



## **SGD Time Deposit Investment Bundle Promotion Terms and Conditions**

1. "Promotion" refers to the SGD Time Deposit Investment Bundle Promotion.
2. The Promotion entitles Eligible Customers (defined in clause 3 below) to enjoy the SGD 2-month Promotional Time Deposit Rate from 1 Nov 2024 to 30 Nov 2024 ("Promotion Period") with a minimum investment purchase of S\$50,000. Refer to table in clause 3 for more details. This Promotion is subject to change at our sole discretion and is not valid with other promotions including Foreign Currency Time Deposit Investment Bundle promotion unless otherwise stated.
3. The Promotion is only applicable to all Citibank Clients ("Eligible Customer") who meet the following conditions:
  - Place the promotional Time Deposit through a Relationship Manager. This promotion is not applicable for placement through Citibank Online or Citi Mobile App.
  - Investment purchase must be made within the Promotion Period. Time Deposit will be valued only upon Investment settlement date and must be effected by 31 Dec 2024.
  - "Investment" refers to a Citi distributed investment product with a minimum net sales charge of one (1) per cent.
  - If an Investment is denominated in a foreign currency, the value of such Investment will be converted to SGD using the standard prevailing rate as deemed by Citi for the purposes of determining the Maximum Time Deposit Placement amount under this Promotion. All other existing investment products terms and conditions apply.

| <b>Investment Sales Charge</b> | <b>SGD 2-month Promotional Time Deposit Rate (p.a.)</b> | <b>Minimum Time Deposit Placement</b> | <b>Maximum Time Deposit Placement</b>  |
|--------------------------------|---|---------------------------------------|--|
| 1% and above                   | 4.00%   | S\$50,000                             | Lower of: <ul style="list-style-type: none"><li>• 1 x Investment placement amount;</li><li>or</li><li>• S\$2 Million</li></ul> |

4. An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date.
5. Should an Eligible Customer not meet the terms and conditions of this Promotion, Citibank reserves the right to adjust the Promotional Time Deposit to its standard prevailing rate.
6. 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. As such, notwithstanding the foregoing, you agree that we may effect any Change in Terms and Conditions without prior notice, where such Change in Terms and Conditions are in respect of the Promotional Interest Rate offered, as it may be impracticable to provide prior notice. 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.

7. "Citi" or "Citibank" refers to Citibank Singapore Limited unless the context otherwise requires.

### **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](http://www.sdic.org.sg).

### **Important Investment Information**

Investments are: Not Bank Deposits • Not Bank Guaranteed • May Lose Value • Not FDIC Insured • Not Offered to [US Persons](#) • Are subject to [investment risks](#), including the possible loss of the principal amount invested. For Important Investment Information, visit Citibank Singapore website, refer to the bottom of the page, click on "Disclaimers", followed by "Investments", then "Important Investment Information".

Interested investors should seek the advice of their financial advisors, as appropriate. In the event that you choose not to seek advice from a financial advisor, you should carefully consider whether investment products are suitable for you in light of your investment objectives, financial means and risk profile.

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### **Disclaimer**

The promotions, products and services mentioned in the referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. 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.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Citibank full disclaimers, terms and conditions apply to individual products and banking services.