

Important Updates on Citigold Private Client Qualifying Criteria and Enhanced Benefits

We have recently enhanced our suite of wealth management solutions and realigned our qualifying criteria for our Citigold Private Client. From 1 June 2017, we have increased the minimum Assets Under Management¹ (AUM) for Citigold Private Client. After 31 July 2017, to continue enjoying the exclusivity of your Citigold Private Client status, you will need to maintain a minimum of S\$1,500,000 (up from S\$1,000,000) in AUM with Citi.

The improved Citigold Private Client service delivers new privileges, global market insights and sophisticated portfolio management. For more information on the suite of enhanced benefits, please visit www.citibank.com.sg/cpcbenefits.

Please be informed that the bank may also, from time to time, realign your banking relationship according to your AUM and the qualifying AUM for each segment. You will be notified via SMS from the bank of any adjustment to your banking relationship.

Kindly also note that the Account Service Fee of S\$15 will apply at the end of each month should your Total Relationship Balance² fall below S\$15,000.

Segment Eligibility Chart

	Citibank	Citi Priority	Citigold	Citigold Private Client
AUM Eligibility	<s\$70,000< th=""><th>S\$70,000</th><th>S\$250,000</th><th>S\$1,500,000</th></s\$70,000<>	S\$70,000	S\$250,000	S\$1,500,000

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¹ "Assets Under Management" or "AUM" refers to the combined balances held in a customer's primary accounts including Citi checking and savings accounts, time deposits and investments. Funds credited into cash management accounts will not count towards Assets Under Management.

² Total Relationship Balance" or "TRB" is the sum of:

i. the average daily balance of your checking, savings and deposit accounts,

ii. the average daily value of your investments, and

iii. all outstanding amount(s) payable on your secured loan accounts as of the date of your last statement. Citi's determination of TRB will be conclusive.