



2026 Citigold Investment Time Deposit Promotion (“Promotion”) Terms and Conditions

1. The Promotion is a Citibank Singapore Ltd – International Personal Bank (“**IPB**”) promotion from May 1 2026 to May 31 2026 (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these terms and conditions.
2. To be eligible for the Promotion (“**Eligible Customer**”), customers (including existing Accredited Investors) will need to fulfil the following criteria listed below.
 - 2.1 Make a Qualifying Investment (as defined in clause 2.2 below) of minimum US\$100,000 (or equivalent) with Citibank during the Promotion Period;
 - 2.2 “Qualifying Investment” refers to investments in Funds, Structured Notes and Bonds with a minimum net sales charge of 0.50% and exclude any investments which are purchased using leverage loan drawdown(s). For the avoidance of doubt, investment holdings transferred into Citibank will not be considered as a Qualifying Investment.
 - 2.3 Establish a Time Deposit with minimum Fresh Funds or Existing funds of \$50,000 (in the currency of the Time Deposit placement), capped at the transaction amount of the Qualifying Investment (“Investment Amount”) or \$5,000,000 (in the currency of the Time Deposit placement), whichever is lower;
 - 2.4 “**Existing Funds**” refers to all other deposits that are not considered as Fresh Funds.
 - 2.5 “**Fresh Funds**” refer to funds that do not originate from any existing account the customer has with Citibank or other Citibank entities
 - 2.6 Time Deposit must be established within three (3) calendar months of the month which the first Qualifying Investment was purchased;
 - 2.7 Time Deposit cannot be split into multiple placements.
 - 2.8 The customer’s Total Assets Under Management (“Total AUM”) must meet the minimum account balance of US\$250,000 (or equivalent) for Citigold customers and US\$1,100,000 (or equivalent) for Citigold Private Client customers at the point the Time Deposit established.
 - 2.9 In addition to above eligibility criteria, if customers opt in as Accredited Investor as defined below during the Promotion Period (“**Eligible AI* Customer**”), the rates as set out in the respective section of the table below applies.

*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 Citibank. under one of the below three criteria (either in SGD or its equivalent in a foreign currency):

- Net personal assets exceeding S\$2 million in value
- Net financial assets exceeding S\$1 million in value
- An income in the preceding 12 months of not less than S\$300,000

3. Subject to clause 2 above, customers will be eligible to place Time Deposit (“Time Deposit”) at promotional rates as set out below:

Currency	Tenor	Maximum Time Deposit Placement	Fresh Funds Time Deposit Placement		Existing Funds Time Deposit Placement	
			Interest Rate (p.a.)	Interest Rate (p.a.)	Interest Rate (p.a.)	Interest Rate (p.a.)
			(Eligible Customer)	(Eligible AI Customer)	(Eligible Customer)	(Eligible AI Customer)
USD	2 Months	\$50,000 - <\$5,000,000 or investment amount (whichever is lower)	4.45% p.a.	4.50% p.a.	3.65% p.a.	3.70% p.a.
SGD			2.95% p.a.	3.00% p.a.	1.20% p.a.	1.25% p.a.

- The promotional Time Deposits interest rates and currency options are subject to change on a monthly basis at the discretion of the Wealth Management Unit based on the latest market benchmark rate.
- All foreign exchange transactions under or related to this Promotion shall be effected at the prevailing exchange rate as determined by Citibank.
- The Time Deposit must be placed during the Promotion Period through a Client Advisor. This Promotion is not applicable for placement of Time Deposit through Citibank Online or Citi Mobile® App.
- The minimum partial withdrawal amount for the Time Deposit is US\$5,000 (or equivalent). A withdrawal charge will apply on the withdrawn amount (including full withdrawal and partial withdrawal) to be calculated in accordance with such formula as Citibank may prescribe from time to time. Customer will receive accrued interest up to the date of the withdrawal at the original promotional interest rate. The interest rate applicable will be determined by Citibank. Customers can contact their Client Advisor for additional information on the accrued interest on early withdrawal of their Time Deposit.

In the event of early withdrawal of the Time Deposit (including full withdrawal and partial withdrawal) during the Initial Tenor or Additional Period for remittance out of Citibank, a withdrawal charge will apply on the withdrawn amount (including full withdrawal and partial withdrawal) to be calculated in accordance with such formula as Citibank may prescribe from time to time. The imposition of this withdrawal charge may result in the customer receiving less than the principal amount of the deposit and/or may earn less or no interest on the deposit. The minimum partial withdrawal amount for the Time Deposit is US\$5,000.

8. In the event that no maturity instructions are provided, upon expiry of the Initial Tenor of the Time Deposit, the principal and interest accrued will be rolled over in a prevailing board rate Time Deposit.
9. Citibank reserves the right not to accord any promotional rates on any specific deposits or any funds transferred from other Citibank branches or financial institutions at its discretion. All promotional rates are not exchangeable for cash, credit or kind.
10. 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 endeavor 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.

General Terms & Conditions

1. This promotion may not be available to customers domiciled in all jurisdictions and this document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.
2. Promotion is not available to U.S. Citizens, U.S. Residents, or Green Card holders. A person is a "U.S. Resident" if he is present in the United States 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.
3. Investors should be aware of the laws in their home countries (or any other relevant jurisdiction) with regards to their banking activities with Citibank. Citibank shall not be liable for any loss or liability imposed on the investors by regulators in their home countries (or any other relevant jurisdiction) or as a result of their non-compliance with any regulations, law, or legal process that may be applicable to them.
4. Citibank shall have absolute discretion to use agents, contractors, correspondents or other third party to administer and/or implement the Promotion; and Citibank shall not be liable to any person for the act, omission or neglect on part of such agents, contractors, correspondents or third parties.

5. 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 / promotional rates / products / Reward Points or gifts with another of a similar value.
6. Citibank is required to observe certain U.S. laws and regulations, including but not limited to sanctions on certain countries, organizations and/or individuals issued by the U.S. government. These laws and regulations may require Citibank to refrain from fulfilling a Citibank Promotion. Neither Citibank, Citibank N.A. and its branches, Citigroup Inc. or any of its other subsidiaries or affiliates will be liable for any loss to customer as a result of taking or refraining from taking any actions to comply with any U.S. laws or regulations.
7. The eligible customer will assume, and be solely responsible for, any and all taxes of any jurisdiction or governmental or regulatory authority, including, without limitation, to any fulfillment of gifts.
8. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.
9. Citibank is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, act of God, or anything outside the control of the bank or its servants or agents.
10. Information collected through this Promotion may be used in the operation and marketing of Citibank's products and services. Participants may receive, via email, promotional news, service updates and other information about Citibank's products and services. Participants may choose, at any point, to unsubscribe from these mailings
11. Citibank's decision on all matters relating to this Promotion including without limitation, any decision on the eligibility of any person, will be at its sole and absolute discretion and will be final and binding on all participants.
12. Citibank full disclaimers, terms and conditions apply to individual products and banking services.
13. 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.

Important Disclaimer

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.

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.