

Citi Wealth and Protection Flash Deal Part 1 Terms and Conditions 2023

By participating in Citi Wealth and Protection Flash Deal Part 1, a customer shall be deemed to have read, understood and accepted these Terms and Conditions.

Terms and Conditions

1. Definitions:

- i) **“Citi”** or **“Citibank”** refers to Citibank Singapore Limited.
- ii) **“Promotion”** refers to the Citi Wealth and Protection Flash Deal Part 1.
- iii) **“Enrolment Period”** refers to the period commencing from 23 August to 26 August 2023 (both dates inclusive) during which time customers are required to complete the enrolment steps (as detailed in Clause 2 below).
- iv) **“Promotion Period”** refers to the period commencing from 23 August to 5 September 2023 (both dates inclusive) during which time customers are required to complete and fulfill the Qualifying Conditions (as detailed in Clause 3 below) after they have enrolled in the Promotion.
 - i) **“Investment Risk Profile”** refer to the assessment to the assessment Citi conducts to understand your overall financial situation, investment objectives, risk attitudes, risk tolerance levels and your particular needs. This assessment will be conducted on a periodic
 - ii) basis by Citi when you establish a wealth management relationship with Citi. Please refer to the important investment information [here](#) for full details.
- v) **“Eligible Customer”** refers to an individual who:
 - i) receives the Promotion banner or Push Notification on their Citi Mobile® App. For the avoidance of doubt, a customer who uses screenshots of the Promotion banner or uses a Push Notification as forwarded by an Eligible Customer shall not be deemed as an Eligible Customer;
 - ii) Has successfully enrolled for the Promotion during the Enrollment Period via the Citi Mobile® App;
 - iii) is not an employee of Citibank and its affiliates;
is residing in Singapore with a Singapore residential address; and is not a U.S Person. “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 Campaigns. 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.
- vi) **“Prize”** refers to a S\$20 GrabGifts voucher code to be awarded to the first 100 **Eligible Customers** who enrol in this Promotion and subsequently fulfill the **Qualifying Conditions** (as detailed in Clause 3). The **Prize** will be in the form of a promo code and is subject to the following conditions:
 - Valid for use on one the following Grab services:
 - GrabTransport, except GrabHitch and GrabShuttle
 - GrabFood;

- GrabMart; and
- GrabExpress
- Valid on the latest Grab app versions in Singapore only
- A successful redemption is only made upon checkout on Grab's platform
- Valid for 6 months from the date of issuance
- Must be redeemed within the stipulated period
- No extension of validity allowed
- Voucher code cannot be applied on the Small Order Fee and Platform Fee
- Voucher code is non-transferable, non-refundable and non-exchangeable for cash/credit-in-kind
- The voucher code may be used in conjunction with other promotions, discounts or vouchers unless otherwise indicated
- Any unconsumed value shall be forfeited
- Grab reserves the right, at their reasonable discretion, to vary, add to or delete and/or terminate the voucher code at any time
- Please visit Grab's Help Centre (<https://help.grab.com/passenger/en-sg/>) to report any voucher code issue, or for any questions related to GrabGifts
- For Grab's full terms & conditions and applicable definitions, please visit (<https://help.grab.com/passenger/en-sg/>)

vii) An **Eligible Customer** shall be entitled to only one Prize upon fulfillment of the Qualifying Conditions as detailed in Clause 3.

viii) Any public post(s) on Citi Singapore's Facebook at www.facebook.com/CitiSingapore ("Citi Singapore's Facebook page") or Citi's Singapore's Instagram at www.instagram.com/citisingapore ("Citi Singapore's Instagram account") shall not be construed as an invitation to participate in the Promotion.

ix) This **Promotion** is solely offered and sponsored by Citibank. Any merchants listed in these terms and conditions have no agreement or affiliation with and have not authorized or endorsed Citibank in relation to this **Promotion**. All queries relating to the **Promotion** should be directed to Citibank.

For the purposes of these terms and conditions, (i) references to one gender includes all genders and (ii) references to the plural include the singular and vice versa.

2. **Participation and Enrollment**

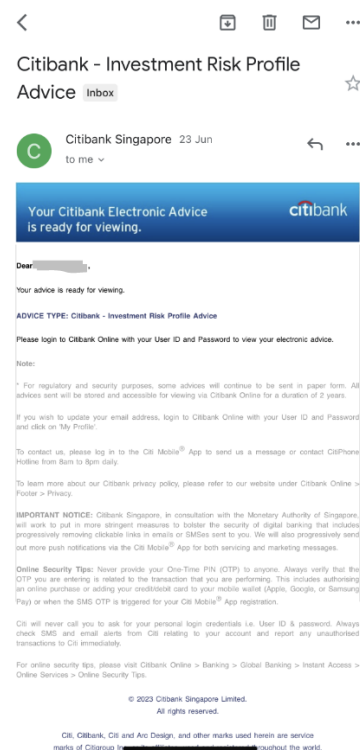
- a) To participate in this **Promotion**, an **Eligible Customer** will be required to enrol in the Promotion by logging into their Citi Mobile® App and clicking on the "Enrol Now" Call to Action button on flash deal banner then the **Enrolment Period**.
- b) **Eligible Customer** will be considered as enrolled in the Promotion if he/she receives a Push Notification or SMS from Citibank confirming that his/her enrollment request has been received.
- c) By enrolling in this **Promotion**, the **Eligible Customer** consents to Citibank sending Push Notifications or SMS notifications to provide further information in relation to this **Promotion**.

