Citigold Private Client Welcome Offer

Start your Citigold Private Client wealth journey as an Accredited Investor and enjoy exclusive welcome rewards

Receive stackable rewards when you invest, insure and/or save

Start your relationship with min. S\$1,500,000

BEGIN YOUR WEALTH JOURNEY

Fresh Funds Rewards¹

Up to **\$\$40,000**

when you deposit

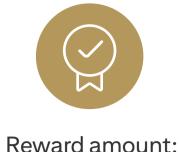
Fresh Funds



3 MONTHS TO UNLOCK MORE BENEFITS

DEEPEN YOUR RELATIONSHIP IN THE FIRST

Complete Investment Risk Profile and Fact Find Report¹ Understanding wealth needs



S\$300

Accredited Investor⁶ Gain access to wider suite of

Opt in to be an

wealth offerings



S\$300

S\$500

Invest and/or Insure¹

Build your wealth with our full suite

of investment products

for every \$\$50,000 investment and/or insurance purchases

UNLOCK EXCLUSIVE PRIVILEGES

Take up a Citi Home Loan¹

Hold a Citi Credit Card¹

S\$500

Reward amount:

Reward amount:

S\$1,000

rates² Up to 2.40% p.a.

Preferential Time Deposit

on a 3-month SGD Time Deposit OR

on a 6-month SGD Time Deposit

Up to 2.30% p.a.

welcome rewards worth up to S\$42,6001

Here's how you can enjoy

\$\$10,000

With Fresh Funds

of S\$3,000,000



S\$300 Complete investment

Risk Profile and Fact

Find Report



S\$300

Opt-in to be

treated as an

Accredited Investor



S\$20,000

insurance

Hold a valid

S\$500

(Indicative) Citi Credit Card

Place S\$1,000,000 in a 6-month Time Deposit

S\$11,500

Total Welcome Rewards

S\$42,600

Why opt in to be an Accredited Investor?

opportunities that Citigold Private Client offers.

Being an Accredited Investor enables you to unlock the full range of



and services, including more sophisticated products to meet your bespoke wealth needs.

Access to a team of dedicated wealth experts You can count on a dedicated Senior Relationship Manager

wealth goals. Please note that where you have opted in to be treated as an Accredited Investor, Citibank is exempt from complying with certain requirements under the Financial Advisers Act, 2001 of Singapore and the Securities and Futures Act, 2001 of Singapore, and certain regulations, notices and guidelines issued thereunder. Learn more about the effect of being treated as

and a team of experts to partner you to achieve your

Who qualifies as an Accredited Investor⁶?

an Accredited Investor www.citibank.com.sg/AccdInv > Schedule 2.

Citigold Private Client, fulfil one of the following requirements: • Net personal assets exceeding S\$2 million in value (or its equivalent in a foreign currency); or

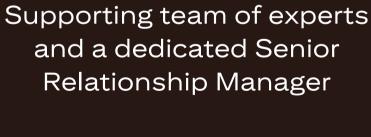
To enjoy the benefits of being an Accredited Investor with

• Financial assets (net of any related liabilities) exceeding S\$1 million in value (or its equivalent in a foreign currency); or

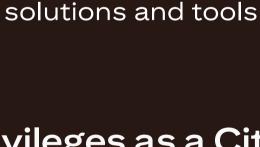
• An income in the preceding 12 months of not less than S\$300,000 (or its equivalent in a foreign currency).

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

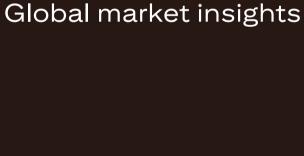
Benefit from our holistic advisory on your wealth journey



Enjoy exclusive offers and privileges as a Citigold Private Client customer



Personalised wealth



deposits, investment and

insurance time deposit

bundle⁵

Enjoy annual fee waiver Enjoy 6-month Preferential interest rates commission-free buy trades for SGD and USD time on your Citi Credit Cards³

online⁴ for U.S. and Hong Kong

markets when you open a new



¹Click here for Citi New-to-Bank Welcome Programme 2025 terms and conditions.

• Opt in to be treated as an Accredited Investor,

• Hold an eligible primary Citi Credit Card.

Place S\$1,000,000 in a 6-month Time Deposit,

Citibank Brokerage account. To be eligible for the S\$42,600 welcome rewards, you will have to fulfill all of the following criteria:-

• Maintain the Citigold Private Client relationship up to point of reward fulfilment. ²Click here for SGD Time Deposit terms and conditions.

³ Annual fee waiver applies to one Citibank core credit card and one Citibank co-branded credit card excluding Citi ULTIMA Card and Citi Prestige Card, if the Eligible Customer maintains the Citigold Private Client relationship. ⁴Citibank Online Brokerage Promotion applicable for a period of 180 days starting from day of brokerage account opening. Read full terms and conditions here.

• Successfully establish a Citigold Private Client relationship with S\$3,000,000 in Fresh Funds,

• Maintain a valid Investment Risk Profile and complete the Fact Find Report by end of Welcome Period,

Of the S\$3,000,000 in Fresh Funds, invest and/or insure S\$2,000,000 before the end of the Welcome Period,

⁵ For details on Citigold Private Client preferential interest rates for USD time deposits, visit here.

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to \$\$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 www.sdic.org.sg. This advertisement has not been reviewed by the Monetary Authority of Singapore.

⁶ Subject to meeting Accredited Investor eligibility criteria. Click here for details on eligibility criteria and for more information about opting in as an Accredited Investor.

Important Information Securities investments are not bank deposits and involve risks, including the possible loss of the principal amount invested. The price of securities can and does fluctuate; sometimes dramatically, and that any individual security may experience upward or downward movements, and may even become valueless. Therefore it is as likely that losses will

Citigold® Private Client

denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Citibank is not recommending the Citibank Brokerage Account or giving any advice in relation to customers' securities investments. Customers will take complete responsibility for any losses resulting from their trading strategy. Investment products and services are not available to U.S. Persons. 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.

be incurred rather than profit made as a result of buying and selling securities. This is the risk that customers should be prepared to accept. Investors investing in securities

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