



Mortgage Online Preferential Pricing Offer (“Online Pricing Offer”) Terms & Conditions

1. Definitions

1.1 “Citibank” means Citibank Singapore Limited.

1.2 “New Housing Loan” refers to:

- a. a credit facility to finance the purchase of Residential Property; or
- b. a credit facility to refinance an existing loan obtained from another financial institution for the purchase of Residential Property; or
- c. a credit facility otherwise secured by Residential Property; or
- d. a credit facility to refinance an existing credit facility obtained from another financial institution otherwise secured by Residential Property.

1.3 “Residential Property” means a residential property located or situated in Singapore, and which has been issued with a temporary occupation permit.

2. Eligibility

2.1 The Online Pricing Offer is only applicable to individuals who meet all of the following conditions (“Eligible Customers”):

- i. express interest in the Online Pricing Offer by submitting his/her contact details via Citibank online URL link and successfully apply for a New Housing Loan of at least S\$1,000,000 on or before 31 December 2025; and
- ii. sign Citibank’s formal letter of offer (“Letter of Offer”) accepting the terms for a New Housing Loan of at least S\$1,000,000 on or before 15 January 2026.

3. Online Pricing Offer

3.1 The online pricing offer of 0.05% off each year for the first 2 years is only applicable to mortgage variable interest rates packages.

3.2 Upon receipt of an individual’s contact details via Citibank Online URL link, a mortgage advisor will contact the individual to inform him/her of the online preferential rates under this Online Pricing Offer.

3.3 In the event that an Eligible Customer requests a further revision to the New Housing Loan amount or Citibank further adjusts the New Housing Loan amount (the “Adjusted New Housing Loan Amount”), after the Eligible Customer’s acceptance of the Letter of Offer, resulting in the Adjusted New Housing Loan Amount not meeting the minimum loan size criteria set for this Online Pricing Offer, Citibank reserves the right, at its discretion, to apply prevailing mortgage effective interest rates to the Eligible Customer’s New Housing Loan instead of the Online Pricing Offer interest rates as referred to in Clause 3.1 above.

4. General

- 4.1 Citibank's decision on all matters relating to this Online Pricing Offer (including but not limited to the eligibility of any individual and the type of mortgage interest rates package offered) is final and binding and Citibank is not obliged to give any reason or be liable to any person whatsoever. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to this Online Pricing Offer, these terms and conditions will prevail insofar as it relates to this Online Pricing Offer. No payment or compensation whether in cash, credit or any kind will be made for any rejection of any loan application or non-availment of the Online Pricing Offer.
- 4.2 The Online Pricing Offer is not available to Eligible Customers who were referred to Citibank by third party referrals and is not valid with other rewards/ promotions unless otherwise stated. No fees will be paid by Citibank to any referral in connection with this Online Pricing Offer.
- 4.3 The Online Pricing Offer is not available to Citibank employees who take up New Housing Loans that are granted on Citi Staff preferential terms.
- 4.4 Participation in this Online Pricing Offer is subject to these terms and conditions. Citibank reserves the right to vary, delete or add to any of these terms and conditions, and to suspend or terminate the Online Pricing Offer at any time with prior notice.
- 4.5 The promotions, products and services mentioned in this 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.
- 4.6 By submitting his/her contact details via Citibank Online URL link, such individual consents under the Personal Data Protection Act 2012 to the collection, use and disclosure of his/her personal data by/to Citibank and such other third party that Citibank may reasonably consider necessary for the purpose of contacting such individual about mortgage-related products and services offered by Citibank, and confirm that the individual agrees to be bound by the terms of the Citi Privacy Circular, which can be found on our privacy page at www.citibank.com.sg/privacy (or available at Citibank website (Footer)>Privacy>Personal Data Protection and You>Privacy Circular). Further, if the individual is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by us (whether now or in the future) to address applicable data privacy requirements, the individual acknowledges that he/she agrees to the terms of such data privacy circular as set out in the Citibank Singapore Website (Website Footer > Privacy) which may be updated by us from time to time.