3. Qualifying Conditions

The first 100 **Eligible Customers** who enrol in the **Promotion** within the **Enrolment Period** and fulfill all of the following Qualifying Conditions in accordance with these terms within the **Promotion Period** shall receive the **Prize**.

Complete or update your Investment Risk Profile

- (a) Holds a deposit account with Citibank until the end of the Fulfilment Period (as defined in Clause 4a below).
- (b) Successfully completes or updates their Investment Risk Profile, **and** receives below ~~the three~~ Electronic Advice from Citi for confirmation of completing the assessment.



For example:

Scenarios	Result
Eligible Customer A is one of the first 100 customers who enrolls his/her participation in the Promotion on the Citi Mobile® App within the Enrollment Period. But customer did not complete their Investment Risk Profile assessment.	Does not meet the qualifying condition.
Eligible Customer B is one of the first 100 customers who enrolls his/her participation in the Promotion on the Citi Mobile® App within the Enrollment Period, but customer completes their Investment Risk Profile only after the Promotion Period .	Does not meet the qualifying condition.

<p>Eligible Customer C is one of the first 100 customers who enrolls his/her participation in the Promotion on the Citi Mobile® App within the Enrollment Period, and subsequently completes their Investment Risk Profile within the Promotion Period.</p>	<p>Meets the qualifying condition.</p>	
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4. Prize Fulfilment

- a) Subject to Clause 4(b) below, Citibank will send the **Eligible Customer** a Push Notification and/or SMS containing redemption details of the **Prize** within sixteen (16) weeks from the end of the Promotion Period (the “**Fulfilment Period**”).
- b) The **Prize** will only be available on the Citi Mobile® App and **Eligible Customers** will be required to login to retrieve the **Prize** from the Push Notification Inbox on the Citi Mobile® App.
- c) Any failure to redeem the **Prize** by the time period specified by Citibank will lead to forfeiture of the **Prize** and no extensions will be entertained.
- d) The **Prize** is non-exchangeable and not redeemable for cash.
- e) Citibank will not be responsible for the non-receipt of Push Notification and/or SMS. Any Push Notifications and/or SMS that are not received or have been deleted by the Customer cannot be resent.
- f) **Eligible Customers** are required to have access to their Citi Mobile® App and have both in-app and device level Push Notifications enabled to redeem the **Prize**. No other forms of notification and fulfilment will be provided. Citibank will not be responsible for any non-receipt of such Push Notifications if the Eligible Customer has not enabled their Push Notifications settings on his/her Citi Mobile® App.
- g) **Eligible Customers** may refer to <https://www.citibank.com.sg/MOB> for details on downloading and navigating the Citi Mobile® App.
- h) An **Eligible Customer** whose relationship with Citi is not in good standing or for which his/her account is otherwise closed/terminated and/or suspended (whether closed/terminated/suspended by the **Eligible Customer** or Citibank or for any reason whatsoever) at any time before the fulfilment of the **Prize** will not be entitled to receive the **Prize** on or after the date on which the **account** is closed/terminated/suspended.
- i) This **Promotion** offer shall not be transferrable to any other Citi customers during said **Promotion Period**.

5. General Terms and Conditions

- a) Citi reserves the right to determine at our discretion whether an **Eligible Customer** has satisfied the Qualifying Conditions for completing or updating the Investment Risk Profile, Customer Knowledge assessment and Knowledge & Experience.
- b) Citibank reserves the right at its reasonable discretion to terminate or amend the **Promotion** or vary, delete or add to any of these terms and conditions from time to time including varying the **Prize** or offering a replacement for the **Prize** of a similar value at any time, without having to give any prior notice.
- c) Citibank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, Citibank shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.
- d) Citibank shall not be liable in any way to any **Eligible Customer** for any loss or damage or expense arising out of or in connection with the **Promotion**, including without limitation, from any late or non-receipt of Push Notifications, error in computing, any breakdown or malfunction in any computer system, mobile phone or equipment.
- e) Citibank's decision on all matters relating to the **Promotion** will be at its reasonable discretion and will be final and binding on all participants. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the **Promotion**, these terms and conditions will prevail.

Important Investment Information

- a) 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. This document does not constitute the distribution of any information or the making of any offer of 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 document or to make any offer or solicitation. Interested investors should seek the advice of their financial advisors, as appropriate.
- b) Please refer to the full disclaimers and terms and conditions applicable to relevant products and services.

Important notes and disclosures for investment products

Investment products are not bank deposits or obligations of or guaranteed by Citibank Singapore Ltd, Citibank N.A., Citigroup Inc., or any of their affiliates or subsidiaries unless specifically stated, and are not subject to the provisions of the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 of Singapore and are not eligible for deposit insurance coverage under the Deposit Insurance Scheme. Investment products are subject to investment risks, including possible loss of the principal amount invested. Past performance is not indicative of future results, prices can go up and down. Investors investing



in investment products denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal when foreign currency proceeds are converted back to the investor's home currency. Investment products are not available to U.S. persons. Investment products are subject to specific terms and conditions as applicable.

The product provider may be a part of Citigroup Inc. and is thus connected to or associated with Citibank Singapore Limited as distributor of the product. This relationship creates/may create a conflict of interest and by continuing to invest in the product after obtaining written disclosure and being fully aware of this, you accept the existence of such actual/potential conflict, if any.