



Citigold Private Client USD Time Deposit Investment Bundle Promotion Terms and Conditions

1. Definition:

An “**Accredited Investor**” is an individual who meets the requirements set out under the Securities and Futures Act, 2001 of Singapore and opts in to be treated as an Accredited Investor by the bank.

“**AUM**” refers to the combined balances held in a client'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 Customer's bank statement. AUM fluctuation due to market volatility is defining of a Customer's AUM and is conclusive as indicated in Customer's bank statement.

“**Citi**” or “**Citibank**” refers to Citibank Singapore Limited unless the context otherwise requires.

“**Existing Funds**” refers to all other deposits that are not considered as New Funds.

“**New Funds**” means a deposit of funds: (a) from outside Citibank and (b) which is incremental to the average daily balance of checking, savings and deposit accounts for the month before the placement of the time deposit. Any transfer of funds between Citibank account(s) would not be considered as New Funds.

“**Promotion**” refers to the Citigold Private Client USD Time Deposit Investment Bundle Promotion.

2. The Promotion entitles Eligible Customers (defined in clause 3 below) to enjoy the USD 2-month Promotional Time Deposit rate from 1 February 2026 to 28 February 2026 (“**Promotion Period**”) with a minimum investment purchase of US\$50,000 equivalent. This Promotion is subject to change at our sole discretion and is not valid with other promotions including SGD Time Deposit Investment Bundle promotion unless otherwise stated.
3. The Promotion is only applicable to all Citibank Clients including existing Accredited Investors (“**Eligible Customer**”) who meet the following conditions:
 - Have a qualified banking relationship of a Citigold Private Client (AUM of \geq S\$1,500,000) during the Promotion Period (“**Eligible Customer**”).
 - Place the promotional Time Deposit with New Funds or Existing Funds through a Relationship Manager. This promotion is not applicable for placement through Citibank Online or Citi Mobile App.
 - Investment purchase must be made within the Promotion Period. Time Deposit will be valued only upon Investment settlement date. Time Deposit must be effected by 31 March 2026.
 - “Investment” refers to a Citi distributed investment product with a minimum net sales charge of one (1) per cent.
 - If an Investment is denominated in a foreign currency, the value of such Investment will be converted to USD using the standard prevailing rate as deemed by Citi for the purposes of determining the Maximum Time Deposit Placement amount under this Promotion.
 - All other existing investment products terms and conditions apply.
 - In addition to above conditions, if customers opt in as Accredited Investor as defined in Clause 3 during the Promotion Period, customer will be deemed as eligible for the promotion (“**Eligible AI Customer**”)



| Investment Sales Charge | New Funds Deposit USD 2-month Promotional Time Deposit Rate (p.a.) | | Existing Funds Deposit USD 2-month Promotional Time Deposit Rate (p.a.) | | Minimum Time Deposit Placement | Maximum Time Deposit Placement |
|-------------------------|--|------------------------|---|------------------------|--------------------------------|---|
| | (Eligible Customer) | (Eligible AI Customer) | (Eligible Customer) | (Eligible AI Customer) | | |
| 1% and above | 4.50% | 4.55% | 4.00% | 4.05% | US\$50,000 | Lower of: <ul style="list-style-type: none"> • 1 x Investment placement amount; or • US\$5,000,000 |

4. An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date.
5. Should an Eligible Customer not meet the terms and conditions of this Promotion, Citibank reserves the right to adjust the Promotional Time Deposit to its standard prevailing rate.
6. 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 varying the Promotional Interest Rate, 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. Please note that Promotional Interest Rates are impacted by, and may be changed in response to, fluctuating market rates. For the avoidance of doubt, any changes in Promotional Interest Rate will not affect Promotional Time Deposits that have already been placed prior to such Change in Terms and Conditions. You may pre-terminate the Promotional Time Deposit if you do not accept the Change in Terms and Conditions. An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date. By retaining the Promotional Time Deposit, you will be deemed to have accepted and agreed to any Change in Terms and Conditions and will be bound by them. 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.

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 www.sdic.org.sg.

Important Investment Information

Investments are: Not Bank Deposits • Not Bank Guaranteed • May Lose Value • Not FDIC Insured • Not Offered to US Persons • Are subject to investment risks, including the possible loss of the principal amount



invested. For Important Investment Information, visit Citibank Singapore website, refer to the bottom of the page, click on "Disclaimers", followed by "Investments", then "Important Investment Information".

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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Important Note

Foreign currency investments are subject to rate fluctuations, which may provide both opportunities and risks. You may experience a loss when you convert foreign currency back to your home currency. Exchange controls may be applicable from time to time to certain foreign currencies. You should therefore determine whether any foreign currency investment is suitable for you in the light of your investment objectives, your financial means and your risk profile.

Disclaimer

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