

## Terms and Conditions of Citi-AIA Onshore Insurance Time Deposit Promotion (1 January 2026 – 30 June 2026) (“Promotion”)

The Promotion is jointly organised by Citibank Singapore Limited (“**Citi**” or “**Citibank**”) and AIA Singapore Private Limited (Reg. No. 201106386R) (“**AIA**”). By participating in this Promotion, you agree to be bound by these terms and conditions.

### 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 insurance plan(s) in the following categories:

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 Platinum Infinite Wealth ^ AIA Platinum Infinite Wealth (II) AIA Platinum Wealth Venture 2.0	AIA Guaranteed Protect Plus (IV) AIA Beyond Critical Care AIA Premier Disability 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 Infinite Wealth (SP) ^ AIA Platinum Infinite Wealth (II) (SP)	AIA Platinum Legacy (IX) (SP) AIA Platinum Legacy (IX) (Multi-Pay) AIA Platinum Heritage Wealth (II) (SP) AIA Platinum Wealth Legacy (SP) AIA Platinum Indexed Legacy (II) (SP) AIA Platinum Indexed Legacy (II) (Multi-Pay)

^ AIA Platinum Infinite Wealth and AIA Platinum Infinite Wealth (SP) will be withdrawn on 26 January 2026. Any such plan submitted prior to or on January 26, 2026 (inclusive), is an Eligible Plan.

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

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

“**Promotion Period**” means 1 January 2026 – 30 June 2026 (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) whose purchased Eligible Plan(s) is issued during the Promotion Period;
- (b) who has not free-looked an issued policy in the last (6) six months, and subsequently re-submitted an application for an Eligible Plan during the Promotion Period and;

The promotion, products and services mentioned in this document are not offered to individuals resident in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the "Privacy" section in the footer of our Citibank Website. 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 for each Eligible Plan issued during the Promotion Period.

**Rewards Table A**

Regular Premium (Savings / Investment-Linked)		Offer
Annualised Premium <sup>(A)</sup>		Preferential 2-month SGD or USD Time Deposit interest rate <sup>(C)</sup>
Tier 1	From SGD 25,000 to below SGD 35,000	5.00% p.a.
Tier 2	From SGD 35,000 to below SGD 50,000	6.00% p.a.
Tier 3	From SGD 50,000 to below SGD 100,000	7.00% p.a.
Tier 4	From SGD 100,000 and above	8.00% p.a.

**Rewards Table B**

Regular Premium (Protection / Investment-Linked)		Offer
Annualised Premium <sup>(A)</sup>		Preferential 2-month SGD or USD Time Deposit interest rate
Tier 1	From SGD 6,000 to below SGD 10,000	5.00% p.a. <sup>(B)</sup>
Tier 2	From SGD 10,000 to below SGD 20,000	6.00% p.a. <sup>(B)</sup>
Tier 3	From SGD 20,000 to below SGD 50,000	7.00% p.a. <sup>(C)</sup>
Tier 4	From SGD 50,000 and above	8.00% p.a. <sup>(C)</sup>

**Rewards Table C**

Single Premium (Savings / Investment-Linked)		Offer
Single Premium <sup>(A)</sup>		Preferential 2-month SGD or USD Time Deposit interest rate <sup>(D)</sup>
Tier 1	From SGD 200,000 to below SGD 500,000	8.00% p.a.
Tier 2	From SGD 500,000 to below SGD 1,000,000	10.00% p.a.
Tier 3	From SGD 1,000,000 to below SGD 1,500,000	12.00% p.a.
Tier 4	From SGD 1,500,000 to below SGD 2,000,000	14.00% p.a.
Tier 5	From SGD 2,000,000 and above	16.00% p.a.

#### Rewards Table D

Single Premium (Protection / Investment-Linked)		Offer	
Single Premium <sup>(A)</sup>	Multi-Pay (APE) <sup>(A)(E)</sup>	Preferential 2-month SGD or USD Time Deposit interest rate <sup>(D)</sup>	
Tier 1	From SGD 200,000 to below SGD 500,000	From SGD 20,000 to below SGD 50,000	10.00% p.a.
Tier 2	From SGD 500,000 to below SGD 1,000,000	From SGD 50,000 to below SGD 100,000	12.00% p.a.
Tier 3	From SGD 1,000,000 to below SGD 1,500,000	From SGD 100,000 to below SGD 150,000	16.00% p.a.
Tier 4	From SGD 1,500,000 to below SGD 2,000,000	From SGD 150,000 to below SGD 200,000	18.00% p.a.
Tier 5	From SGD 2,000,000 and above	From SGD 200,000 and above	20.00% 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 exchange rate of SGD1.29 = USD1 is used to determine the total gross premium amount in SGD. Aggregation of premiums of up to a maximum of two (2) Eligible Plans in the same category 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 the placement date is no later than 31 July 2026. 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 SGD 1,000,000 (or USD equivalent), whichever is lower. Where the placement amount is denominated in USD, the exchange rate of USD1 = SGD1.29 is used to determine the placement amount denominated in SGD.

(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 the placement date is no later than 31 July 2026. 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 SGD 1,000,000 (or USD equivalent), whichever is lower. Where the placement amount is denominated in USD, the exchange rate of USD1 = SGD1.29 is used to determine the placement amount denominated in SGD.

#### Illustration 1

Customer purchased 3 Eligible Plans –

- Regular Premium (Savings)  
Annualized Premium – SGD 35,000
- Regular Premium (Protection)  
Annualized Premium – SGD 3,000
- Regular Premium (Protection)  
Annualized Premium – SGD 5,000

Exchange rate applied is SGD 1.29 = USD 1.

Customer is entitled to the following 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 7,751.94  
 Maximum 2M TD Placement Amount: SGD 70,000 or USD 54,263.57

AND

(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 – 5.00% p.a.  
 Minimum 2M TD Placement Amount: SGD 5,000 or USD 3,875.97  
 Maximum 2M TD Placement Amount: SGD 16,000 or USD 12,403.10

(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 the placement date is no later than 31 July 2026. The maximum placement amount for the 2M TD is 50% of the single premium amount of the purchased Eligible Plan or SGD 2,000,000 (or USD equivalent), whichever is lower. Where the placement amount is denominated in USD, the exchange rate of USD1 = SGD1.29 is used to determine the placement amount denominated in SGD.

(E) If the Eligible Plan purchased is AIA Platinum Legacy (IX) / AIA Platinum Indexed Legacy (II) with a multi-pay option selected, the following table will be used to determine which Offer the Eligible Customer is entitled to.

	Premium Payment Term (Years)	Annual Premium Equivalent (APE)
Multi-Pay	2	20% of Annual Premium
	3	30% of Annual Premium
	4	40% of Annual Premium
	5	50% of Annual Premium
	6	60% of Annual Premium
	7	70% of Annual Premium
	8	80% of Annual Premium
	9	90% of Annual Premium
	10 and above	100% of Annual Premium

**Illustration 2**

Customer purchased 1 Eligible Plan  
 Type of Eligible Plan purchased - Single Premium (Protection)  
 Exchange rate applied is SGD 1.29 = USD 1.

