

Terms and Conditions of Citi-AIA Onshore Insurance Time Deposit Promotion (1 July 2026 – 31 December 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 categories as defined in Clause 3. 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 that is placed **no later than 31st January 2027**.

“**Promotion Period**” means 1 July 2026 – 31 December 2026 (both dates inclusive).

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

“**Annualised Premium**” and “**Single Premium**” refers to total gross premium amount, inclusive of all riders but excluding all single or regular premium top-ups and loadings (if applicable).

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;

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.

The 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 1.27 = USD 1 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 reward table with the same policy owner 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.

Rewards Table A - Regular Premium (Participating Savings)

Eligible Plans		
- AIA Retirement Saver (IV) - AIA Smart Wealth Builder - AIA Smart Wealth Builder (II) - AIA Platinum Gift for Life Plus (II) - AIA Platinum Infinite Wealth (II)		
Annualised Premium ^(A)		Offer
		Preferential 2-month SGD or USD Time Deposit interest rate ^(B)
Tier 1	From SGD 25,000 to below SGD 35,000	4.00% p.a.
Tier 2	From SGD 35,000 to below SGD 50,000	5.00% p.a.
Tier 3	From SGD 50,000 to below SGD 100,000	6.00% p.a.
Tier 4	From SGD 100,000 and above	7.00% p.a.

Rewards Table B - Regular Premium (Investment-Linked)

Eligible Plans		
- AIA Platinum Wealth Venture 2.0 - AIA Elite Secure Income - AIA Platinum Wealth Legacy		
Annualised Premium ^(A)		Offer
		Preferential 2-month SGD or USD Time Deposit interest rate ^(B)
Tier 1	From SGD 35,000 to below SGD 100,000	4.00% p.a.
Tier 2	From SGD 100,000 and above	5.00% p.a.

Rewards Table C – Regular Premium (Protection)

Eligible Plans		
- AIA Guaranteed Protect Plus (IV) - AIA Beyond Critical Care - AIA Premier Disability Cover - AIA Secure Flexi Term - AIA Platinum Heritage Wealth (II)		
Annualised Premium ^(A)		Offer
		Preferential 2-month SGD or USD Time Deposit interest rate
Tier 1	From SGD 6,000 to below SGD 10,000	4.00% p.a. ^(C)
Tier 2	From SGD 10,000 to below SGD 20,000	5.00% p.a. ^(C)
Tier 3	From SGD 20,000 to below SGD 50,000	6.00% p.a. ^(B)
Tier 4	From SGD 50,000 and above	7.00% p.a. ^(B)

Notes:

- (A) 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(s) or SGD 1,000,000 (or USD equivalent), whichever is lower.
- (B) 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.
- (C) 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.

Illustration 1

Customer purchased 3 Eligible Plans –

- Regular Premium (Participating 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 1.27 = USD 1.

Customer is entitled to the following 2 offers:

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

Total Annualised Premium under Rewards Table A = SGD 35,000
 Preferential 2-month SGD or USD Time Deposit interest rate – 5.00% p.a.
 Minimum 2M TD Placement Amount: SGD 10,000 or USD 7,874.02
 Maximum 2M TD Placement Amount: SGD 70,000 or USD 55,118.11

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 – 4.00% p.a.
 Minimum 2M TD Placement Amount: SGD 5,000 or USD 3,937.01
 Maximum 2M TD Placement Amount: SGD 16,000 or USD 12,598.43

Rewards Table D - Single Premium (Participating Savings)

Eligible Plans		
- AIA Retirement Saver (IV) (SP) - AIA Smart Wealth Builder (SP) - AIA Smart Wealth Builder (II) (SP) - AIA Elite Secure Income (SP) - AIA Platinum Gift for Life Plus (SP) - AIA Platinum Gift for Life Plus (II) (SP) - AIA Platinum Infinite Wealth (II) (SP)		
Single Premium ^(D)		Offer
		Preferential 2-month SGD or USD Time Deposit interest rate ^(B)
Tier 1	From SGD 200,000 to below SGD 500,000	6.00% p.a.
Tier 2	From SGD 500,000 to below SGD 1,000,000	8.00% p.a.
Tier 3	From SGD 1,000,000 to below SGD 1,500,000	10.00% p.a.
Tier 4	From SGD 1,500,000 to below SGD 2,000,000	12.00% p.a.
Tier 5	From SGD 2,000,000 and above	14.00% p.a.

Rewards Table E – Single Premium (Protection)

Eligible Plans			
- 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)			
Single Premium ^(D)		Multi-Pay (APE) ^(E)	Offer
			Preferential 2-month SGD or USD Time Deposit interest rate ^(B)
Tier 1	From SGD 200,000 to below SGD 500,000	From SGD 20,000 to below SGD 50,000	8.00% p.a.
Tier 2	From SGD 500,000 to below SGD 1,000,000	From SGD 50,000 to below SGD 100,000	10.00% p.a.
Tier 3	From SGD 1,000,000 to below SGD 1,500,000	From SGD 100,000 to below SGD 150,000	13.00% p.a.
Tier 4	From SGD 1,500,000 to below SGD 2,000,000	From SGD 150,000 to below SGD 200,000	14.00% p.a.
Tier 5	From SGD 2,000,000 and above	From SGD 200,000 and above	16.00% p.a.

(D) The maximum placement amount for the 2M TD is 50% of the single premium amount of the purchased Eligible Plan(s) or SGD 2,000,000 (or USD equivalent), whichever is lower.

(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. The maximum placement amount for the 2M TD is a sum equivalent to five times the Annual Premium Equivalent (APE) amount of the purchased Eligible Plan(s) or SGD 2,000,000 (or USD equivalent), whichever is lower.

Where an Eligible Customer aggregates a single premium plan and a multi-pay plan under Rewards Table E, the Aggregated APE as defined below is used to determine which Offer the Eligible Customer is entitled to.

Aggregated APE = (Single Premium of Single Premium Policy × 10%) + APE of Multi-Pay Policy

	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 1.27 = USD 1.

Customer is entitled to the following offer:

Single Premium – USD 1,000,000 (SGD equivalent being SGD 1,270,000)
 Preferential 2-month SGD or USD Time Deposit interest rate – 13.00% p.a.
 Minimum 2M TD Placement Amount: SGD 10,000 or USD 7,874.02
 Maximum 2M TD Placement Amount: SGD 645,000 or USD 507,874.01

Illustration 3

Customer purchased 1 Eligible Plan
 Type of Eligible Plan purchased - Single Premium (Protection)(Multi-Pay)

Premium Payment Term (Years) – 6
 Annual Premium – USD 50,000 (SGD equivalent being SGD 63,500)
 Annual Premium Equivalent (APE) – $60\% \times \text{SGD } 63,500 = \text{SGD } 38,100$

Customer is entitled to the following offer:

Preferential 2-month SGD or USD Time Deposit interest rate – 8.00% p.a.
 Minimum 2M TD Placement Amount: SGD 10,000 or USD 7,874.02
 Maximum 2M TD Placement Amount:
 $= \text{Annual Premium Equivalent (APE)} \times 5 = \text{SGD } 38,100 \times 5 = \text{SGD } 190,500 \text{ or USD } 150,000$

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.

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