

Terms and Conditions: Citibank Online Brokerage Promotion

1. The Citibank Online Brokerage Promotion ("Promotion") will commence on 20 September 2023 and is subject to change at our sole discretion without notice.

Subject to paragraph 7 below, Eligible Customers who sign up for a new Eligible Account ("New Eligible Account") with Citibank at any time after commencement of the Promotion will enjoy free buy trades for a period of 180 days starting from the same Business Day of the opening date of the New Eligible Account as stated in his/her account opening advice ("Free Buy Trades Period").

2. An "Eligible Customer" refers to an individual who:
 - (a) (i) is a Citi Plus^ customer; or
 - (ii) is a Citi Banking customer; or
 - (iii) is a Citi Priority customer; or
 - (iv) is a Citigold customer with a minimum of S\$250,000 in Assets Under Management with Citi; or
 - (v) is a Citigold Private Client customer with a minimum of S\$1,500,000 in Assets Under Management with Citi; and
 - (b) is not a U.S. Person.
3. "Assets Under Management" refers to the combined balances held in a client's primary accounts including Citibank checking and savings account, time deposits and investments. Funds credited into cash management accounts will not count towards Assets Under Management.
4. "Business Day" refers to any day on which banks are open for business in Singapore other than Saturday, Sunday and gazetted public holidays in Singapore.
5. "Citibank" or "Citi" refers to Citibank Singapore Limited.
6. "Eligible Account" means a USD or HKD cash trading account opened in the Eligible Customer's name (whether single or joint account) with Citibank pursuant to the terms and conditions for Citibank brokerage services.
7. The Free Buy Trades refers only to buy trades on the U.S. and Hong Kong markets conducted via Citibank Online or Citi Mobile® App through the New Eligible Account ("Free Buy Trades"). Only brokerage commission fees for Free Buy Trades will be waived and all other fees and charges will apply. Please refer to <https://www.citibank.com.sg/brokeragefees> for the complete list of applicable fees and charges. The Free Buy Trades are subject to all other applicable Citibank Brokerage terms and conditions which is available at https://www.citibank.com.sg/global_docs/pdf/ebroke_tnc.pdf
8. An Eligible Customer is not entitled to participate in this Promotion if he/she had terminated/closed an Eligible Account in the 12-month period preceding the date of application for a New Eligible Account.
9. Eligible Customers can log in to Citibank Online or Citi Mobile® App during the Free Buy Trades Period and upon executing any Free Buy Trades, no commission will be charged at the order review page.
10. 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.
11. 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.
12. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to this Promotion, terms and conditions shall prevail to the extent of

such inconsistency.

13. "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.
14. The products and services mentioned in this document are not offered to individuals residing in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man or the UK. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned therein to such individuals.
15. 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. Investment products are subject to investment risks, including the possible loss of the principal amount invested. Past performance is not indicative of future results, prices can go up or down. Investors investing 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 / communication / presentation 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.
16. Citibank full disclaimers, terms and conditions apply to individual products and banking services.

^Citi Plus segment launched 17 September 2022.

This advertisement has not been reviewed by the Monetary Authority of Singapore.