Single Premium – USD 1,000,000 (SGD equivalent being SGD 1,290,000)

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Preferential 2-month SGD or USD Time Deposit interest rate – 16.00% p.a.  
Minimum 2M TD Placement Amount: SGD 10,000 or USD 7,751.94  
Maximum 2M TD Placement Amount: SGD 645,000 or USD 500,000

### Illustration 3

Customer purchased 1 Eligible Plan  
Type of Eligible Plan purchased – Single Premium (Protection)(Multi-Pay)  
Exchange rate applied is SGD 1.29 = USD 1.

Premium Payment Term (Years) – 5  
Annual Premium – USD 50,000 (SGD equivalent being SGD 64,500)  
Annual Premium Equivalent (APE) – 50% x SGD 64,500 = SGD 32,250

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

Minimum 2M TD Placement Amount: SGD 10,000 or USD 7,751.94

Maximum 2M TD Placement Amount:

$$= \frac{\text{Annual Premium} \times \text{Premium Payment Term}}{2} = \frac{\text{SGD } 64,500 \times 5}{2} = \text{SGD } 161,250 \text{ or USD } 125,000$$

4. The preferential rates set out in the tables in Clause 3 may be changed or withdrawn during the Promotion Period, at any time with 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 with prior notice. Further information is set out in the Notification of Right of Review Clauses under the "General" tab of the Terms and Conditions page located at the footer of the Citibank Singapore Limited website.
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 SGD 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](http://www.sdic.org.sg).

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## Terms and Conditions of Citi-AIA IPB Insurance Time Deposit Promotion (1 January 2026 – 30 June 2026) (“Promotion”)

The Promotion is jointly organised by Citibank Singapore Limited (“**Citi**” or “**Citibank**”) and AIA Singapore Private Limited (Reg. No. 201106386R) (“**AIA**”). By participating in this Promotion, you agree to be bound by these terms and conditions.

### 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 insurance plan(s) in the following categories:

Regular Premium (Savings)	Regular Premium (Protection)
AIA Retirement Saver (IV) AIA Smart Wealth Builder AIA Smart Wealth Builder (II) AIA Platinum Gift for Life Plus (II) AIA Platinum Infinite Wealth ^ AIA Platinum Infinite Wealth (II)	AIA Platinum Generations (II) AIA Beyond Critical Care AIA Secure Flexi Term AIA Platinum Heritage Wealth (II)
Single Premium (Savings)	Single Premium (Protection)
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 Platinum Infinite Wealth (SP) ^ AIA Platinum Infinite Wealth (II) (SP)	AIA Platinum Legacy (IX) (SP) AIA Platinum Legacy (IX) (Multi-Pay) AIA Platinum Heritage Wealth (II) (SP) AIA Platinum Indexed Legacy (II) (SP) AIA Platinum Indexed Legacy (II) (Multi-Pay)

^ AIA Platinum Infinite Wealth and AIA Platinum Infinite Wealth (SP) will be withdrawn on 26 January 2026. Any such plan submitted prior to or on January 26, 2026 (inclusive), is an Eligible Plan.

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

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

“**Promotion Period**” means 1 January 2026 – 30 June 2026 (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**”):

- whose purchased Eligible Plan(s) is issued during the Promotion Period;
- who has not free-looked an issued policy in the last (6) six months, and subsequently re-submitted an application for an Eligible Plan during the Promotion Period and;

The promotion, products and services mentioned in this document are not offered to individuals resident in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the "Privacy" section in the footer of our Citibank Website. 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 for each Eligible Plan issued during the Promotion Period.

**Rewards Table A**

Regular Premium (Savings)		Offer
Annualised Premium <sup>(A)</sup>		Preferential 2-month SGD or USD Time Deposit interest rate <sup>(C)</sup>
Tier 1	From USD 20,000 to below USD 25,000	5.00% p.a.
Tier 2	From USD 25,000 to below USD 40,000	6.00% p.a.
Tier 3	From USD 40,000 to below USD 75,000	7.00% p.a.
Tier 4	From USD 75,000 and above	8.00% p.a.

**Rewards Table B**

Regular Premium (Protection)		Offer
Annualised Premium <sup>(A)</sup>		Preferential 2-month SGD or USD Time Deposit interest rate
Tier 1	From USD 4,500 to below USD 7,500	5.00% p.a. <sup>(B)</sup>
Tier 2	From USD 7,500 to below USD 15,000	6.00% p.a. <sup>(B)</sup>
Tier 3	From USD 15,000 to below USD 35,000	7.00% p.a. <sup>(C)</sup>
Tier 4	From USD 35,000 and above	8.00% p.a. <sup>(C)</sup>

**Rewards Table C**

Single Premium (Savings)		Offer
Single Premium <sup>(A)</sup>		Preferential 2-month SGD or USD Time Deposit interest rate <sup>(D)</sup>
Tier 1	From USD 150,000 to below USD 400,000	8.00% p.a.
Tier 2	From USD 400,000 to below USD 800,000	10.00% p.a.
Tier 3	From USD 800,000 to below USD 1,200,000	12.00% p.a.
Tier 4	From USD 1,200,000 to below USD 1,600,000	14.00% p.a.
Tier 5	From USD 1,600,000 and above	16.00% p.a.

**Rewards Table D**

Single Premium (Protection)		Offer	
Single Premium <sup>(A)</sup>		Multi-Pay (APE) <sup>(A)(E)</sup>	
Tier 1	From USD 150,000 to below USD 400,000	From USD 15,000 to below USD 40,000	10.00% p.a.
Tier 2	From USD 400,000 to below USD 800,000	From USD 40,000 to below USD 80,000	12.00% p.a.
Tier 3	From USD 800,000 to below USD 1,200,000	From USD 80,000 to below USD 120,000	16.00% p.a.
Tier 4	From USD 1,200,000 to below USD 1,600,000	From USD 120,000 to below USD 160,000	18.00% p.a.
Tier 5	From USD 1,600,000 and above	From USD 160,000 and above	20.00% 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 USD. Where the total gross premium amount of any purchased Eligible Plan is denominated in SGD, the exchange rate of SGD1.29 = USD 1 is used to determine the total gross premium amount in USD. Aggregation of premiums of up to a maximum of two (2) Eligible Plans in the same category 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 USD5,000 (or SGD equivalent) into a 2M TD with Citibank after Eligible Plan inception and the placement date is no later than 31 July 2026. 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 USD 800,000 (or SGD equivalent), whichever is lower. Where the placement amount is denominated in USD, the exchange rate of USD1 = SGD1.29 is used to determine the placement amount denominated in SGD.

(C) To enjoy the Offer, the Eligible Customer must place a minimum sum of USD10,000 (or SGD equivalent) into a 2M TD with Citibank after Eligible Plan inception and the placement date is no later than 31 July 2026. 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 USD 800,000 (or SGD equivalent), whichever is lower. Where the placement amount is denominated in USD, the exchange rate of USD1 = SGD1.29 is used to determine the placement amount denominated in SGD.

**Illustration 1**

Customer purchased 3 Eligible Plans –

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

Exchange rate applied is SGD 1.29 = USD 1.

