



Citi New-to-Bank Prosperity Bonus Promotion 2025 Terms and Conditions

By enrolling in this Citi New-to-Bank Prosperity Bonus Promotion 2025, 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 2025, 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 2001 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 for more information.

"Assets Under Management" ("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 Prosperity Bonus Promotion 2025 set out in these Terms and Conditions.

"Promotion Period" refers to 1 January to 28 February 2025 (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 – Prosperity Bonus Reward**

1.1 To be eligible for Prosperity 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\$300,000 OR,
 - (ii) Citigold Private Client with AUM \geq S\$1,500,000 and opt in to be treated as an Accredited Investor on an individual basis in the capacity as a primary accountholder; AND
- b) Successfully complete an Investment Risk Profile and Fact Find Report with his/her Relationship Manager.

For avoidance of doubt, the eligible banking relationship is based on Citi's records at the end of Welcome Period.

1.2 New Customers must fulfill the criteria set out in Paragraph 1.1 and the criteria below to be eligible to receive the Prosperity Bonus Reward corresponding to the respective criteria and his/her banking relationship listed in the table below.

Prosperity Bonus Reward Criteria	Citigold [#]	Citigold Private Client [#]
(a) Completes Investment Risk Profile and Fact Find Report by end of Welcome Period, as stated in the criteria set out in Paragraph 1.1	S\$188 Cash	S\$888 Cash
(b) Opts in to be treated as an Accredited Investor [^] on an individual basis in the capacity as a primary accountholder by end of Welcome Period and maintain the status up to the point of reward fulfilment	S\$200 Cash	

[#] Eligible primary banking relationship is based on Citi's records at the end of Welcome Period.

[^] An eligible Accredited Investor is an individual:

- (i) whose net personal assets exceed in value S\$2,000,000 (or its equivalent in foreign currency), of which the net equity of the individual's primary residence is no more than S\$1,000,000. OR
- (ii) whose financial assets (net of any related liabilities) exceeding in value S\$1,000,000 (or its equivalent in foreign currency), OR
- (iii) whose income in the preceding 12 months is not less than S\$300,000 (or its equivalent in foreign currency)

Please note the application for Accredited Investor status is approved at the sole discretion of Citi.

For more detailed information on the Accredited Investor eligibility and definitions, please refer to www.citibank.com.sg/AccdInv (Schedule 1).

1.3 The maximum Prosperity Bonus Reward that an eligible New Customer can receive is S\$388 for Citigold and S\$1,088 for Citigold Private Client banking relationship, under this Promotion.

2. **Reward Fulfilment**

2.1 An eligible New Customer shall receive a maximum of one (1) Prosperity Bonus Reward under this Promotion.

2.2 An eligible New Customer shall receive his/her Prosperity Bonus Reward (if applicable) on the date falling on or about three (3) months after the expiry of the Welcome Period.

2.3 Reward in cash will be credited into a New Customer's primary Citi SGD savings or current account that is of good standing ie not blocked/ suspended/ under investigation, or in the process of being closed



(whether by the New Customer or Citibank) to be selected at Citi's sole discretion and without prior notice to New Customer.

- 2.4 Citi shall not be liable for any delay in reward fulfilment due to inaccurate, incomplete or unavailable information provided by New Customer.
- 2.5 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.
- 2.6 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.
- 2.7 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.

Generic Terms and Conditions

- 3. By participating in the Promotion, New Customer consents under the Personal Data Protection Act 2012 to the collection, use and disclosure of his/her personal data by/to Citi and such other third party that Citi may reasonably consider necessary for the purpose of the Promotion, and confirm that New Customer agrees to be bound by the terms of the Citi Privacy Circular, which can be found on Citi privacy page set out in Citibank Singapore website (Website Footer > Privacy > Personal Data Protection and You > Privacy Circular).
- 4. Citibank shall have absolute discretion to use agents, contractors, correspondents or other third parties 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. 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 Program. 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 client as a result of taking or refraining from taking any actions to comply with any U.S. laws or regulations.
- 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.
- 7. 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.
- 8. 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.
- 9. 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.

**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.

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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

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).

Notification of Right of Review Clauses

As part of our commitment to fair dealing, we wish to notify you that the terms and conditions governing your product and/or service relationship with us contain clauses that give us the unilateral right to revise such terms and conditions. Please refer to the Notification of Right of Review Clauses as set out in Citibank Singapore website (Website Footer > Terms and Conditions > General).



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

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 Prosperity Bonus Promotion 2025.

FOR BANK USE ONLY

Customer Number: _____

Date of Account Opening: _____

Bank Officer SOEID: _____

Customer's Signature / Date