



## Citigold Private Client and Citigold SGD Time Deposit Promotion (“Promotion”) Terms and Conditions

### 1. Definition:

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

“Promotion” refers to Citigold Private Client and Citigold SGD Time Deposit Promotion.

“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.

“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.

2. This Promotion entitles Eligible Customers (defined in clause 3 below) of Citibank to enjoy the Promotional Interest Rates set out in Clause 4 below for a 6-month and/or 12-month SGD Time Deposit (“Promotional Time Deposit”) placed during the period 1 November 2022 to 31 December 2022, both days inclusive (“Promotion Period”).

3. The Promotion is only applicable to all customers who have a qualified banking relationship of a Citigold (AUM of  $\geq$  S\$250,000) or a Citigold Private Client (AUM of  $\geq$  S\$1,500,000) during the Promotion Period (“Eligible Customer”).

4. The Promotional Interest rates set out below are only applicable to a minimum time deposit amount of S\$50,000 in New Funds and maximum deposit amount of S\$3 million in New Funds per Eligible Customer.

Currency	Tenure	New Funds Deposit Amount	Promotional Interest Rate (p.a.)
SGD	3 months	S\$50,000 to S\$3 million	2.80%
	6 months	S\$50,000 to S\$3 million	3.00%
	12 months	S\$50,000 to S\$3 million	3.20%

5. The Promotional Time Deposit must be placed during the Promotion Period through a Relationship Manager. This Promotion is not applicable for placement through Citibank Online or Citi Mobile App.

6. An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date.

7. If client has selected to rollover the time deposit upon maturity, the time deposit will be renewed at prevailing board rates upon maturity.

8. Should an Eligible Customer not meet the terms and conditions of this Promotion, Citibank reserves the right to adjust the Promotional Interest Rate to the standard prevailing rate.

9. Citibank has reasonable discretion to vary, delete or add to any of these terms and conditions including varying the Promotional Interest Rate, and to suspend or terminate the Promotion without any prior notice or reason. 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\$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.