Customer is entitled to the following 2 offers:

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

Total Annualised Premium under Rewards Table A = USD 35,000  
 Preferential 2-month SGD or USD Time Deposit interest rate – 6.00% p.a.  
 Minimum 2M TD Placement Amount: USD 10,000 or SGD 12,900  
 Maximum 2M TD Placement Amount: USD 70,000 or SGD 90,300

AND

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

Total Annualised Premium under Rewards Table B = USD 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 – 6.00% p.a. Minimum 2M TD Placement Amount: USD 5,000 or SGD 6,450  
 Maximum 2M TD Placement Amount: USD 16,000 or SGD 20,640

(D) To enjoy the Offer, the Eligible Customer must place a minimum sum of USD10,000 (or SGD equivalent) into a 2M TD with Citibank after Eligible Plan inception and the placement date is no later than 31 July 2026. The maximum placement amount for the 2M TD is 50% of the single premium amount of the purchased Eligible Plan or USD 1,500,000 (or SGD equivalent), whichever is lower. Where the placement amount is denominated in USD, the exchange rate of USD1 = SGD1.29 is used to determine the placement amount denominated in SGD.

(E) If the Eligible Plan purchased is AIA Platinum Legacy (IX) / AIA Platinum Indexed Legacy (II) with a multi-pay option selected, the following table will be used to determine which Offer the Eligible Customer is entitled to.

	Premium Payment Term (Years)	Annual Premium Equivalent (APE)
Multi-Pay	2	20% of Annual Premium
	3	30% of Annual Premium
	4	40% of Annual Premium
	5	50% of Annual Premium
	6	60% of Annual Premium
	7	70% of Annual Premium
	8	80% of Annual Premium
	9	90% of Annual Premium
	10 and above	100% of Annual Premium

**Illustration 2**

Customer purchased 1 Eligible Plan

Version Code: V1, January 2026

Type of Eligible Plan purchased - Single Premium (Protection)  
Exchange rate applied is SGD 1.29 = USD 1.

Single Premium – USD 1,000,000  
Preferential 2-month SGD or USD Time Deposit interest rate – 16.00% p.a.  
Minimum 2M TD Placement Amount: USD 10,000 or SGD 12,900  
Maximum 2M TD Placement Amount: USD 500,000 or SGD 645,000

### Illustration 3

Customer purchased 1 Eligible Plan  
Type of Eligible Plan purchased - Single Premium (Protection)(Multi-Pay)  
Exchange rate applied is SGD 1.29 = USD 1.

Premium Payment Term (Years) – 5  
Annual Premium – USD 50,000  
Annual Premium Equivalent (APE) – 50% x USD 50,000 = USD 25,000

Preferential 2-month SGD or USD Time Deposit interest rate – 10.00% p.a.  
Minimum 2M TD Placement Amount: USD 10,000 or SGD 12,900  
Maximum 2M TD Placement Amount:  
$$= \frac{\text{Annual Premium} \times \text{Premium Payment Term}}{2} = \frac{\text{USD } 50,000 \times 5}{2} = \text{USD } 125,000 \text{ or SGD } 161,250$$

4. The preferential rates set out in the tables in Clause 3 may be changed or withdrawn during the Promotion Period, at any time with 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 with prior notice. Further information is set out in the Notification of Right of Review

Clauses under the “General” tab of the Terms and Conditions page located at the footer of the Citibank Singapore Limited website.

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

#### General Terms and Conditions

1. This Promotion may not be available to customers domiciled in all jurisdictions and this document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorised or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.
2. Investors should be aware of the laws in their home countries (or any other relevant jurisdiction) with regard to their banking activities with Citibank. Citibank shall not be liable for any loss or liability imposed on the investors by regulators in their home countries (or any other relevant jurisdiction) or as a result of their non-compliance with any regulations, law, or legal process that may be applicable to them.
3. Citibank has carefully chosen the respective business partner(s) for the Promotion. However, Citibank will not be liable for any loss, damage or non-performance arising from the delivery/use of products/services offered through this Promotion. 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.
4. Citibank shall have absolute discretion to use agents, contractors, correspondents or other third party to administer and/or implement the Promotion; and Citibank shall not be liable to any person for the act, omission or neglect on part of such agents, contractors, correspondents or third parties.
5. Citibank is required to observe certain U.S. laws and regulations, including but not limited to sanctions on certain countries, organizations and/or individuals issued by the U.S. government. These laws and regulations may require Citibank to refrain from fulfilling a Citibank Promotion. Neither Citibank, Citibank N.A. and its branches, Citigroup Inc. or any of its other subsidiaries or affiliates will be liable for any loss to customer as a result of taking or refraining from taking any actions to comply with any U.S. laws or regulations.
6. The Eligible Customer will assume, and be solely responsible for, any and all taxes of any jurisdiction or governmental or regulatory authority, including, without limitation, to any fulfillment of gifts.
7. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.
8. Citibank is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the bank or its servants or agents.
9. The collection, use and disclosure of the Eligible Customer's personal data will be in accordance with the Citibank Singapore Privacy Circular ([https://www.citibank.com.sg/global\\_docs/pdf/FINAL\\_CSL\\_PDPA\\_Circular.pdf](https://www.citibank.com.sg/global_docs/pdf/FINAL_CSL_PDPA_Circular.pdf)), also available at Citibank Singapore website (Footer > Privacy > Personal Data Protection and You > Privacy Circular). Further, if the Eligible Customer is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by Citi (whether now or in the future) to address applicable data privacy requirements, the Eligible Customer agrees to be bounded by the terms of such data privacy circular as set out in the Citibank Singapore Website (Website Footer > Privacy) which may be updated by Citi from time to time.



10. Citibank's decision on all matters relating to this Promotion will be at its sole and absolute discretion and will be final and binding on all participants.
11. Citibank full disclaimers, terms and conditions apply to individual products and banking services.

#### Important Disclosures:

##### **Life Insurance Disclaimer**

This is only general product information provided by us and is not a contract of insurance. The information provided must be read with, and subject to, all the terms and conditions and exclusions contained in the policy. The insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA") and distributed by Citibank Singapore Limited. All insurance applications are subject to the insurer's underwriting and acceptance.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and surrender value payable (if any) may be zero or less than the total premiums paid. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.

Please refer to the policy contract for the full terms and conditions. Buying health insurance products that are not suitable for you may impact your ability to finance your future health needs. You should seek advice from a qualified adviser if in doubt. If you choose not to, you are responsible for ensuring that any insurance product you have applied for is suitable for you.

In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy.

Insurance products distributed are an obligation only of the insurance company. They are not a bank deposit or an obligation of or guaranteed by Citibank Singapore Limited or its related entities. These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

For US-dollar denominated insurance plans, premiums and benefits payable will be made in US dollars. For insurance plans denominated in other currencies, premiums will be deducted from your Citibank USD account. Equivalent returns on the policy in other currencies (including Singapore dollar) will depend on prevailing exchange rates which may be highly volatile.

##### **Deposit Insurance Scheme:**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to SGD 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](http://www.sdic.org.sg).

