

USD Time Deposit Investment Bundle Promotion Terms and Conditions

1. "Promotion" refers to the USD Time Deposit Investment Bundle Promotion.
2. The Promotion entitles Eligible Customers (defined in clause 3 below) to enjoy the Investment Offer from 1 Sep to 30 Sep 2019 ("Promotion Period") with a minimum investment purchase of US\$50,000. This Promotion is subject to change at our sole discretion and is not valid with other promotions including SGD Time Deposit Investment Bundle promotion unless otherwise stated.
3. The Promotion is only applicable to all existing clients or New-To-Bank Citibank Clients ("Eligible Customer") who meet the following conditions:
 - Investment purchase must be made within the Promotion Period. Time Deposit will be valued only upon Investment settlement date. Time Deposit must be effected by 31 Oct 2019.
 - The USD time deposit placement is: (i) made with New Funds; or (ii) made with existing funds, provided the entire amount of such existing funds is converted (by Citibank for you) from the currency of such existing funds to the currency of the time deposit.
 - "**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. For the avoidance of doubt, the underlying investments in any Swiss Life life insurance plan will not be considered an Investment Product.
 - If an Investment is denominated in a foreign currency, the value of such Investment will be converted to USD 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
USD Time Deposit Investment Bundle	5% p.a. 3 month tenor	US\$50,000	Lower of: <ul style="list-style-type: none">• Investment placement amount;or• US\$1 Million

4. For pre-termination of Time Deposit, the Bank reserves the right to charge a penalty fee, which will be deducted from the withdrawn amount. This may result in you earning no interest for the term which the Time Deposit has been placed with the Bank.
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

Investment products are not available to U.S. persons. Investment products are not bank deposits or obligations of or guaranteed by Citibank Singapore Limited, Citigroup, Inc or any of their affiliates or subsidiaries unless specifically stated. Investment products are subject to investment risks, including the possible loss of the principal amount invested. Past performance is not indicative of future results, prices can go up or down. Investors investing in investment and/or treasury products denominated in non-local currency should be aware of the risks of exchange rate fluctuations that may cause a loss of principal when foreign currency is converted back to the investors' home currency. This document / communication / presentation 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. All applications for unit trusts are subject to terms and conditions specific and must be made on the application forms accompanying the prospectus or otherwise prescribed by the issuer. Not all products and services are available in all jurisdictions.

Click [here](#) for important information about investment.

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