

Citigold IPB SG60 Digital Promotion 2025 Terms and Conditions

By enrolling in this **Citigold IPB SG60 Digital Promotion 2025**, a New Customer shall be deemed to have read, understood and accepted these Terms and Conditions.

This Promotion is not valid with other retail bank promotions except Citi IPB New-to-Bank Welcome Programme 2025, Citigold Private Client and Citigold High-Rate Fresh Funds Time Deposit Promotion, Investment Time Deposit Promotion, Insurance Rewards Program and such other promotions that may be specified by Citi from time to time and is subject to change at Citi's sole discretion without notice.

This Promotion is not available to U.S. Persons.

Definitions

Unless the context otherwise requires, terms used in these Terms and Conditions shall have the following meaning:

"Asset Transfer-in" refers to the transfer of securities (investment fund or bond or structured note or shares) from outside Citi into a New Customer's primary/main investment account with Citi.

"Assets Under Management" ("AUM") refers to the combined balances held in a customer's primary accounts including Citibank checking and savings account, time deposits, investments, and premiums of life insurances distributed by Citi and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R). For avoidance of doubt, the USD value of AUM is based on prevailing exchange rate computed in the customer's bank statement. AUM fluctuation due to market volatility is defining of a customer's AUM and is conclusive as indicated in the customer's bank statement.

"Citi" or **"Citibank"** refers to Citibank Singapore Limited, International Personal Bank Singapore.

"Enrolment Month" refers to the calendar month in which an Eligible New Customer opens his/her account to establish a Citigold or Citigold Private Client relationship.

"Eligible New Customer" refers to a customer who fulfills the following criteria:

- I. is not a U.S. Person;
- II. is at least the age of 18 during the Enrolment Month;
- III. does not have a primary Banking Account or primary relationship in each of the last thirteen (13) calendar months before the Enrolment Month;
- IV. does not have any AUM in each of the last thirteen (13) calendar months before the Enrolment Month; and opens a primary sole Banking Account or a primary joint Banking Account with a person who does
- V. not have any Banking Account/ relationship with Citi

"Reward" refers to the USD\$160 Cash (SG60 Digital Bonus) as detailed under Clause 2 below which is awarded to the Eligible New Customer upon fulfillment of the criteria as set out under Clause 1 below.

"Promotion" refers to the Citigold IPB SG60 Digital Promotion as set out in these Terms and Conditions.

"Promotion Period" refers to 1 July 2025 to 31 August 2025 (both days inclusive).

"U.S. Persons" refers to United States ("U.S.") Citizens, U.S. Residents, U.S. Green Card holders or clients with a U.S. mailing address, U.S. telephone number, are not eligible for all Promotions. 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 U.S. tax purposes.

"Welcome Period" refers to a period of three (3) calendar months following the enrolment date, including the Enrolment Month.

1. To be eligible for the Reward, an Eligible New Customer is required to fulfil the following criteria:
 - a. By the end of the Promotion Period:
 - (i) Customer has completed and submitted a new Citigold or Citigold Private Client banking application directly through Citi's website or through online advertisements.
 - b. Have your Bank Account successfully opened and approved by Citibank within Promotion Period
 - c. By the end of the Welcome Period, establish and have a qualified banking relationship of
 - (i) Citigold with AUM \geq US\$250,000 OR,
 - (ii) Citigold Private Client with AUM \geq US\$1,100,000 and opt in to be treated as an Accredited Investor on an individual basis in the capacity as a primary accountholder
 - d. Successfully complete an Investment Risk Profile with his/her Relationship Manager.
 - e. Ensure the eligible bank account must not be suspended, cancelled or terminated, must remain in good standing, and must be always conducted in a proper and satisfactory manner, as determined by Citibank in its sole and absolute discretion.
2. An Eligible New Customer who fulfils all the criteria in Clause 1 above will be eligible to receive a reward of USD\$160 Cash ("Reward") as SG60 Digital Bonus.
3. Reward in cash will be credited into an Eligible New Customer's primary Citi USD transactional account that is of good standing ie not blocked/ suspended/ under investigation, or in the process of being closed (whether by the New Customer or Citibank) to be selected at Citi's sole discretion and without prior notice to New Customer. Reward will be credited within twelve (12) to sixteen (16) weeks provided that Citibank may extend this period with notice.

Generic Terms and Conditions

4. This Promotion may not be available to clients 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 authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation. Please be further advised that not all products and services are available in all jurisdictions. Additionally, your country of residence may have laws or regulations that limit your access to certain products or services.
5. New Customers 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.
6. By participating in the Promotion, you consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of your personal data by/to Citi and such other third party that Citi may reasonably consider necessary for the purpose of the program, and confirm that you agree to be bound by the terms of the Citi Privacy Circular, which can be found on our privacy page set out in Citibank Singapore website (Website Footer > Privacy > Personal Data Protection and You > Privacy Circular).



7. Citibank shall have absolute discretion to use agents, contractors, correspondents or other third parties 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.
8. 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 Program. 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 client as a result of taking or refraining from taking any actions to comply with any U.S. laws or regulations.
9. Eligible New 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.
10. Citi reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion from time to time, without having to give any prior notice including varying any part of or all of the rewards in this Promotion.
11. Citi's decision on all matters relating to this promotion and all disputes will be at its discretion and will be final and binding on all customers.
12. 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.
13. In the event of any inconsistency between these terms and conditions and any advertising promotional, publicity and other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.

IMPORTANT NOTES

Citibank Singapore Limited does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka or Peru. This document and any accompanying terms and conditions (if applicable) is/are not, and should not be construed as, solicitation of such individuals to buy or sell any product or service.

Investment products are not bank deposits or obligations of or guaranteed by Citibank Singapore Limited, Citigroup, Inc or any of their affiliates or subsidiaries unless specifically stated. Investment products are subject to investment risks, including the possible loss of the principal amount invested. Past performance is not indicative of future results, prices can go up or down. Investors investing in investment and/or treasury products denominated in non-local currency should be aware of the risks of exchange rate fluctuations that may cause a loss of principal when foreign currency is converted back to the investors' home currency. The information on this page does not constitute the distribution of any information or the making of any offer of solicitation by anyone in any jurisdiction in which such distribution or offer is not authorised or to any person to whom it is unlawful to distribute such document or to make any offer or solicitation.

Interested investors should seek the advice of their financial advisors, as appropriate. In the event that you choose not to seek advice from a financial advisor, you should carefully consider whether securities investments are suitable for you in light of your investment objectives, financial means and risk profile. Investment products and services are not available to U.S. Persons

Important Insurance Disclosures

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 AIA's underwriting and acceptance. This is only general product information provided and is not a contract of insurance. The information provided must be read with, and is subject to, all the terms and conditions and exclusions contained in the policy contract. Protected up to specified limits by SDIC. Please refer to full disclosures applicable to relevant product(s) and/or service(s)

Notification of Right of Review Clauses

As part of our commitment to fair dealing, we wish to notify you that the terms and conditions governing your product and/or service relationship with us contain clauses that give us the unilateral right to revise such terms and conditions. Please refer to the Notification of Right of Review Clauses as set out in Citibank Singapore website (Website Footer > Terms and Conditions > General).

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$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 the official Singapore Deposit Insurance Corporation Limited website at www.sdic.org.sg

Please refer to the full disclaimers and terms and conditions applicable to relevant products and services.

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