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## Terms and Conditions of Citi-AIA Insurance-Rewards Campaign (Onshore) (1 January 2026 – 30 June 2026) (“Promotion”)

The Promotion is jointly organised by Citibank Singapore Limited (“Citi” or “Citibank”) and AIA Singapore Private Limited (Reg. No. 201106386R) (“AIA”). By participating in this Promotion, you agree to be bound by these terms and conditions.

### 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 Mortgage 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 Platinum Infinite Wealth ^ AIA Platinum Infinite Wealth (II) AIA Platinum Wealth Venture 2.0	AIA Guaranteed Protect Plus (IV) AIA Beyond Critical Care AIA Premier Disability 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 Infinite Wealth (SP) ^ AIA Platinum Infinite Wealth (II) (SP)	AIA Platinum Legacy (IX) (SP) AIA Platinum Legacy (IX) (Multi-Pay) AIA Platinum Heritage Wealth (II) (SP) AIA Platinum Wealth Legacy (SP) AIA Platinum Indexed Legacy (II) (SP) AIA Platinum Indexed Legacy (II) (Multi-Pay)

^ AIA Platinum Infinite Wealth and AIA Platinum Infinite Wealth (SP) will be withdrawn on 26 January 2026. Any such plan submitted prior to or on January 26, 2026 (inclusive), is an Eligible Plan.

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

“**New Housing Loan**” refers to:

- a credit facility to finance the purchase of Residential Property; or
- a credit facility to refinance an existing loan obtained from another financial institution for the purchase of Residential Property; or
- a credit facility otherwise secured by Residential Property; or
- a credit facility to refinance an existing credit facility obtained from another financial institution otherwise secured by Residential Property.

“**Residential Property**” means a residential property located or situated in Singapore, and which has been issued with a temporary occupation permit



**"Reward Points"** refers to points issued by Reward360 Global Services Pte. Ltd. ("R360"), which may be used to redeem vouchers issued by merchants on the Reward360 platform provided by R360 to AIA.

**"Insurance-Reward"** and **"Loyalty Reward"** refers to Reward Points which Eligible Customers are entitled to receive under this Promotion, as set out in Clause 5.

**"Promotion Period"** means 1 January 2026 – 30 June 2026 (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 are not U.S. Persons;
- (b) whose purchased Eligible Plan(s) is issued during the Promotion Period;
- (c) who has not free-looked an issued policy in the last (6) six months, and subsequently re-submitted an application for an Eligible Plan during the Promotion Period;

The promotions, products and services mentioned in this document are not offered to individuals resident in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the "Privacy" section in the footer of our Citibank Website. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein 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 on the last day of the calendar month prior to inception of the Eligible Plan(s).

**"Eligible Mortgage Customers"** refers to Eligible Customers who had successfully accepted the Facility Letter for a New Housing Loan with Citibank between **1 July 2025, and 31 December 2025** (both dates inclusive).

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

Additionally, each Eligible Customer who qualifies as either i) an "Eligible Existing to Insurance Customer", or ii) an "Eligible Mortgage Customer", or iii) both "Eligible Existing to Insurance Customer" and "Eligible Mortgage Customer", is entitled to receive one **(1) Loyalty Reward** for each Eligible Plan issued during the Promotion Period which meets the premium amount as set out below.

**Reward Table A**

Regular Premium (Savings / Investment-Linked)		Insurance-Reward	Loyalty Reward
Annualised Premium <sup>(A)</sup>			
Tier 1	From SGD 25,000 to below SGD 35,000	SGD 200 worth of Reward Points	SGD 100 worth of Reward Points
Tier 2	From SGD 35,000 to below SGD 50,000	SGD 400 worth of Reward Points	SGD 200 worth of Reward Points
Tier 3	From SGD 50,000 to below SGD 100,000	SGD 600 worth of Reward Points	SGD 300 worth of Reward Points
Tier 4	From SGD 100,000 and above	SGD 1,200 worth of Reward Points	SGD 600 worth of Reward Points

**Reward Table B**

Regular Premium (Protection / Investment-Linked)		Insurance-Reward	Loyalty Reward
Annualised Premium <sup>(A)</sup>			
Tier 1	From SGD 6,000 to below SGD 10,000	SGD 200 worth of Reward Points	SGD 100 worth of Reward Points
Tier 2	From SGD 10,000 to below SGD 20,000	SGD 400 worth of Reward Points	SGD 200 worth of Reward Points
Tier 3	From SGD 20,000 to below SGD 50,000	SGD 800 worth of Reward Points	SGD 400 worth of Reward Points
Tier 4	From SGD 50,000 and above	SGD 2,000 worth of Reward Points	SGD 1,000 worth of Reward Points

**Reward Table C**

Single Premium (Savings / Investment-Linked)		Insurance-Reward	Loyalty Reward
Single Premium <sup>(A)</sup>			
Tier 1	From SGD 200,000 to below SGD 500,000	SGD 200 worth of Reward Points	SGD 100 worth of Reward Points
Tier 2	From SGD 500,000 to below SGD 1,000,000	SGD 800 worth of Reward Points	SGD 400 worth of Reward Points
Tier 3	From SGD 1,000,000 to below SGD 1,500,000	SGD 1,600 worth of Reward Points	SGD 800 worth of Reward Points
Tier 4	From SGD 1,500,000 to below SGD 2,000,000	SGD 2,600 worth of Reward Points	SGD 1,300 worth of Reward Points
Tier 5	From SGD 2,000,000 and above	SGD 3,600 worth of Reward Points	SGD 1,800 worth of Reward Points

#### Reward Table D

Single Premium (Protection / Investment-Linked)		Insurance-Reward	Loyalty Reward
Single Premium <sup>(A)</sup>	Multi-Pay (APE) <sup>(A)(B)</sup>		
Tier 1	From SGD 200,000 to below SGD 500,000	From SGD 20,000 to below SGD 50,000	SGD 400 worth of Reward Points
Tier 2	From SGD 500,000 to below SGD 1,000,000	From SGD 50,000 to below SGD 100,000	SGD 1,200 worth of Reward Points
Tier 3	From SGD 1,000,000 to below SGD 1,500,000	From SGD 100,000 to below SGD 150,000	SGD 2,400 worth of Reward Points
Tier 4	From SGD 1,500,000 to below SGD 2,000,000	From SGD 150,000 to below SGD 200,000	SGD 3,600 worth of Reward Points
Tier 5	From SGD 2,000,000 and above	From SGD 200,000 and above	SGD 4,800 worth of Reward Points

#### 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 exchange rate of SGD 1.29 = USD 1 is used 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

Existing to Insurance Customer: No  
 Mortgage Customer: Yes  
 Type of Eligible Plan purchased - Regular Premium (Savings)  
 Annualised Premium (ANP): SGD 25,000  
 Value of Insurance-Reward: SGD 200 worth of Reward Points  
 Value of Loyalty Reward: SGD 100 worth of Reward Points

#### Illustration 2

Existing to Insurance Customer: Yes  
 Mortgage Customer: Yes  
 Type of Eligible Plan purchased: Single Premium (Savings)  
 Single premium: USD500,000 (SGD equivalent is SGD 645,000)  
 Value of Insurance-Reward: SGD 800 worth of Reward Points  
 Value of Loyalty Reward: SGD 400 worth of Reward Points

(B) If an Eligible Customer purchases AIA Platinum Legacy (IX) / AIA Platinum Indexed Legacy (II) and selects the multi-pay option, the following table will be used to determine the value of the Insurance-Reward and/or Loyalty Reward which the Eligible Customer is entitled to.

