Citibank Exclusive SGD New Funds Time Deposit Promotion ("Promotion") Terms and Conditions

1. Definition:

"Average Daily Balance (ADB)" is the sum of the end-of-day balances in an account for a calendar month, divided by the total number of days in that calendar month. For the avoidance of doubt, ADB is calculated as follows: [Sum of each end-of-day account balance for the month] / [Number of calendar days in the calendar month]

"Citi" or "**Citibank**" refers to Citibank Singapore Limited.

"Eligible Customer" refers to a customer who received the respective Time Deposits Promotional Interest Rates as indicated in Citibank Online or Citi Mobile® App.

"**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 Citibank Exclusive SGD New Funds Time Deposit Promotion.

2. The Promotion is only applicable to all customers who have received a message about this Promotion ("**Promotion Message**") in his/her Citi Mobile® App or Electronic Direct Mailer ("**EDM**") sent directly from Citi to his/her email address (**"Eligible Customer"**). Customer who receives the Promotion Message via forwarded EDM or word-of-mouth is not deemed an Eligible Customer.

3. This Promotion entitles Eligible Customers of Citibank to enjoy the Promotional Interest Rates as indicated in Citibank Online or Citi Mobile® App for a 3-month and/or 6-month Time Deposit ("Promotional Time Deposit") of minimum amount of S$5,000 in New Funds and maximum deposit amount of S$5 million in New Funds per time deposit placed during the period 1 August 2026 to 31 August 2026, both days inclusive ("**Promotion Period**").

Currency	**New Funds Deposit Amount**	**3 months Promotional Interest Rate (p.a.)**	**6 Months Promotional Interest Rate (p.a.)**
SGD	S$5,000 to S$5,000,000	1.40%	2.00%

4. The Promotional Time Deposit must be placed during the Promotion Period through Citibank Online or Citi Mobile® App.

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

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

7. 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.

8. 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.

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