

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^ AIA Platinum Infinite Wealth and AIA Platinum Infinite Wealth (SP) will be withdrawn on 26 January 2026.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**”):**

- (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)		Offer
Annualised Premium^(A)		Preferential 2-month SGD or USD Time Deposit interest rate^(C)
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^(A)		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. ^(B)
Tier 2	From USD 7,500 to below USD 15,000	6.00% p.a. ^(B)
Tier 3	From USD 15,000 to below USD 35,000	7.00% p.a. ^(C)
Tier 4	From USD 35,000 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)
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 ^(A)	Multi-Pay (APE) ^{(A)(E)}	Preferential 2-month SGD or USD Time Deposit interest rate ^(D)
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 = USD1 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 –

- Regular Premium (Savings)
Annualized Premium – USD 35,000
- Regular Premium (Protection)
Annualized Premium – USD 3,000
- 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 USD1,500,000 (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
 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), 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 bound 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.

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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.

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