

Citigold SGD Time Deposit Promotion (“Promotion”) Terms and Conditions

1. Definition:

“**Citi**” or “**Citibank**” refers to Citibank Singapore Limited.

“**Promotion**” refers to Citigold SGD Time Deposit Promotion.

“**New Funds**” means a deposit of funds: (a) from outside Citibank and (b) which is incremental to the average daily balance of checking, savings and deposit accounts for the month before the placement of the time deposit. Any transfer of funds between Citibank account(s) would not be considered as New Funds.

“**AUM**” refers to the combined balances held in a client'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 Customer's bank statement. AUM fluctuation due to market volatility is defining of a Customer's AUM and is conclusive as indicated in Customer's bank statement.

An “**Accredited Investor**” is an individual who meets the requirements set out under the Securities and Futures Act, 2001 of Singapore and opts in to be treated as an Accredited Investor by the bank. Accredited Investors are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as Accredited Investors forgo the benefit of certain regulatory safeguards.

They can opt in as an AI under one of the below three criteria (either in SGD or its equivalent in a foreign currency):

- Net personal assets exceeding S\$2 million in value
- Net financial assets exceeding S\$1 million in value
- An income in the preceding 12 months of not less than S\$300,000

Accredited Investors are assumed to be better informed, and better able to access resources to protect their own interests, and therefore require less regulatory protection. Investors who agree to be treated as accredited investors therefore forgo the benefit of certain regulatory safeguards. When the bank deals with Accredited Investors, Citibank is exempt from complying with certain requirements under the Financial Advisers Act, 2001 (“FAA”) of Singapore and the Securities and Futures Act, 2001 of Singapore, and related regulations, notices and guidelines that are meant to provide regulatory safeguards to retail clients. This includes, but is not limited to, a number of business conduct requirements such as Disclosure of Product Information (Section 34 of FAA), Reasonable Basis for Investment Recommendation (Section 36 of FAA), and Disclosure of Certain Interests in Securities (Section 45 of FAA), and which sections client cannot rely upon in relation to any civil claim against Citibank or a Citigroup company. Investors should consult a professional adviser if they do not understand any consequence of being treated as an accredited investor. As an Accredited Investor, client is responsible for any and all suitability and reasonableness decisions on investments, including any advice on product suitability received from Citibank. Learn more about the effect of being treated as an Accredited Investor at www.citibank.com.sg/AccdInv >**Schedule 2**.

2. This Promotion entitles Eligible Customers (defined in clause 3 below) of Citibank to enjoy the Promotional Interest Rates set out in Clause 4 below for a 3-month and/or 6-month SGD Time Deposit (“**Promotional Time Deposit**”) placed during the period 1 May 2025 to 31 May 2025, both days inclusive (“**Promotion Period**”).

3. The Promotion is applicable to all customers who have a qualified banking relationship of a Citigold (AUM of \geq S\$250,000) during the Promotion Period (“**Eligible Customer**”). Additionally, if customer is an Accredited Investor as defined above (“**Eligible AI Customer**”), the rates as set out in the respective section of the table below applies.

4. The Promotional Interest rates set out below are only applicable to a minimum time deposit amount of S\$10,000 in New Funds and maximum deposit amount of S\$5,000,000 in New Funds per Eligible Customer.

Currency	Tenure	New Funds Deposit Amount	Promotional Interest Rate (p.a.) (Eligible Customer)	Promotional Interest Rate (p.a.) (Eligible AI Customer)
SGD	3 months	S\$10,000 to <S\$5,000,000	2.30%	2.40%
SGD	6 months	S\$10,000 to <S\$5,000,000	2.20%	2.30%

5. The Promotional Time Deposit must be placed during the Promotion Period through a Relationship Manager. This Promotion is not applicable for placement through Citibank Online or Citi Mobile App.

6. An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date.

7. If client has selected to rollover the time deposit upon maturity, the time deposit will be renewed at prevailing board rates upon maturity.

8. Should an Eligible Customer not meet the terms and conditions of this Promotion, Citibank reserves the right to adjust the Promotional Interest Rate to the standard prevailing rate.

9. Citibank is entitled, at any time with reasonable notice, to vary, delete or add to any of these terms and conditions (“**Change in Terms and Conditions**”) including varying the Promotional Interest Rate, and to suspend or terminate the Promotion with effect from such date as Citibank may determine, in response to factors including, but not limited to, evolving market and/or economic conditions, interest rate environment and regulatory requirements. Citibank shall endeavour to give you no less than 30 days’ prior notice before effecting such Change in Terms and Conditions. Please note that Promotional Interest Rates are impacted by, and may be changed in response to, fluctuating market rates. For the avoidance of doubt, any changes in Promotional Interest Rate will not affect Promotional Time Deposits that have already been placed prior to such Change in Terms and Conditions. You may pre-terminate the Promotional Time Deposit if you do not accept the Change in Terms and Conditions. An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date. By retaining the Promotional Time Deposit, you will be deemed to have accepted and agreed to any Change in Terms and Conditions and will be bound by them. Citibank’s decision on all matters relating to this Promotion is final and binding. In the event of any inconsistency between any marketing material and these terms and conditions, these terms and conditions shall prevail insofar as it relates to the Promotion.

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 www.sdic.org.sg.

Disclaimer

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