



Citigold Private Client x Citi Prestige Card Annual Fee Waiver Promotion (“Promotion”) Terms and Conditions

By enrolling in the Citigold Private Client x Citi Prestige Card Annual Fee Waiver Promotion (“**Promotion**”), a Customer shall be deemed to have read, understood and accepted these Terms and Conditions. This Promotion is only valid from 1 July 2026 to 31 December 2026 (both dates inclusive) (“**Promotion Period**”). Citi has the sole discretion to decide on all matters relating to this Promotion, and Citi’s decision will be final and binding on all participants. This includes, but is not limited to, any decision on the eligibility of any person. Citi’s record of the entries shall be final, binding, and conclusive for all purposes and in any legal proceedings.

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.

“**Accredited Investor**” refers to a customer who, as a primary account holder, qualifies as an accredited investor under the Securities and Futures Act and has opted in to be treated as such by Citi. Please note the application for Accredited Investor status is approved at the sole discretion of Citi. For more detailed information on the Accredited Investor eligibility and definitions, please refer to www.citibank.com.sg/global_docs/pdf/schedule.pdf for more information.

“**Assets Under Management**” (“AUM”) refers to the combined balances held in a customer’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 a 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.

“**Waiver**” refers to a one-time Annual Fee Waiver on the Citi Prestige Card with a corresponding debit in ThankYouSM Points. The Waiver amount and corresponding debit in ThankYouSM Points will be as follows:

- i. For cardholders whose Annual Fee is S\$598 plus prevailing GST (from 1 July 2026 onwards): Waiver amount of S\$598 plus prevailing GST and debit of 80,000 ThankYouSM Points.

“**Customer**” refers to a Citigold Private Client primary/main account holder with a minimum of S\$1,500,000 in AUM, who is an Accredited Investor and a main cardholder of a Citi Prestige Card.

Qualifying Criteria

A Customer is required to fulfill the following conditions to qualify for Waiver:

- i. Opted in to request for Waiver via the Citi Mobile[®] App from 1 July 2026 to 31 December 2026
- ii. Was charged the Citi Prestige Card Annual Fee from 1 July 2026 onwards and within the last three (3) calendar months from customer’s Waiver opt-in on the Citi Mobile[®] App. For example:

Customer	Annual Fee charge month	Waiver opt-in month	Eligibility
A	July	August, September, or October	Eligible as the Annual Fee charge month is from 1 July 2026 onwards and falls within the last three (3) calendar months from Waiver opt-in month
B	July	November onwards	Not eligible as the Annual Fee charge month falls outside of the last three (3) calendar months from Waiver opt-in month

- iii. Has paid in full the Citi Prestige Card statement month balance in which Annual Fee was charged



- iv. Has an active Citi Prestige Card at the point of Waiver fulfilment
- v. Has a minimum of 80,000 ThankYouSM Points (whichever corresponds to the ThankYouSM Points credited based on the Annual Fee charged) on the Citi Prestige Card for debiting at the point of Waiver fulfilment
- vi. Meets the minimum AUM requirement of S\$1,500,000 at the point of Waiver fulfilment
- vii. Has a valid Accredited Investor status at the point of Waiver fulfilment

Fulfilment of Waiver

Each Customer will qualify for only one (1) Waiver under this Promotion, subject to successful fulfilment of all Terms and Conditions herein. Waiver will be credited to the Citi Prestige Card by the end of the fourth calendar month following the Customer's Annual Fee charge month or the month of their Waiver opt-in, whichever is later. There shall be no notification served relating to the participation and fulfilment of this Promotion. Citibank may extend the date of fulfilment with prior notice. A Customer will not be entitled to the Waiver in the event of the following reasons:

- i. Any of your credit card(s) or any account(s) with Citibank is/are not in good standing (as determined by Citibank in its discretion and including default of any payment to Citibank) or is/are inactive / closed / terminated / suspended and/or not activated at any time during the Promotion Period or any time after the Promotion Period up to and including the time of fulfillment of the relevant Waiver; or
- ii. If Citibank is of the opinion that you had at any time: a) acted fraudulently or dishonestly; and/or b) conducted in bad faith or otherwise in an inappropriate manner to gain an unfair advantage against Citibank; or
- iii. Any reason which Citibank determines in its discretion that you should not be entitled to receive the Waiver, such discretion to be exercised reasonably.

General Terms and Conditions

- a. Without prejudice to any of Citibank's rights and remedies, Citibank may with prior notice, terminate or extend or withdraw, modify or amend, cancel or invalidate or substitute any terms and conditions or cash rewards with another of a similar value.
- b. Citibank makes no warranty or representation for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties.
- c. Citibank shall not at any time be held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.
- d. 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.
- e. Citibank's decision on all matters relating to this Promotion will be at its discretion and will be final and binding on all customers.
- f. Citibank reserves the right to offer different promotions/offers depending on channel or platform.

Important Information

The promotions, products and services mentioned in the referenced document are not offered to individuals resident in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the "Privacy" section in the footer of our Citibank Website. 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.

Notification of Right of Review Clauses

As part of our commitment to fair dealing, we wish to notify you that the terms and conditions governing your product and/or service relationship with us contain clauses that give us the unilateral right to revise such terms and conditions. For the notification of Right of Review Clauses, visit the Citibank Singapore website, click on Terms and Conditions at the bottom of the page, followed by General tab.

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