

Terms and Conditions: Citibank Staff Online Brokerage Promotion

1. The Citibank Staff Online Brokerage Promotion ("**Promotion**") will commence on 1 August 2023 till 30 April 2024 ("**Discounted Brokerage Trades Period**") unless otherwise stated, and may be subjected to change at our sole discretion without any notice provided to you.
2. Eligible Customers will enjoy discounted commission fees as set out in the table below for a period of 6 months ("**Discounted Brokerage Trades Period**").

	Commission Fees (before Promotion)	Commission Fees (current Promotion)
Commission Fees for HK Market	0.12% or HKD80 for each trade, whichever is higher	0.08%
Commission Fees for US Market	0.12% or USD18 for each trade, whichever is higher	0.08%
Commission Fees for SG Market	0.12%	0.08%

3. The discounted buy and sell trades referred to in paragraph 2 above refers only to buy and sell trades on the U.S., Hong Kong and Singapore markets conducted via Citibank Online or Citi Mobile® App through an Eligible Account ("**Discounted Brokerage Trades**"). Only minimum commission fees for Discounted Brokerage Trades will be waived and all other exchange fees will apply. The Discounted Brokerage Trades are subject to all other applicable Brokerage terms and conditions which is available at https://www.citibank.com.sg/global_docs/pdf/ebroke_tnc.pdf.
4. Eligible Customers can log in to Citibank Online or Citi Mobile® App to trade and the brokerage fees will be charged at 0.08% of the trade amount on the online pre-confirmation page for the Discounted Brokerage Trades.
5. This Promotion is valid in conjunction with the Citibank Online Brokerage Promotion where Eligible Customers who sign up for a new Eligible Account with Citibank will enjoy free buy trades on the U.S. and Hong Kong markets conducted via Citibank Online or Citi Mobile® App for a period of 6 months starting from one business day after the opening date of the new Eligible Account as stated in his/her account opening advice. Further details may be found at the following link: <https://www.citibank.com.sg/wealth-management/investments/investment-products/brokerage/pdf/brokerage-promotion-terms-and-conditions.pdf>
6. Citibank's decision on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants.
7. Citibank reserves the right to terminate this Promotion at any time, and/or vary the terms and conditions governing this Promotion without prior notice or reason.
8. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to this Promotion, these terms and conditions shall prevail to the extent of such inconsistency.

Definitions

"Citibank" or "Citi" refers to Citibank Singapore Limited.

"Eligible Account" means a USD or HKD or SGD cash trading account opened in the Eligible Customer's name (only single account) with Citibank pursuant to the terms and conditions for brokerage services.

"Eligible Customer" refers to an individual who:

- (a) is a Citibank staff during the Discounted Brokerage Trades Period;
- (b) is not a U.S. Person; and
- (c) is not a GDPR Individual (as defined below).

"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. 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 2 preceding calendar years. Please note that the bank's definition of U.S. Person may not be the same as the definition used by the U.S. Inland Revenue Services for U.S. tax purposes.

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 ("GDPR Individual"). 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.

Investments:

Investment products are not available to U.S. persons. Investment products are not bank deposits or obligations of or guaranteed by Citibank Singapore Limited, Citigroup, Inc or any of their affiliates or subsidiaries unless specifically stated. All investment products are subject to investment risks, including the possible loss of the principal amount invested. Past performance shall not be construed as an indication of future results. Investors interested to invest in investment and/or treasury products denominated in non-local currency should be aware of the risks of exchange rate fluctuations that may cause a loss of principal when foreign currency is converted back to the investors' home currency. 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. All applications for unit trusts are subject to terms and conditions specific and must be made on the application forms accompanying the prospectus or otherwise prescribed by the issuer. Not all products and services are available in all jurisdictions.

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