



## **Citi New-to-Bank Festive Bonus Promotion 2024 Terms and Conditions**

By enrolling in this Citi New-to-Bank Festive Bonus Promotion 2024, a New Customer shall be deemed to have read, understood and accepted these Terms and Conditions.

This Promotion is not valid with other retail bank promotions except Citi New-to-Bank Welcome Programme 2024, Citigold Private Client and Citigold SGD and USD Time Deposit Promotion, SGD and USD Time Deposit Investment Bundle Promotion, Citi-AIA 10th Anniversary Insurance Time Deposit Promotion and such other promotions that may be specified by Citi from time to time and is subject to change at Citi's sole discretion without notice.

This Promotion is not available to U.S. Persons.

### **Definitions**

Unless the context otherwise requires, terms used in these Terms and Conditions shall have the following meaning:

“**Accredited Investor**” refers to a New Customer who qualifies as an accredited investor under the Securities and Futures Act and has opted in to be treated as such by Citi, where New Customer is the primary account holder. Refer to the official Citigold Private client website or [www.citibank.com.sg/global\\_docs/pdf/schedule.pdf](http://www.citibank.com.sg/global_docs/pdf/schedule.pdf) for more information.

“**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 New Customer's bank statement. AUM fluctuation due to market volatility is defining of a New Customer's AUM and is conclusive as indicated in New Customer's bank statement.

“**Citi**” or “**Citibank**” refers to Citibank Singapore Limited.

“**Enrolment Month**” refers to the calendar month in which a New Customer opens his/her account to establish a Citigold or Citigold Private Client relationship.

“**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 in each of the last thirteen (13) calendar months before the Enrolment Month;
- (iv) does not have any AUM in each of the last thirteen (13) calendar months before the Enrolment Month; and
- (v) 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.

“**Promotion**” refers to the Citi New-to-Bank Festive Bonus Promotion 2024 set out in these Terms and Conditions.

“**Promotion Period**” refers to 1 November to 31 December 2024 (both days inclusive).

“**Welcome Period**” refers to a period of three (3) months after a new Customer successfully opens his/her account to establish a Citigold or Citigold Private Client banking relationship, including the Enrolment Month.

“**U.S. Persons**” 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, are not eligible for all Promotions. 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.



## 1. New-to-Bank Promotion – Festive Bonus Reward

- 1.1 To be eligible for Festive Bonus Reward, New Customers must fulfil all of these following criteria by end of Welcome Period and maintain them up to point of reward fulfilment:-
- a) Established and have a qualified banking relationship of
    - (i) Citigold with AUM  $\geq$  S\$250,000 OR,
    - (ii) Citigold Private Client with AUM  $\geq$  S\$1,500,000 and have opt in to be treated as an Accredited Investor; AND
  - b) Maintain a valid Investment Risk Profile and complete the Fact Find Report.
- 1.2 New Customers must fulfill the criteria set out in Paragraph 1.1 to be eligible to receive the Festive Bonus Reward corresponding to his/her banking relationship listed in the table below.

Festive Bonus Reward Criteria	Citigold <sup>#</sup>	Citigold Private Client <sup>#</sup>
Fulfill criteria set out in Paragraph 1.1	S\$200 eCapitaVoucher	S\$800 eCapitaVoucher

<sup>#</sup> Eligible primary banking relationship is based on Citi's records at the end of Welcome Period and at the point of reward fulfilment.

