

**Citigold SG60 Digital Promotion 2025 Terms and Conditions**

By enrolling in this Citigold SG60 Digital Promotion (“**Promotion**”), a customer shall be deemed to have read, understood and accepted the Citigold SG60 Digital Promotion 2025 Terms and Conditions (the “**Terms and Conditions**”).

This Promotion is not valid with other retail bank promotions except Citi New-to-Bank Welcome Programme 2025, Citigold SGD and USD Time Deposit Promotion, SGD and USD Time Deposit Investment Bundle Promotion, Citi-AIA 10<sup>th</sup> Anniversary Insurance Time Deposit Promotion, 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:

“**AUM**” refers to the combined balances held in a Eligible New Customer’s primary accounts including Citibank checking and savings account (except cash management 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, SGD value of AUM is based on prevailing exchange rate computed in Eligible New Customer’s bank statement. AUM fluctuation due to market volatility is defining of a New Customer’s AUM and is conclusive as indicated in Eligible New Customer’s bank statement.

“**Citi**” or “**Citibank**” refers to Citibank Singapore Limited.

“**Enrolment Month**” refers to the calendar month in which a 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
- V. opens a primary sole Banking Account or a primary joint Banking Account with a person who does not have any Banking Account/ relationship with Citi.

“**Reward**” refers to the S\$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 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, clients with a U.S. mailing address or having a 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 Citibank’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  $\geq$  S\$300,000 OR,
    - (ii) Citigold Private Client with AUM  $\geq$  S\$1,500,000 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 and Fact Find Report with his/her Relationship Manager by end of the Welcome Period.
  - 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.

For avoidance of doubt, Eligible New Customer that successfully establish their Citigold or Citigold Private Client banking relationship via Singsaver and MoneySmart channels are excluded from the Reward.

2. An Eligible New Customer who fulfils all the criteria in Clause 1 above will be eligible to receive a reward of S\$160 Cash ("Reward") as SG60 Digital Bonus.
3. Reward in cash will be credited into a New Customer's primary Citi SGD savings or current account that is of good standing i.e. 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.
4. Citibank is entitled, at any time with reasonable notice, to vary, delete or add to any of these terms and conditions ("Change in Terms and Conditions") including changing the gift, and to suspend or terminate the Promotion with effect from such date as Citibank may determine, in response to factors including, but not limited to, evolving market and/or economic conditions, interest rate environment and regulatory requirements. Citibank shall endeavour to give you no less than 30 days' prior notice before effecting such Change in Terms and Conditions. Should you decide (at the relevant time) not to accept Citi's revisions to the terms and conditions governing your product and/or service relationship, you may terminate your product and/or service relationship in accordance with the relevant terms and conditions of the product and/or service. Please note that fees and charges may apply for early termination and payment obligations may also be accelerated for certain products and/or services.

Citibank's decision on all matters relating to this Promotion is final and binding. In the event of any inconsistency between any marketing material and these terms and conditions, these terms and conditions shall prevail insofar as it relates to the Promotion.

**IMPORTANT NOTES**

Citibank charges a monthly service fee of S\$15 when your Total Relationship Balance (as defined below) falls below S\$15,000 at the end of each month. Total Relationship Balance (“**TRB**”) is the sum of:

- (i) the average daily balance of your checking, savings and deposit accounts,
- (ii) the average daily value of your investments, and
- (iii) all outstanding amount(s) payable on your scheduled loan accounts as of the date of your last statement.

Citi's determination of TRB will be conclusive.

To continue enjoying the exclusivity of your Citigold Private Client/ Citigold/ Citi Priority / Citi Plus status, you will need to maintain a minimum of S\$1,500,000, S\$250,000, S\$70,000, and S\$15,000 respectively in AUM with Citi. Please be informed that Citi may also, from time to time, realign your banking relationship. As an example, your Citigold relationship may be transferred to a Citibanking relationship if your AUM falls below the minimum AUM threshold of the respective segment you are tagged to. You will be notified by SMS from Citibank of any adjustment to your banking relationship.

If an account is closed within six (6) months from the date it was opened, an account closure fee of S\$50 will be imposed on the customer.

**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](http://www.sdic.org.sg)

**Disclaimers**

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 or Sri Lanka. 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.

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.