	Premium Payment Term (Years)	Annual Premium Equivalent (APE)
Multi-Pay	2	20% of Annual Premium
	3	30% of Annual Premium
	4	40% of Annual Premium
	5	50% of Annual Premium
	6	60% of Annual Premium
	7	70% of Annual Premium
	8	80% of Annual Premium
	9	90% of Annual Premium
	10 and above	100% of Annual Premium

Illustration 3

Existing to Insurance Customer: No

Mortgage Customer: No

Type of Eligible Plan purchased - Single Premium (Protection)(Multi-Pay)

Annual Premium: USD50,000 (SGD equivalent is SGD 64,500)

Premium Payment Term (Years): 7

Annual Premium Equivalent (APE):  $70\% \times \text{SGD } 64,500 = \text{SGD } 45,150$

Value of Insurance-Reward: SGD 400 worth of Reward Points

Value of Loyalty Reward: Not applicable

4. Eligible 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.
5. Citibank reserves the right in its sole and absolute discretion, at any time with notice, to vary any of these terms and conditions (including, without limitation, amend the list of Eligible Plans and the type of shopping vouchers provided as Insurance-Reward and/or Loyalty Reward), suspend or withdraw the Promotion. Further information is set out in the Notification of Right of Review Clauses under the “General” tab of the Terms and Conditions page located at the footer of the Citibank Singapore Limited website.
6. 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 Insurance-Reward and/or the Loyalty Reward (if applicable) to the Eligible Customer’s email address in AIA’s records within 6 months from the end of the calendar month in which the purchased Eligible Plan has been incepted. The redemption of the Insurance-Reward and/or the Loyalty Reward is subject to the terms and conditions as set out in the redemption eDM and the use of the Insurance-Reward and/or the Loyalty Reward is subject to such additional terms and conditions as may be imposed by the merchant. The redemption eDM, the Insurance-Reward and the Loyalty Reward are neither transferable nor exchangeable for cash, credit or other gifts, in full or in part. Any redemption eDM, Insurance-Reward and the Loyalty Reward that has expired or lost will not be replaced.
8. Citibank reserves the right, at any time with notice, to replace or substitute the Insurance-Reward and/or Loyalty Reward with any item of equivalent or similar value.



9. Citibank makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to any Insurance-Reward and/or Loyalty Reward. Citibank will not be responsible for any injury, loss or damages suffered as a result of the redemption or use of the Insurance-Reward and/or Loyalty Reward.
10. Citibank is not the supplier of the Insurance-Reward and/or Loyalty Reward and is not obliged to assist or act on behalf of any Eligible Customer in communicating with R360 for any reason. Each Eligible Customer accept the Insurance-Reward and/or Loyalty Reward as it is and subject to any terms and conditions that R360 may impose.
11. Citibank reserves the right to reverse or cancel any Insurance-Reward and/or Loyalty Reward already sent at its discretion, exercised reasonably, in respect of any refunded, cancelled, disputed transaction or where there has been a wrongful fulfilment of Insurance-Reward and/or Loyalty Reward to an Eligible Customer, including debiting the value of the Insurance-Reward and/or Loyalty Reward from the Eligible Customer's primary / main banking account.
12. 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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This advertisement has not been reviewed by the Monetary Authority of Singapore.

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**Terms and Conditions of Citi-AIA Insurance-Rewards Campaign (IPB) (1 Jan 2026 – 30 June 2026) (“Promotion”)**

The Program is jointly organised by Citibank Singapore Limited (“**Citi**” or “**Citibank**”) and AIA Singapore Private Limited (Reg. No. 201106386R) (“**AIA**”). By participating in this Promotion, you agree to be bound by these terms and conditions.

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

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

<b>Regular Premium (Savings)</b>	<b>Regular Premium (Protection)</b>
AIA Retirement Saver (IV) AIA Smart Wealth Builder AIA Smart Wealth Builder (II) AIA Platinum Gift for Life Plus (II) AIA Platinum Infinite Wealth ^ AIA Platinum Infinite Wealth (II)	AIA Platinum Generations (II) AIA Beyond Critical Care AIA Secure Flexi Term AIA Platinum Heritage Wealth (II)
<b>Single Premium (Savings)</b>	<b>Single Premium (Protection)</b>
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 Platinum Infinite Wealth (SP) ^ AIA Platinum Infinite Wealth (II) (SP)	AIA Platinum Legacy (IX) (SP) AIA Platinum Legacy (IX) (Multi-Pay) AIA Platinum Heritage Wealth (II) (SP) AIA Platinum Indexed Legacy (II) (SP) AIA Platinum Indexed Legacy (II) (Multi-Pay)

^ AIA Platinum Infinite Wealth and AIA Platinum Infinite Wealth (SP) will be withdrawn on 26 January 2026. Any such plan submitted prior to or on January 26, 2026 (inclusive), is an Eligible Plan.

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

“**New Housing Loan**” refers to:

- e. a credit facility to finance the purchase of Residential Property; or
- f. a credit facility to refinance an existing loan obtained from another financial institution for the purchase of Residential Property; or
- g. a credit facility otherwise secured by Residential Property; or
- h. a credit facility to refinance an existing credit facility obtained from another financial institution otherwise secured by Residential Property.

“**Residential Property**” means a residential property located or situated in Singapore, and which has been issued with a temporary occupation permit.



**“Reward Points”** refers to points issued by Reward360 Global Services Pte. Ltd. (“R360”), which may be used to redeem vouchers issued by merchants on the Reward360 platform provided by R360 to AIA.

**“Insurance-Reward”** and **“Loyalty Reward”** refers to Reward Points which Eligible Customers are entitled to receive under this Promotion, as set out in Clause 5.

**“Promotion Period”** means 1 Jan 2026 – 30 June 2026 (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**”):

- (d) who are not U.S. Persons;
- (e) whose purchased Eligible Plan(s) is issued during the Promotion Period;
- (f) who has not free-looked an issued policy in the last (6) six months, and subsequently re-submitted an application for an Eligible Plan during the Promotion Period;

The promotions, products and services mentioned in this document are not offered to individuals resident in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the “Privacy” section in the footer of our Citibank Website. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein 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 on the last day of the calendar month prior to inception of the Eligible Plan(s).

**“Eligible Mortgage Customers”** refers to Eligible Customers who had successfully accepted the Facility Letter for a New Housing Loan with Citibank between **1 July 2025, and 31 December 2025** (both dates inclusive).

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

Additionally, each Eligible Customer who qualifies as either i) an "Eligible Existing to Insurance Customer", or ii) an "Eligible Mortgage Customer", or iii) both "Eligible Existing to Insurance Customer" and "Eligible Mortgage Customer", is entitled to receive one (1) **Loyalty Reward** for each Eligible Plan issued during the Promotion Period which meets the premium amount as set out below.

