

2018 NTB Loyalty Program Terms and Conditions

1. **The 2018 NTB Loyalty Program** (hereinafter known as “**Program**”) is applicable to customers who establish a new banking relationship with Citibank Singapore Limited, International Personal Bank Singapore (hereinafter known as “**Citibank**”) between January 1 2018 and December 31 2018 (both dates inclusive).
2. Only new accounts opened with Citibank will qualify for the Program. Joint accounts must have at least 1 new-to-bank customer who does not have an existing relationship with Citibank. Any existing joint account holder opening a new single account in his/her sole name, or a person who has a current relationship with Citibank, or has had a prior relationship with Citibank in the past 12 months, will not qualify for the Program.
3. In order to qualify for the Program the below program conditions must be met.
 - a. The client must have maintained at least US\$200,000 (Citigold status) or US\$1,000,000 (Citigold Private Client status) in AUM balances for at least 6 months within the 12-calendar-month period after the account is established.
 - b. The account must be funded with fresh funds of the following amounts by the end of the 12-calendar month period following the account establishment date.

Rewards Tier	Minimum Fresh Funds	Reward
Citigold Reward	US\$200,000 (or equivalent)	2000 points
Citigold Private Client Reward	US\$1,000,000 (or equivalent)	10,000 points

4. Funds invested into other booking centers of Citibank or its affiliates other than in Singapore will not be eligible for the Program.

Generic Terms and Conditions

1. This Program 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.
2. Please be 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.
3. 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.
4. Citibank Singapore Limited full disclaimers, terms and conditions apply to individual products and banking services.

5. 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.
6. Investors should be aware of the laws in their home countries with regards 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 or as a result of their non-compliance with any regulations, law, or legal process of their home countries.
7. Citibank has carefully chosen the respective business partner(s) for the Program. However, Citibank will not be liable for any loss, damage or non-performance arising from the delivery/use of products/services offered through this Program. The eligible client should seek redress and direct any complaints or comments in respect of such goods and services to the respective participating merchant, provider or agent.
8. Citibank shall have absolute discretion to use agents, contractors, correspondents or other third party to administer and/or implement the Program; and Citibank shall not be liable to any person act, omission or neglect on part of such agents, contractors, correspondents or third parties.
9. Without prejudice to any of Citibank's rights and remedies, Citibank 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.
10. 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.
11. 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.
12. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.
13. 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.

14. 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.

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.