

Insurance Rewards Program terms and conditions

1. The Insurance Rewards Promotion (“Insurance Promotion”) is a Citibank Singapore Limited - International Personal Bank (“Citibank”) Promotion. The Promotion Period is from February 18 2019 to May 31 2019 (the "Promotion Period").
2. The client will be eligible for the Insurance Promotion with a minimum accumulated insurance policy premium amount of US\$200,000 (or equivalent) within the month of inception.
3. An eligible client will receive the following rewards, subject to a maximum of 200,000 Reward Points per calendar year.

Insurance Volume (US\$)	Base Reward	Additional Booster Reward	Total Rewards
Every US\$100,000	5,000 Reward Points	2,500 Reward Points	7,500 Reward Points

4. The Booster Reward mentioned in clause 3 above is only available during the period starting from February 22 2019 and ending on May 31 2019 as part of the Insurance Rewards Booster Program. The Booster Reward is accorded in addition to the Base Reward.
5. If the Insurance policy(s) is terminated within 12 months of inception, the credited Reward Points will be deducted from the customer’s account.
6. Any benefit under the Insurance Promotion shall not be transferable or exchangeable for cash or credit or in kind.
7. Please refer to www.ipb.citibank.com.sg for full terms and conditions of the “Member Rewards Program” on the redemption of your Reward Points.

General terms and conditions

1. This promotion 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.
2. Promotion 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 has carefully chosen the respective business partner(s) for the Promotion. However, Citibank Singapore Limited will not be liable for any loss, damage or

non-performance arising from the delivery/use of products/services offered through this Promotion. 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.

5. Citibank Singapore Limited shall have absolute discretion to use agents, contractors, correspondents or other third party to administer and/or implement the program; 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.
6. 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.
7. Citibank Singapore Limited 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 Singapore Limited to refrain from fulfilling a Citibank Singapore Limited Promotion. Neither Citibank Singapore Limited, 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.
8. 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 fulfilment of gifts.
9. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.
10. Citibank Singapore Limited 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.
11. Information collected through this Program may be used in the operation and marketing of Citibank Singapore Limited's products and services. Participants may receive via email promotional news, service updates and other information about Citibank Singapore Limited's products and services. Participants may choose, at any point, to unsubscribe from these mailing.
12. Citibank Singapore Limited's decision on all matters relating to this Promotion will be at its sole and absolute discretion and will be final and binding on all participants.
13. Citibank Singapore Limited full disclaimers, terms and conditions apply to individual products and banking services.
14. 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.

Life Insurance

This is only general product information provided by us and is not a contract of insurance. The information provided must be read with, and subject to, all the terms and conditions and exclusions contained in the policy. You should seek advice from a qualified adviser if in doubt. If you choose not to, you are responsible for ensuring that any insurance product you have applied for is suitable for you. All insurance applications are subject to the insurer's underwriting and acceptance.

Please refer to the policy contract for the full terms and conditions.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and surrender value payable may be less than the total premiums paid. Accordingly, the information should be read and construed in the light of, and subject to, all the terms and conditions contained in the policy. Full details are stated in the policy, including whether such policy is eligible for coverage under the Policy Owners' Protection Schemes of Singapore.

Insurance plans are underwritten by the relevant insurance company. Insurance products distributed are an obligation only of the insurance company. They are not a bank deposit or an obligation of or guaranteed by Citibank Singapore Limited, Citibank N.A., Citigroup Inc. or any of its affiliates or subsidiaries.

The Singapore-dollar return on this policy will depend on prevailing exchange rates which may be highly volatile.

For US-dollar denominated insurance plans, premiums and benefits payable will be made in US dollars. Equivalent returns on the policy in other currencies will depend on prevailing exchange rates which may be highly volatile.

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

These policies may be protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please visit the websites of the Life Insurance Association (www.lia.org.sg) or the SDIC (www.sdic.org.sg).