## 2. Reward Fulfilment

- 2.1 An eligible New Customer shall receive a maximum of one (1) Festive Bonus Reward under this Promotion.
- 2.2 An eligible New Customer shall receive his/her Festive Bonus Reward (if applicable) on the date falling on or about four (4) months after the expiry of the Welcome Period by way of a Push Notification and/or banner in the Citi Mobile<sup>®</sup> App ("**Customer Notification**").
- 2.3 The Festive Bonus Reward will be issued to eligible New Customer in the form of an eCV Acceptance Link or Activation Code via the Push Notification and/or banner in the Citi Mobile<sup>®</sup> App.
- 2.4 Customer Notification shall contain the following information:
- a) eCV Acceptance Link or Activation Code
  - b) Redemption Amount
  - c) Redemption Date to redeem the eCapitaVoucher.  
Eligible New Customers have up to 90 days to redeem the eCV Activation Code via the CapitaStar App or the web wallet <https://pay.capitastar.com>. Once they have redeemed the code, they will have a year from the redemption date to use the eCapitaVoucher.
  - d) CapitaLand terms and conditions:
    - (i) The eCapitaVoucher must be redeemed by the date specified in the Customer Notification.
    - (ii) Please do not share the Customer Notification, with anyone as the eCV Activation Code is valid for a one-time redemption only. Once a redemption has been made, such eCV Activation Code will become invalid.
    - (iii) The eCapitaVoucher is non-transferable, non-replaceable and non-exchangeable for another item or returned for cash, credit and any other item in whole or in part, and if lost or stolen.
    - (iv) If eligible New Customers encounter any issues with accepting the eCapitaVoucher via the eCV Activation Code, please reach out to your Relationship Manager, log in to the Citi Mobile<sup>®</sup> App to send a message or contact the CitiPhone hotline from 8am to 8pm daily.
    - (v) CapitaLand Voucher Pte. Ltd. ("**CVPL**") shall not be under any obligation to carry out any investigation/verification of the identity/eligibility of the persons accepting the eCapitaVoucher(s) using the eCV Activation Codes and/or persons using the eCapitaVoucher(s). CVPL shall not be responsible or liable for any liabilities, losses, damages, costs or expenses howsoever arising or



resulting from any improper or unauthorised use/replication of any of the eCV Activation Codes, wrongful redemption or any discrepancy, error, inaccuracy or misunderstanding in relation to the identity/eligibility of the persons accepting the eCapitaVoucher(s) using the eCV Activation Codes and/or the persons using the eCapitaVoucher(s), unless such liabilities, losses, damages, costs or expenses are caused by the fraud, wilful default or gross negligence of CVPL.

- (vi) A person is deemed to have accepted and agreed to the eCapitaVoucher Terms and Conditions ( URL: <https://www.capitastar.com/sg/en/capitavoucher/terms---conditions.html>) if such person purchases, uses, or carries out any activity or transaction or makes any dealing involving an eCapitaVoucher.

2.5 Citi shall not be liable for any delay in reward fulfilment due to inaccurate, incomplete or unavailable information provided by New Customer.

2.6 Citi reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion from time to time, without having to give any prior notice including varying any part of or all of the rewards in this Promotion.

2.7 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.

2.8 Citi's decision on all matters relating to this promotion and all disputes will be at its discretion and will be final and binding on all customers.

### **IMPORTANT NOTES**

The bank charges a monthly service fee of S\$15 when your Total Relationship Balance falls below S\$15,000 at the end of each month. Total Relationship Balance ("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 scheduled loan accounts as of the date of your last statement.

Citi's determination of TRB will be conclusive.

To continue enjoying the exclusivity of your Citigold Private Client/ Citigold/ Citi Priority / Citi Plus status you will need to maintain a minimum of S\$1,500,000, S\$250,000, S\$70,000, and S\$15,000 respectively in AUM with Citi. Please be informed that the bank may also, from time to time, realign your banking relationship. As an example, your Citigold relationship may be transferred to a Citibanking relationship if your AUM falls below the minimum AUM threshold of the respective segment you are tagged to. You will be notified by an SMS from the bank of any adjustment to your banking relationship.

If an account is closed within six (6) months from the date it was opened, an account closure fee of S\$50 will be imposed on the New Customer.

### **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 the official Singapore Deposit Insurance Corporation Limited website at [www.sdic.org.sg](http://www.sdic.org.sg)

### **Important Insurance Disclosures**



The insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA") and distributed by Citibank Singapore Limited. All insurance applications are subject to AIA's underwriting and acceptance. This is only general product information provided and is not a contract of insurance. The information provided must be read with, and is subject to, all the terms and conditions and exclusions contained in the policy contract. Protected up to specified limits by SDIC. Please refer to full disclosures applicable to relevant product(s) and/or service(s).

**Disclaimers**

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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 securities investments are suitable for you in light of your investment objectives, financial means and risk profile. Investment products and services are not available to U.S. Persons

Please refer to the full disclaimers and terms and conditions applicable to relevant products and services.

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

**CUSTOMER ACKNOWLEDGEMENT**

By signing below, I, (Name) \_\_\_\_\_, Contact No.: \_\_\_\_\_ hereby acknowledge that I have read, understood, and accepted the full Terms and Conditions for the Citi New-to-Bank Festive Bonus Promotion 2024.

\_\_\_\_\_  
Customer's Signature / Date

**FOR BANK USE ONLY**

Customer Number: \_\_\_\_\_

Date of Account Opening: \_\_\_\_\_

Bank Officer SOEID: \_\_\_\_\_