

Citigold Upgrade Program Terms and Conditions

1. The Promotion is valid from March 2018 till December 31 2018, and is available to selected clients of Citibank Singapore Limited, International Personal Bank.
2. Existing clients who qualify for this promotion should have accounts opened for at least 3 months prior to month of qualification for this upgrade promotion.
3. This Promotion is not 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.
4. U.S. Citizens, U.S. Residents, or Green Card holders are not eligible for this promotion. 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.
5. The Promotion is applicable with selected marketing promotions. Respective terms and conditions apply.
6. To participate in this promotion, please bring in fresh funds of minimum US\$20,000 (or equivalent) and maintain a minimum balance of US\$200,000 (or equivalent) (including the fresh funds) in your account for a subsequent 6 consecutive months.
7. Fresh funds are allowed to be accumulated (i.e. coming into the Bank in tranches) over a 3 calendar month period to qualify for the promotion.
8. If the fresh funds are withdrawn within the stipulated period or if your account balance drops to below US\$200,000 within 6 months after qualifying for this promotion, Citibank reserves the right to deduct the full amount of the retail price of the gift that has been fulfilled from your account.
9. For this promotion, customers will receive Points that can be redeemed under the Member Rewards Program for each of the fresh funds tier. For the crediting of Points, please allow a processing time of four to six weeks from the time the funds are invested for the Points to be credited.
10. Any benefit under this promotion shall not be transferable or exchangeable for cash or credit or in kind.
11. Investors should be aware of the laws in their home countries with regard to their banking with Citibank or in any other jurisdiction. Citibank shall not be liable for any loss or liability imposed on the investors by their home countries as a result of their non-compliance with any regulations, laws, or legal process of their home countries.
12. Citibank reserves the right at its sole discretion to terminate this Promotion or vary, delete or add to any of these terms and conditions from time to time without prior notice.
13. For complete and full terms and conditions on "Member Rewards Program" please refer to www.ipb.citibank.com.sg or contact your Relationship Manager.
14. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.
15. Citibank has carefully chosen the respective business partners for this Promotion. However, Citibank will not be liable for any loss, damage or non-performance arising from the delivery, use of products and services offered through this Promotion.
16. In the event that the gifts are unavailable for any reason whatsoever, Citibank reserves the right to substitute the same with products of similar value without prior notice. Please note that some rewards may not be available in certain jurisdictions.
17. 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.
18. 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.

Disclaimer for Investment Products

Investments are: Not Bank Deposits • Not Bank Guaranteed • May Lose Value • Not FDIC Insured • Not Offered to US Persons • Are subject to investment risks, including the possible loss of the principal amount invested

Deposit Insurance Scheme - Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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