

Client Referral Program Terms & Conditions

1. The Citibank Client Referral Double Rewards Program 2019 (hereinafter known as the "Program") is open to all existing customers of Citibank Singapore Limited, International Personal Bank (hereinafter known as "Citibank") between September 1 2019 to November 30 2019 (hereinafter known as the "Program Period").
2. By taking part in this Program, the referring client (the "Referrer") represents and warrants that the prospect (the "Referee") has given specific consent to the Referrer for the Referee's contact details to be disclosed by the Referrer to Citibank for the purposes of Citibank contacting the Referee in relation to opening an account and establishing a banking relationship with Citibank. The Referrer acknowledges and agrees that Citibank is relying on this consent for the purposes of its compliance with data privacy regulations, including but not limited to the Singapore Personal Data Protection Act (No. 26 of 2012), and further indemnifies and holds Citibank harmless against all costs and/or losses whatsoever and howsoever caused, arising from or in connection with this referral. It is the Referrer's responsibility to obtain the consent of the Referee(s) to give the Referee's/Referees' personal data to Citibank for the purposes of contacting the Referee(s) about establishing a banking relationship with Citibank via the telephone or email.
3. The Referrer acknowledges and agrees that Citibank will inform the Referee(s) that:
 - The Referee(s) has been referred to Citibank by the Referrer;
 - The Referee's/Referees' personal data has been provided by the Referrer; and
 - The Referrer will receive a financial token of appreciation from Citibank in the event that the referral is successful.
4. To be eligible for the cash rewards, the new account of the Referee must be funded with the following fresh funds amounts within three calendar months of account establishment date. Fresh funds will have to be maintained in the account for 6 consecutive months thereafter.

A. Basic Referral Rewards

Fresh Funds Amount (US\$ or equivalent)	Cash Reward (US\$)
US\$250,000 -US\$499,999	U\$ 500
US\$500,000 – US\$1,099,999	U\$1,000
US\$1,100,000 and above	U\$2,000

B. Bonus Referrals

Number of successful referrals to qualify [min. US\$250M by EOP3]	Jan to Jun	Jul to Dec
3 Successful Referrals	US\$388	US\$388
5 Successful Referrals	US\$588	US\$588

5. Only new accounts opened with Citibank will qualify for the Program. Joint accounts with existing Citibank customers do not qualify under this Program.
6. Self-referrals are not eligible for the Program.
7. Existing Citibank customers who close and re-open a single Citibank account during the Program Period will not qualify for the Program.

8. Citibank reserves the right to withhold the rewards to the Referrer if the referred account:
 - is established with funds transferred from another Citibank branch or an existing IPB account;
 - is opened by a person who has a current, or had a prior relationship with Citibank in the past 12 months.
9. Citibank reserves the right to deduct the equivalent cash value of the rewards from the Referrer's account in the event that the Referee withdraws the fresh funds within the stipulated period or terminates his/her relationship with Citibank within 12 months from account establishment date.
10. The Referrer shall not engage in any referral activity as part of this Program for business purposes
11. If more than one eligible Referrer refers the same Referee within the Program Period, the Referrer whose Client Referral Form regarding the Referee is received by Citibank first in time via mail, fax, email, website with the Referee's details, will be entitled to the rewards.
12. There may be countries where referrals may be restricted. It is the Referrer's responsibility to be aware of the laws in their country with regards to their banking (including referral activity) with Citibank in Singapore or in any other jurisdictions and Citibank will not be liable for any loss or liability imposed on the Referrer as a result of Referrer's non-compliance with any regulations, laws or legal process of their country. Referrers should be aware that Citibank does not provide tax advice in relation to their accounts with Citibank, transactions on the accounts and referral activities. Citibank reserves the right to not accord the referral rewards to Referrers domiciled in jurisdictions where referral activity is restricted.
13. The Referrer will assume, and be solely responsible for, any and all taxes of any jurisdiction or governmental or regulatory authority, including, without limitation, to any fulfillment of gifts or rewards.
14. The Referrer must not advise any Referee as to the features or any aspect of any product issued or distributed by Citibank nor make a recommendation or a statement of opinion that could reasonably be regarded as being intended to influence a Referee in making a decision in relation to a product.

Generic Terms and Conditions

1. This Program may not be available to customers domiciled in all jurisdictions and this document does not constitute the distribution of any information or the making of any offer or 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 a document or make such an offer or solicitation. Please be further advised that not all products and services are available in all jurisdictions. Additionally, your country of residence may have laws or regulations that limit your access to certain products or services.
2. This Program is not available to U.S. Citizens, U.S. Residents, or Green Card holders. A person is a "U.S. Resident" if he is present in the United States 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 two (2) preceding calendar years.
3. Investors should be aware of the laws in their home countries (or any other relevant jurisdiction) with regard to their banking activities with Citibank Singapore Limited. Citibank Singapore Limited shall not be liable for any loss or liability imposed on the investors by regulators in their home countries (or any other relevant jurisdiction) or as a result of their non-compliance with any regulations, law, or legal process that may be applicable to them.

4. Citibank Singapore Limited shall have absolute discretion to use agents, contractors, correspondents or other third party to administer and/or implement the Promotion; and Citibank Singapore Limited shall not be liable to any person for the act, omission or neglect on part of such agents, contractors, correspondents or third parties
5. Without prejudice to any of Citibank Singapore Limited's rights and remedies, Citibank Singapore Limited may with prior notice, terminate or extend or withdraw, modify or amend, cancel or invalidate or substitute any terms and conditions / promotional rates / products / Reward Points or gifts with another of a similar value.
6. Citibank is required to observe certain U.S. laws and regulations, including but not limited to sanctions on certain countries, organizations and/or individuals issued by the U.S. government. These laws and regulations may require Citibank to refrain from fulfilling a Citibank Program. Neither Citibank, Citibank N.A. and its branches, Citigroup Inc. or any of its other subsidiaries or affiliates will be liable for any loss to customer as a result of taking or refraining from taking any actions to comply with any U.S. laws or regulations.
7. The eligible client will assume, and be solely responsible for, any and all taxes of any jurisdiction or governmental or regulatory authority, including, without limitation, to any fulfillment of gifts.
8. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.
9. Citibank is not liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the bank or its servants or agents.
10. Information collected through this Program may be used in the operation and marketing of Citibank's products and services. Participants may receive via email program news, service updates and other information about Citibank's products and services. Participants may choose, at any point, to unsubscribe from these mailings.
11. Citibank Singapore Limited decision on all matters relating to this Program will be at its sole and absolute discretion and will be final and binding on all participants
12. Citibank Singapore Limited full disclaimers, terms and conditions apply to individual products and banking services
13. Citibank Singapore Limited does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey. This communication and any accompanying terms and conditions (if applicable) is/are not, and should not be construed as, solicitation of such individuals to buy or sell any product or service.