**Citi New-to-Bank New Funds Time Deposit 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].
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> **"AUM"** refers to the combined balances held in a **New 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 Customer's bank statement. AUM fluctuation due to market volatility is defining of a Customer's AUM and is conclusive as indicated in New Customer's bank statement.
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> **"Citi"** or "**Citibank**" refers to Citibank Singapore Limited.
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> "**New Customer"** refers to a customer who fulfills the following criteria: (i) is not a U.S. Person; (ii) is at least the age of 18 during the Enrolment Month; (iii) does not have a primary banking account or primary relationship with Citibank in each of the last twenty-four (24) calendar months before the Enrolment Month; and (iv) opens a primary sole banking account or a primary joint banking account with a person who does not have any Banking Account/ relationship with Citi.
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> "**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.
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> "**Promotion**" refers to Citi New-to-Bank New Funds Time Deposit Promotion.

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 3-month and/or 6-month SGD or USD Time Deposit ("**Promotional Time Deposit**") placed during the period 1 November 2026 to 30 November 2026, both days inclusive ("**Promotion Period**"). Time Deposits must be established by 30 November 2026.

3. The Promotion is applicable to **New Customer** who has established Citigold (AUM ≥ S$250,000) OR Citigold Private Client (AUM of ≥ S$1,500,000) banking relationship during the Promotion Period ("**Eligible Customer**").

4. The Promotional Interest Rates set out below are only applicable to a minimum time deposit amount and maximum deposit amount threshold in New Funds as set out in the table below per Eligible Customer.

| Currency | Tenure | New Funds Deposit Amount | Promotional Interest Rate (p.a.) |
|---|---|---|---|
| SGD | 3 months | S$250,000 to < S$1,500,000 | 1.55% |
| | | S$1,500,000 to S$5,000,000 | 1.55% |
| | 6 months | S$250,000 to < S$1,500,000 | 2.00% |
| | | S$1,500,000 to S$5,000,000 | 2.00% |
| USD | 3 months | US$200,000 to < US$1,000,000 | 4.00% |
| | | US$1,000,000 to US$5,000,000 | 4.00% |
| | 6 months | US$200,000 to < US$1,000,000 | 4.50% |
| | | US$1,000,000 to US$5,000,000 | 4.50% |

5.The Promotional Time Deposit must be placed during the Promotion Period through a Client Advisor. 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 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 Notes**
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.

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