The Insurance-Reward and Loyalty Reward are calculated using Singapore dollar as a base currency but subject to the terms herein, may be used to redeem vouchers denominated in a foreign currency at such prevailing exchange rate as determined by R360 from time to time.

**Reward Table A**

Regular Premium (Savings)		Insurance-Reward	Loyalty Reward
Annualised Premium <sup>(A)</sup>			
Tier 1	From USD 20,000 to below USD 25,000	SGD 200 worth of Reward Points	SGD 100 worth of Reward Points
Tier 2	From USD 25,000 to below USD 40,000	SGD 400 worth of Reward Points	SGD 200 worth of Reward Points
Tier 3	From USD 40,000 to below USD 75,000	SGD 600 worth of Reward Points	SGD 300 worth of Reward Points
Tier 4	From USD 75,000 and above	SGD 1,200 worth of Reward Points	SGD 600 worth of Reward Points

**Reward Table B**

Regular Premium (Protection)		Insurance-Reward	Loyalty Reward
Annualised Premium <sup>(A)</sup>			
Tier 1	From USD 4,500 to below USD 7,500	SGD 200 worth of Reward Points	SGD 100 worth of Reward Points
Tier 2	From USD 7,500 to below USD 15,000	SGD 400 worth of Reward Points	SGD 200 worth of Reward Points
Tier 3	From USD 15,000 to below USD 35,000	SGD 800 worth of Reward Points	SGD 400 worth of Reward Points
Tier 4	From USD 35,000 and above	SGD 2,000 worth of Reward Points	SGD 1,000 worth of Reward Points

**Reward Table C**

Single Premium (Savings)		Insurance-Reward	Loyalty Reward
Single Premium <sup>(A)</sup>			
Tier 1	From USD 150,000 to below USD 400,000	SGD 200 worth of Reward Points	SGD 100 worth of Reward Points
Tier 2	From USD 400,000 to below USD 800,000	SGD 800 worth of Reward Points	SGD 400 worth of Reward Points
Tier 3	From USD 800,000 to below USD 1,200,000	SGD 1,600 worth of Reward Points	SGD 800 worth of Reward Points
Tier 4	From USD 1,200,000 to below USD 1,600,000	SGD 2,600 worth of Reward Points	SGD 1,300 worth of Reward Points
Tier 5	From USD 1,600,000 and above	SGD 3,600 worth of Reward Points	SGD 1,800 worth of Reward Points

**Reward Table D**

Single Premium (Protection)		Insurance-Reward	Loyalty Reward
Single Premium <sup>(A)</sup>	Multi-Pay (APE) <sup>(A)(B)</sup>		
Tier 1	From USD 150,000 to below USD 400,000	From USD 15,000 to below USD 40,000	SGD 400 worth of Reward Points
Tier 2	From USD 400,000 to below USD 800,000	From USD 40,000 to below USD 80,000	SGD 1,200 worth of Reward Points
Tier 3	From USD 800,000 to below USD 1,200,000	From USD 80,000 to below USD 120,000	SGD 2,400 worth of Reward Points
Tier 4	From USD 1,200,000 to below USD 1,600,000	From USD 120,000 to below USD 160,000	SGD 3,600 worth of Reward Points
Tier 5	From USD 1,600,000 and above	From USD 160,000 and above	SGD 4,800 worth of Reward Points

**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 USD. Where the total gross premium amount of any purchased Eligible Plan is denominated in SGD, the exchange rate of SGD 1.29 = USD 1 is used to determine the total gross premium amount in USD. 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**

Existing to Insurance Customer: No

Mortgage Customer: Yes

Type of Eligible Plan purchased - Regular Premium (Savings)

Annualised Premium (ANP): USD 20,000

Value of Insurance-Reward: SGD 200 worth of Reward Points

Value of Loyalty Reward: SGD 100 worth of Reward Points

Illustration 2

Existing to Insurance Customer: Yes

Mortgage Customer: Yes

Type of Eligible Plan purchased: Single Premium (Savings)

Single premium: USD500,000

Value of Insurance-Reward: SGD 800 worth of Reward Points

Value of Loyalty Reward: SGD 400 worth of Reward Points

(B) If an Eligible Customer purchases AIA Platinum Legacy (IX) / AIA Platinum Indexed Legacy (II) and selects the multi-pay option, the following table will be used to determine the value of the Insurance-Reward and/or Loyalty Reward which the Eligible Customer is entitled to.

	Premium Payment Term (Years)	Annual Premium Equivalent (APE)
Multi-Pay	2	20% of Annual Premium
	3	30% of Annual Premium
	4	40% of Annual Premium
	5	50% of Annual Premium
	6	60% of Annual Premium
	7	70% of Annual Premium
	8	80% of Annual Premium
	9	90% of Annual Premium
	10 and above	100% of Annual Premium

Illustration 3

Existing to Insurance Customer: No

Mortgage Customer: No

Type of Eligible Plan purchased: Single Premium (Protection)(Multi-Pay)

Annual Premium: USD50,000

Premium Payment Term (Years): 7

Annual Premium Equivalent (APE):  $70\% \times \text{USD}50,000 = \text{USD } 35,000$

Value of Insurance-Reward: SGD 400 worth of Reward Points

Value of Loyalty Reward: Not applicable

4. Eligible 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.
5. Citibank reserves the right in its sole and absolute discretion, at any time with notice, to vary any of these terms and conditions (including, without limitation, amend the list of Eligible Plans and the type of shopping vouchers provided as Insurance-Reward and/or Loyalty Reward), suspend or withdraw the Promotion. Further information is set out in the Notification of Right of Review Clauses under the “General” tab of the Terms and Conditions page located at the footer of the Citibank Singapore Limited website.
6. 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 Insurance-Reward and/or the Loyalty Reward (if applicable) to the Eligible Customer’s email address in AIA’s records within 6 months from the end of the calendar month in which the purchased Eligible Plan has been incepted. The redemption of the



Insurance-Reward and/or the Loyalty Reward is subject to the terms and conditions as set out in the redemption eDM and the use of the Insurance-Reward and/or the Loyalty Reward is subject to such additional terms and conditions as may be imposed by the merchant. The redemption eDM, the Insurance-Reward and the Loyalty Reward are neither transferable nor exchangeable for cash, credit or other gifts, in full or in part. Any redemption eDM, Insurance-Reward and the Loyalty Reward that has expired or lost will not be replaced.

