



**Citi Lunar New Year 2024 eBrokerage Promotion  
Terms & Conditions**

**Citi Lunar New Year 2024 eBrokerage Promotion (“Promotion”) Cashback eligibility**

1. This Promotion is valid from 1 January to 29 February 2024 (both dates inclusive) (“Promotion Period”).
2. This Promotion is open to all Eligible Customers of Citibank Singapore Limited (“Citi”) who successfully execute “buy” transactions on the Hong Kong (“HK”) and/or Singapore (“SG”) and/or United States (“US”) markets and meet the requirements as defined in Paragraph 5 below. “Eligible Customer” refers to an individual who is not a U.S Person. “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 Campaigns. 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.
3. To participate in the Promotion, an Eligible Customer must successfully execute “buy” transactions on the Hong Kong (“HK”) and/or Singapore (“SG”) and/or United States (“US”) markets and meet the requirements as defined in Paragraph 5 below using his/her e-brokerage account on Citibank Online or on the Citi Mobile® App during the Promotion Period.
4. An Eligible Customer must maintain a valid primary SGD savings or current account to receive the cashback, and where an Eligible Customer has more than one SGD savings or current account, Citi may at its sole discretion determine which account to credit the cashback. Citi shall not be liable for any delay in reward fulfilment due to inaccurate, incomplete, or unavailable information in the system.
5. Depending on the amount of “buy” transactions in SGD equivalent, the Eligible Customer can enjoy the corresponding cashback amount set out in the table below:

<b>Total “buy” transactions in SGD equivalent</b>	<b>Cashback amount in SGD</b>
S\$25,000 to < = S\$49,999	S\$100
S\$50,000 to < = S\$149,999	S\$200
S\$150,000 and above	S\$300

6. For the avoidance of doubt, no cashback will be awarded for accumulated amounts in “sell” transactions.
7. The total amount of all “buy” transactions settled during the Promotion Period will be aggregated into one (1) total sum in SGD equivalent using prevailing exchange rates decided by Citi and the applicable cashback will be aggregated into one (1) total sum in SGD equivalent using a prevailing exchange rate decided by Citi. The cashback will be credited into the Eligible Customer’s SGD savings or current account by 31 March 2024.
8. Citibank’s decision on all matters relating to the Promotion, including determination of whether a “buy” transaction qualifies for the applicable cashback, will be at its discretion and will be final and binding. Accordingly, Citibank reserves the right to reverse any cashback already sent at its discretion, exercised reasonably, in respect of any cancelled or disputed “buy” transactions or where there has been a wrongful fulfilment of cashback, including debiting the value of the cashback from the account of the Eligible Customer.
9. Citi reserves the right at its absolute discretion to suspend or terminate this Campaign or vary, delete or add to any of these terms and conditions at any time without having to give prior notice.
10. The Promotion terms must be read in conjunction with the Terms and Conditions <https://www.citibank.com.sg/investments/pdf/investment-products/brokerage/e-broke-terms-and-conditions.pdf>) for Citibank Brokerage Services, which governs the Eligible Customer’s use of his/her e-brokerage account.
11. Citi shall not be liable in any way for any loss or damage or expense arising out of or in connection with the Promotion, including without limitation, from any late or non-receipt of notifications, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.
12. 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 Investment Information**

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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 investments products are suitable for you in light of your investment objectives, financial means and risk profile.

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