



Important notification on your Retail Banking relationship

Your monthly Account Service Fee and minimum Total Relationship Balance¹ requirements have been standardised across all of our banking segments, namely, Citibank, Citi Priority, Citigold and Citigold Private Client.

The Account Service Fee of S\$15 will apply at the end of each month should your Total Relationship Balance fall below S\$15,000.

Citibank Clients: From 1 February 2017, a monthly Account Service Fee of S\$15 (up from S\$10) will apply should your Total Relationship Balance (as defined below) fall below S\$15,000 each month.

Citi Priority Clients: From 1 January 2017, monthly Account Service Fee will be reduced from S\$20 to S\$15 should your Total Relationship Balance (as defined below) fall below S\$15,000 (previously S\$50,000) each month.

Citigold Clients: From 1 January 2017, monthly Account Service Fee will be reduced from S\$50 to S\$15 should your Total Relationship Balance (as defined below) fall below S\$15,000 (previously S\$250,000) each month.

Citigold Private Clients: From 1 January 2017, monthly Account Service Fee will be reduced from S\$100 to S\$15 should your Total Relationship Balance (as defined below) fall below S\$15,000 (previously S\$1,000,000) each month.

Please be informed that the bank may also, from time to time, realign your banking relationship according to your Assets Under Management² (as defined below) and the qualifying Assets Under Management (AUM) for each segment.

As an example, your Citibank relationship may be upgraded to a Citigold relationship if your Assets Under Management is greater than S\$250,000, which is the minimum Assets Under Management required to be accorded Citigold status. You will be notified via an SMS from the bank of any adjustment to your banking relationship.

Segment Eligibility Chart

	Citibank	Citi Priority	Citigold	Citigold Private Client
AUM Eligibility	<S\$50,000	S\$50,000	S\$250,000	S\$1,000,000

¹ **Total Relationship Balance** or "TRB" is the sum of:

- the average daily balance of your checking, savings and deposit accounts,
 - the average daily value of your investments, and
 - 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.

² **Assets Under Management** or "AUM" refers to the combined balances held in a customer's primary accounts including Citi checking and savings accounts, time deposits and investments. Funds credited into cash management accounts will not count towards Assets Under Management.