8. Where the vouchers are issued by merchants from other countries, the prevailing exchange rate as determined by R360 is used to determine the value of the vouchers in that foreign currency.
9. Citibank reserves the right, at any time with notice, to replace or substitute the Insurance-Reward and/or Loyalty Reward with any item of equivalent or similar value.
10. Citibank makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to any Insurance-Reward and/or Loyalty Reward. Citibank will not be responsible for any injury, loss or damages suffered as a result of the redemption or use of the Insurance-Reward and/or Loyalty Reward.
11. Citibank is not the supplier of the Insurance-Reward and/or Loyalty Reward and is not obliged to assist or act on behalf of any Eligible Customer in communicating with R360 for any reason. Each Eligible Customer accept the Insurance-Reward and/or Loyalty Reward as it is and subject to any terms and conditions that R360 may impose.
12. Citibank reserves the right to reverse or cancel any Insurance-Reward and/or Loyalty Reward already sent at its discretion, exercised reasonably, in respect of any refunded, cancelled, disputed transaction or where there has been a wrongful fulfilment of Insurance-Reward and/or Loyalty Reward to an Eligible Customer, including debiting the value of the Insurance-Reward and/or Loyalty Reward from the Eligible Customer's primary / main banking account.
13. 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.

### General Terms and Conditions

1. This Promotion may not be available to customers domiciled in all jurisdictions and this document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorised or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.
2. Investors should be aware of the laws in their home countries (or any other relevant jurisdiction) with regard to their banking activities with Citibank. Citibank shall not be liable for any loss or liability imposed on the investors by regulators in their home countries (or any other relevant jurisdiction) or as a result of their non-compliance with any regulations, law, or legal process that may be applicable to them.
3. Citibank has carefully chosen the respective business partner(s) for the Promotion. However, Citibank will not be liable for any loss, damage or non-performance arising from the delivery/use of products/services offered through this Promotion. 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.
4. Citibank shall have absolute discretion to use agents, contractors, correspondents or other third party to administer and/or implement the Promotion; and Citibank shall not be liable to any person for the act, omission or neglect on part of such agents, contractors, correspondents or third parties.
5. Citibank is required to observe certain U.S. laws and regulations, including but not limited to sanctions on certain countries, organizations and/or individuals issued by the U.S. government. These laws and regulations may require Citibank to refrain from fulfilling a Citibank Promotion. Neither Citibank, Citibank N.A. and its branches, Citigroup Inc. or any of its other subsidiaries or affiliates will be liable for any loss to customer as a result of taking or refraining from taking any actions to comply with any U.S. laws or regulations.
6. The Eligible Customer will assume, and be solely responsible for, any and all taxes of any jurisdiction or governmental or regulatory authority, including, without limitation, to any fulfillment of gifts.
7. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.
8. Citibank is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the bank or its servants or agents.
9. The collection, use and disclosure of the Eligible Customer's personal data will be in accordance with the Citibank Singapore Privacy Circular ([https://www.citibank.com.sg/global\\_docs/pdf/FINAL\\_CSL\\_PDPA\\_Circular.pdf](https://www.citibank.com.sg/global_docs/pdf/FINAL_CSL_PDPA_Circular.pdf)), also available at Citibank Singapore website (Footer>Privacy>Personal Data Protection and You>Privacy Circular). Further, if the Eligible Customer is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by Citi (whether now or in the future) to address applicable data privacy requirements, the Eligible Customer agrees to be bounded by the terms of such data privacy circular as set out in the Citibank Singapore Website (Website Footer > Privacy) which may be updated by Citi from time to time.
10. Citibank's decision on all matters relating to this Promotion will be at its sole and absolute discretion and will be final and binding on all participants.
11. Citibank full disclaimers, terms and conditions apply to individual products and banking services.



### Important Disclosures:

#### Life Insurance Disclaimer

This is only general product information provided by us and is not a contract of insurance. The information provided must be read with, and subject to, all the terms and conditions and exclusions contained in the policy. The insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA") and distributed by Citibank Singapore Limited. All insurance applications are subject to the insurer's underwriting and acceptance.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and surrender value payable (if any) may be zero or less than the total premiums paid. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.

Please refer to the policy contract for the full terms and conditions. Buying health insurance products that are not suitable for you may impact your ability to finance your future health needs. You should seek advice from a qualified adviser if in doubt. If you choose not to, you are responsible for ensuring that any insurance product you have applied for is suitable for you.

In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy.

Insurance products distributed are an obligation only of the insurance company. They are not a bank deposit or an obligation of or guaranteed by Citibank Singapore Limited or its related entities. These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

For US-dollar denominated insurance plans, premiums and benefits payable will be made in US dollars. For insurance plans denominated in other currencies, premiums will be deducted from your Citibank USD account. Equivalent returns on the policy in other currencies (including Singapore dollar) will depend on prevailing exchange rates which may be highly volatile.

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

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## Terms and Conditions of Citi-AIA LES MISÉRABLES THE ARENA SPECTACULAR WORLD TOUR Campaign (1 January 2026 – 15 March 2026) (“Promotion”)

The Promotion is jointly organised by Citibank Singapore Limited (“Citi” or “Citibank”) and AIA Singapore Private Limited (Reg. No. 201106386R) (“AIA”). By participating in this Promotion, you agree to be bound by these terms and conditions.

### 1. Definitions:

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

“Promotion Period” means 1 January 2026 – 15 March 2026 (both dates inclusive).

“Eligible Plan(s)” mean insurance plan(s) underwritten by AIA and distributed by Citibank, which is issued / incepted by AIA during the Promotion Period, and which satisfies all of the below criteria:

- (g) the free-look feature in respect of such insurance plan has not been exercised; and
- (h) the Annual Premium Equivalent (“APE”) of such insurance plan is at least S\$30,000 or US\$23,000.

Calculation of APE is as follows:

	Premium Payment Term (Years)	Annual Premium Equivalent (APE)
Single-Pay	1	10% of Single Premium <sup>(A)</sup>
Multi-Pay	2	20% of Annual Premium <sup>(A)</sup>
	3	30% of Annual Premium <sup>(A)</sup>
	4	40% of Annual Premium <sup>(A)</sup>
	5	50% of Annual Premium <sup>(A)</sup>
	6	60% of Annual Premium <sup>(A)</sup>
	7	70% of Annual Premium <sup>(A)</sup>
	8	80% of Annual Premium <sup>(A)</sup>
	9	90% of Annual Premium <sup>(A)</sup>
	10 and above	100% of Annual Premium <sup>(A)</sup>

Notes:

(A) Refers to the total gross premium amount, inclusive of all riders but excludes all single or regular premium top-ups and loadings (if applicable). Promotion is accorded or calculated based on total gross premium amount. Aggregation of premiums from two or more purchased Eligible Plans **is not permitted**.

“Gift” means the following gift under this Promotion, as set out in Clause 3 below.

**Gift\***

One (1) Pair of LES MISÉRABLES THE ARENA SPECTACULAR WORLD TOUR (Dress-Circle) Tickets and Pre-event cocktail for two (2) at the Sands Theatre at Marina Bay Sands Singapore (Event Date: 22 April 2026)

\* Up to 88 Gifts are available under this Promotion and are given to Eligible Customers who confirm their attendance as set out in Clause 7.

