



Citi Top-Up Promotion Terms and Conditions

By enrolling in this Citi Top-Up Promotion (“**Promotion**”), a Customer shall be deemed to have read, understood and accepted these Terms and Conditions. This Promotion is only valid from 1 January to 29 February 2024 (“**Promotion Period**”), is not valid with other promotions, such as the Citi New-to-Bank Promotion, and is subject to change, including but not limited to early termination, at Citi’s discretion without notice. Citi’s decision on all matters relating to this Promotion will be final and binding on all participants.

This Promotion is not available to U.S. Persons. “U.S. Person” 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. 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.

“**Account Balance**” refers to the sum of the month-end balances (in SGD equivalent value) held in a Customer’s primary/main Citibank checking and savings accounts, including overnight deposit, premium account, and brokerage cash account. For the purpose of this Promotion, payment made through a Customer’s primary/main Citibank checking and savings accounts for new Citi distributed Investment upon settlement date or new Insurance upon policy inception date will not count towards a reduction in Account Balance. Account Balance does not include balances in cash management account and time deposit. SGD value of Account Balance is based on prevailing exchange rate computed in Customer’s bank statement and may be subject to fluctuation due to market volatility. Citi’s determination of Account Balance will be conclusive.

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

“**Customer**” refers to a Citigold or Citigold Private Client primary/main account holder where he/she fulfills the following criteria:

- (i) is not a U.S Person as defined above;
- (ii) is at least the age of 18 during the Top-Up Month; and
- (iii) whose first primary banking relationship with Citi had been opened at least three (3) calendar months before the enrolment in this Promotion.

“**Insurance**” refers to any in-force life insurance plan distributed by Citi on an advised basis where Customer is the policy owner.

“**Investment**” refers to an investment fund, bond, structured note or shares held in Customer’s primary/main investment account with Citi.

“**Investment Transfer-in**” refers to the transfer of securities (investment fund or bond or structured note or shares) from outside Citi into a Customer’s primary/main investment account with Citi. Any transfer of securities between Citi accounts will not count towards Investment Transfer-in. Citi’s determination of Investment Transfer-in value will be conclusive.

“**Top-Up**” may be done in the month(s) of January and/or February, subject to accurate and complete record of each enrolment via a Citigold or Citigold Private Client Relationship Manager. A Customer who wishes to participate in both Top-Up Months of January and February must submit 2 separate enrolments accurately in each of the Top-Up Months respectively. “**Top-Up**” refers to:

For Top-Up done in January 2024 (“**Top-Up Month**”)

- (i) A net increment in the Customer’s Account Balance as of 31 January 2024 against his/her Account Balance as of 31 December 2023 (“**Reference Date**”); and/or
- (ii) A net Investment Transfer-in settled and credited into Customer’s primary/main investment account with Citi between 1 January and 31 January 2024.

For Top-Up done in February 2024 (“**Top-Up Month**”)

- (iii) A net increment in the Customer’s Account Balance as of 29 February 2024 against his/her Account Balance as of 31 December 2023¹ (“**Reference Date**”)
- (iv) A net Investment Transfer-in settled and credited into Customer’s primary/main investment account with Citi between 1 February and 29 February 2024.

For avoidance of doubt, transfer of funds between Citi accounts and proceeds from the sale or redemption of Investment and/or Insurance held with Citi will not count towards Top-Up.

¹ Should a Customer participate in both Top-Up Months, the net increment in the Customer’s Account Balance in January will not be counted towards the net increment in the Customer’s Account Balance in February as “Top-Up”.



1. The rewards available in this Promotion are as follows:

Citi Top-Up Promotion Reward Table	
Total Top-Up (SGD equivalent)	Total Cash Reward (SGD)
≥ S\$100,000	S\$910
≥ S\$300,000	S\$2,800
≥ S\$800,000	S\$7,600
≥ S\$1,800,000	S\$17,500
≥ S\$3,000,000	S\$30,000

2. A Customer of Citigold or Citigold Private Client must meet the segment Asset Under Management requirement of S\$250,000 and S\$1,500,000 respectively by the end of Top-Up Month, throughout and up to the point of reward fulfilment. A Customer is also required to fulfill the following conditions corresponding to the Top-Up Month:

For Top-Up done in January 2024:

- 2.1. 1 January to 31 January 2024 – Enrolls in the Promotion via a Citigold or Citigold Private Client Relationship Manager and completes a Top-Up; and
 2.2. 1 February to 30 April 2024 – Maintains the Account Balance valued as of 31 January 2024, and not have a net outflow of securities up to the point of reward fulfilment.

For Top-Up done in February 2024:

- 2.3. 1 February to 29 February 2024 – Enrolls in the Promotion via a Citigold or Citigold Private Client Relationship Manager and completes a Top-Up; and
 2.4. 1 March to 31 May 2024 – Maintains the Account Balance valued as of 29 February 2024, and not have a net outflow of securities up to the point of reward fulfilment.

For avoidance of doubt, a Customer may deploy his/her funds for the payment of new Investment settled and/or Insurance inception within the calendar month of such payment. The payment amount of these transactions will not impact the maintenance of Account Balance. A Customer may perform sale and redemption of his/her existing Investment held with Citi, subject to the proceeds from such sale and redemption being redeployed into other new Investment, Insurance, or held in eligible Account Balance.

3. A Customer will qualify for one (1) Cash Reward for each Top-Up Month, subject to successful fulfilment of all Terms and Conditions herein. Cash Reward will be accorded based on the corresponding Total Top-Up tier of the Promotion by 31 May 2024 (for Top-Up done in January 2024) and 30 June 2024 (for Top-Up done in February 2024). Citi shall not be liable for any delay in reward fulfilment or non-fulfilment due to inaccurate, incomplete or unavailable information on all matters relating to this Promotion. There shall be no notification served relating to the participation and fulfilment of this Promotion.

Cash Reward will be credited into a Customer's valid primary/main Citi SGD savings or current account, and Citi shall have the sole discretion in selecting the reward crediting account.

Important Notes

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 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 refer to SDIC's website.

The promotions, products and services mentioned in the referenced document are not offered 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. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.

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