00% p.a.
Tier 2	From SGD35,000 to below SGD50,000	6.00% p.a.
Tier 3	From SGD50,000 and above	8.00% p.a.

Rewards Table B

Regular Premium (Protection)		Offer
Annualised Premium^(A)		Preferential 2-month SGD or USD Time Deposit interest rate^(E)
Tier 1	From SGD6,000 to below SGD10,000	4.00% p.a. ^(B)
Tier 2	From SGD10,000 to below SGD20,000	6.00% p.a. ^(B)
Tier 3	From SGD20,000 and above	8.00% p.a. ^(C)

Rewards Table C

Single Premium (Savings)		Offer
Single Premium^(A)		Preferential 2-month SGD or USD Time Deposit interest rate^{(D)(E)}
Tier 1	From SGD200,000 to below SGD500,000	6.00% p.a.
Tier 2	From SGD500,000 to below SGD1,000,000	7.00% p.a.
Tier 3	From SGD1,000,000 and above	9.00% p.a.

Rewards Table D

Single Premium (Protection)		Offer
Single Premium ^(A)		Preferential 2-month SGD or USD Time Deposit interest rate ^{(D)(E)}
Tier 1	From SGD200,000 to below SGD500,000	8.00% p.a.
Tier 2	From SGD500,000 to below SGD1,000,000	9.00% p.a.
Tier 3	From SGD1,000,000 and above	10.00% p.a.

Notes:

- (A) Refers to total gross premium amount, inclusive of all riders but excluding all single or regular premium top-ups and loadings (if applicable). Promotion is accorded or calculated based on total gross premium amount in SGD. Where the total gross premium amount of any purchased Eligible Plan is denominated in USD, the prevailing exchange rate as determined by Citibank, will be applied to determine the total gross premium amount in SGD. Aggregation of premiums of up to a maximum of two (2) Eligible Plans in order to satisfy the minimum annualised premium amount or single premium amount or to qualify for a higher annualised premium amount or single premium amount is permitted.
- (B) To enjoy the Offer, the Eligible Customer must place a minimum sum of SGD5,000 (or USD equivalent) into a 2M TD with Citibank after Eligible Plan inception and no later than 31 July 2024. The maximum placement amount for the 2M TD is a sum equivalent to two times of the annualised premium amount of the purchased Eligible Plan or SGD250,000 (or USD equivalent), whichever is lower.
- (C) To enjoy the Offer, the Eligible Customer must place a minimum sum of SGD10,000 (or USD equivalent) into a 2M TD with Citibank after Eligible Plan inception and no later than 31 July 2024. The maximum placement amount for the 2M TD is a sum equivalent to two times of the annualised premium amount of the purchased Eligible Plan or SGD250,000 (or USD equivalent), whichever is lower.

Illustration 1

Customer purchased 3 Eligible Plans –

- a. Regular Premium (Savings)
Annualized Premium – SGD 35,000
- b. Regular Premium (Protection)
Annualized Premium – SGD 3,000
- c. Regular Premium (Protection)
Annualized Premium – SGD 5,000

Assumption: Exchange rate applied is SGD1.34 = USD1 (as at 28 Nov 2023)

Customer has the option to choose from either one of the 2 offers:

- (i) Rewards Table A - Regular Premium (Savings)

Total Annualised Premium under Rewards Table A = SGD 35,000

Preferential 2-month SGD or USD Time Deposit interest rate – 6.00% p.a.

Minimum 2M TD Placement Amount: SGD 10,000 or USD 7,462.69

Maximum 2M TD Placement Amount: SGD 70,000 or USD 52,238.81

OR

(ii) Rewards Table B - Regular Premium (Protection)

Total Annualised Premium under Rewards Table B = SGD 8,000 (being the aggregate of the Annualised Premiums for plans b. and c. above)

Preferential 2-month SGD or USD Time Deposit interest rate after aggregation – 4.00% p.a.

Minimum 2M TD Placement Amount: SGD 5,000 or USD 3,731.34

Maximum 2M TD Placement Amount: SGD 16,000 or USD 11,940.30

(D) To enjoy the Offer, the Eligible Customer must place a minimum sum of SGD10,000 (or USD equivalent) into a 2M TD with Citibank after Eligible Plan inception and no later than 31 July 2024. The maximum placement amount for the 2M TD is 50% of the single premium amount of the purchased Eligible Plan or SGD500,000 (or USD equivalent), whichever is lower. If the Eligible Plan purchased is AIA Platinum Legacy (IX) / AIA Platinum Indexed Legacy with a multi-pay option then the Offer will be applicable only to the premium of the first policy year for the multi-pay option.

Illustration 2

Customer purchased 1 Eligible Plan

Type of Eligible Plan purchased - Single Premium (Protection)

Assumption: Exchange rate applied is SGD1.34 = USD1 (as at 28 Nov 2023)

Single Premium – USD1,000,000 (SGD equivalent being SGD1,340,000)

Preferential 2-month SGD or USD Time Deposit interest rate – 10.00% p.a.

Minimum 2M TD Placement Amount: SGD 10,000 or USD 7,462.69

Maximum 2M TD Placement Amount: SGD 500,000 or USD 373,134.33

(E) The deposit to be placed for the 2M TD has to be made with New Funds. "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 2M TD. Any transfer of funds between Citibank account(s) would not be considered as new funds.

4. The preferential rates set out in the tables in Clause 3 may be changed or withdrawn at any time during the Promotion Period without any prior notice. Notwithstanding the foregoing, once the Eligible Customer has deposited funds with Citibank and established the 2M TD, the interest rate applied to the 2M TD will be fixed until maturity.

For the avoidance of doubt, if a preferential rate as set out in the tables in Clause 3 has been accorded to an Eligible Customer but such customer is subsequently determined by Citibank to no longer satisfy the criteria for an Eligible Customer under Clause 2, such preferential rate will be withdrawn and the interest rate on such customer's 2M TD placement will be based on Citibank's time deposit board rate for the like tenor prevailing on such date as determined by Citibank.

5. All exchange transactions under or related to this Promotion shall be effected at the prevailing exchange rate as determined by Citibank.
6. Withdrawals of any 2M TD placement shall be made only upon maturity. Premature withdrawal of any 2M TD placement, if allowed, shall be at Citibank's discretion and on such terms as Citibank may impose, including but not limited to the levying of premature withdrawal charges. Citibank shall have no obligation but may, at its discretion, pay interest on a 2M TD placement prematurely withdrawn for such time periods and at such rates as Citibank may determine, less such charges as it may impose.
7. Upon maturity of the 2M TD placement, the principal and interest amounts of the 2M TD placement(s) will be renewed at Citibank's prevailing time deposit board rate for the like tenor, unless other maturity instructions are provided by the Eligible Customer.



8. An Eligible Customer who participates in this Promotion can still participate in other AIA company-wide campaigns subject to the terms of such campaigns.
9. Citibank reserves the right in its sole and absolute discretion to vary any of these terms and conditions (including, without limitation, amend the list of Eligible Plans), suspend or withdraw the Promotion without prior notice or providing any reason for such variation, suspension or withdrawal.
10. The terms of the Promotion are final and binding on all participants. Citibank's decisions on all matters relating to this Promotion are final and binding.

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 www.sdic.org.sg.

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