“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 is currently a primary / main account holder with a banking relationship in Citigold or Citigold Private Client;
- (b) who is not a U.S. Person;
- (c) who has not exercised the free-look feature for any previously issued policy that is underwritten by AIA and distributed by Citibank within the last (6) six months period (from the date of application submission for an Eligible Plan), and who has subsequently re-submitted an application for an Eligible Plan(s) during the Promotion Period;
- (d) who has submitted an application to purchase one or more Eligible Plan(s);
- (e) who is the policy owner in respect of one or more Eligible Plan(s); and
- (f) who has purchased one or more Eligible Plan(s) during the Promotion Period. Priority is given to the Customer whose Eligible Plan(s) has an earlier issuance / inception date. If two or more Customers’ Eligible Plan(s) have the same issuance / inception date, then priority is given to the Customer whose Eligible Plan(s) has a higher APE. If two or more Customers’ Eligible Plan(s) have the same issuance / inception date and APE, then priority will be given to the Customer who had submitted the application for the Eligible Plan(s) to Citibank on an earlier date.

The promotion, products and services mentioned in this document are not offered to individuals’ resident in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the “Privacy” section in the footer of our Citibank Website. 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.

A customer who satisfies all the above criteria is referred to as an “**Eligible Customer**”.

- 3. Each Eligible Customer is entitled to receive one (1) Gift only, regardless of the number of Eligible Plan(s) purchased.
- 4. Eligible Customer(s) 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.
- 5. Citibank reserves the right in its sole and absolute discretion, at any time with notice, to vary any of these terms and conditions (including, without limitation, amending the list of Eligible Plans and the type of Gift), suspending or withdrawing the Promotion. Further information is set out in the Notification of Right of Review Clauses under the “General” tab of the Terms and Conditions page located at the footer of the Citibank Singapore Limited website.



6. 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. Subject to the cap of 88 Gifts, Citibank will email an electronic direct mailer (eDM) to Eligible Customers in the order of priority set out in clause 2(f), until all Gifts have been claimed. To claim a Gift, Eligible Customers must confirm their attendance within seven (7) calendar days of receiving the eDM by either replying directly to the eDM or notifying their Client Advisor or Wealth Planning Advisor via email, explicitly stating their intent to attend the event. If an Eligible Client fail to confirm attendance or decline the Gift within this seven (7)-day period, the Gift will be permanently forfeited. Any forfeited Gift will be reallocated to the next Eligible Customer in order of priority as set out in clause 2(f), and Citibank will not entertain any subsequent request for such forfeited Gift.
8. Citibank will email the eDM to the Eligible Customer's registered email addresses in Citi's records by **7 April 2026**. Once Citibank has emailed the eDM to the Eligible Customer's registered email address per its records, Citibank has no further responsibility to notify the Eligible Customer via other means of communication. The Eligible Customer should therefore ensure that their email address registered with Citibank is up to date.
9. The use of the Gift is subject to such additional terms and conditions as may be imposed by the merchant. The Gift is neither transferable nor exchangeable for cash, credit or other gifts, in full or in part. Any Gift that has expired or lost will not be replaced.
10. Citibank reserves the right, at any time with notice, to replace or substitute the Gift with any item of equivalent or similar value.
11. Citibank makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to any Gift. Citibank will not be responsible for any injury, loss or damages suffered as a result of the redemption or use of the Gift.
12. Citibank is not the supplier of the Gift and is not obliged to assist or act on behalf of any Eligible Customer in communicating with the merchant for any reason. Each Eligible Customer accepts the Gift as it is and is subject to any terms and conditions that the merchant may impose.
13. Citibank reserves the right to reverse or cancel any Gift already sent at its discretion, exercised reasonably, in respect of any refunded, cancelled, disputed transaction or where there has been a wrongful fulfilment of Gift to an Eligible Customer, including debiting the value of the Gift from the Eligible Customer's primary / main banking account.
14. 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.

### General Terms and Conditions

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2. Investors should be aware of the laws in their home countries (or any other relevant jurisdiction) with regard to their banking activities with Citibank. Citibank shall not be liable for any loss or liability imposed on the investors by regulators in their home countries (or any other relevant jurisdiction) or as a result of their non-compliance with any regulations, law, or legal process that may be applicable to them.
3. Citibank has carefully chosen the respective business partner(s) for the Promotion. However, Citibank will not be liable for any loss, damage or non-performance arising from the delivery/use of products/services offered through this Promotion. 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.
4. Citibank shall have absolute discretion to use agents, contractors, correspondents or other third party to administer and/or implement the Promotion; and Citibank shall not be liable to any person for the act, omission or neglect on part of such agents, contractors, correspondents or third parties.
5. Citibank is required to observe certain U.S. laws and regulations, including but not limited to sanctions on certain countries, organizations and/or individuals issued by the U.S. government. These laws and regulations may require Citibank to refrain from fulfilling a Citibank Promotion. Neither Citibank, Citibank N.A. and its branches, Citigroup Inc. or any of its other subsidiaries or affiliates will be liable for any loss to customer as a result of taking or refraining from taking any actions to comply with any U.S. laws or regulations.
6. The Eligible Customer will assume, and be solely responsible for, any and all taxes of any jurisdiction or governmental or regulatory authority, including, without limitation, to any fulfillment of gifts.
7. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.
8. Citibank is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the bank or its servants or agents.
9. The collection, use and disclosure of the Eligible Customer's personal data will be in accordance with the Citibank Singapore Privacy Circular ([https://www.citibank.com.sg/global\\_docs/pdf/FINAL\\_CSL\\_PDPA\\_Circular.pdf](https://www.citibank.com.sg/global_docs/pdf/FINAL_CSL_PDPA_Circular.pdf)), also available at Citibank Singapore website (Footer>Privacy>Personal Data Protection and You>Privacy Circular). Further, if the Eligible Customer is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by Citi (whether now or in the future) to address applicable data privacy requirements, the Eligible Customer agrees to be bounded by the terms of such data privacy circular as set out in the Citibank Singapore Website (Website Footer > Privacy) which may be updated by Citi from time to time.
10. Citibank's decision on all matters relating to this Promotion will be at its sole and absolute discretion and will be final and binding on all participants.
11. Citibank full disclaimers, terms and conditions apply to individual products and banking services. For more details, please visit [www.citibank.com.sg/insdisclaimers](http://www.citibank.com.sg/insdisclaimers).



## Important Disclosures

### Life Insurance Disclaimer

This is only general product information provided by us and is not a contract of insurance. The information provided must be read with, and subject to, all the terms and conditions and exclusions contained in the policy. The insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA") and distributed by Citibank Singapore Limited. All insurance applications are subject to the insurer's underwriting and acceptance.

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Please refer to the policy contract for the full terms and conditions. Buying health insurance products that are not suitable for you may impact your ability to finance your future health needs. You should seek advice from a qualified adviser if in doubt. If you choose not to, you are responsible for ensuring that any insurance product you have applied for is suitable for you.

In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, if any, and the insurer may recover from you any expense incurred by the insurer in underwriting the policy.

Insurance products distributed are an obligation only of the insurance company. They are not a bank deposit or an obligation of or guaranteed by Citibank Singapore Limited or its related entities. These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

For US-dollar denominated insurance plans, premiums and benefits payable will be made in US dollars. For insurance plans denominated in other currencies, premiums will be deducted from your Citibank USD account. Equivalent returns on the policy in other currencies (including Singapore dollar) will depend on prevailing exchange rates which may be highly volatile.

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