

Investment Promotion Terms and Conditions

1. The Promotion is a Citibank Singapore Limited - International Personal Bank ("Citibank") Promotion. The Promotion Period is from February 1 2019 to June 30 2019 (the "Promotion Period").
2. The promotion is only applicable to selected Investment and Premium Account Products with minimum investment or premium account amount of US\$100,000 (or equivalent). Leverage loan drawdown will not be considered as part of the qualifying investment amount.
3. Reward points will be issued for a maximum of US\$1,000,000 accumulated qualifying investment / premium account deal amount per calendar month.
4. A maximum of 5,000 Base Reward Points and 2,000 Bonus Reward Points will be issued per calendar month for monthly accumulated qualifying investment / premium account deal amount of US\$1,000,000 (or equivalent).
5. Any benefit under this Promotion shall not be transferable or exchangeable for cash or credit or in kind.
6. Citibank Online investments do not qualify for this promotion.
7. Please refer to www.ipb.citibank.com.sg for full terms and conditions of the "Member Rewards Program" on the redemption of your points.
8. If the Investment purchase(s) is/are withdrawn before the deal(s) is/are contracted, the retail value of any rewards redeemed will be deducted from your Citibank account.
9. Citibank's decision on all matters relating to this Promotion will be final and binding on all participants. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to this Promotion, these terms and conditions will prevail.

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 authorised 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 regards to their banking activities with Citibank. Citibank 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 has carefully chosen the respective business partner(s) for the Promotion. However, Citibank 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 shall have absolute discretion to use agents, contractors, correspondents or other third party to administer and/or implement the Promotion; and Citibank 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'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.
7. 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 Promotion. 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.
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 fulfillment of gifts.
9. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.
10. 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.
11. Information collected through this Promotion may be used in the operation and marketing of Citibank's products and services. Participants may receive via email promotional news, service updates and other information about Citibank's products and services. Participants may choose, at any point, to unsubscribe from these mailings
12. Citibank'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 full disclaimers, terms and conditions apply to individual products and banking services.
14. Citibank 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.

Important Disclosures:

Investment products are not bank deposits, nor obligations of, nor guaranteed by Citibank Singapore Ltd, Citibank, N.A., Citigroup Inc. or any of its affiliates or subsidiaries, and are subject to investment risks, including the possible loss of the principal amount invested. Investment products are not insured by the Federal Deposit Insurance Corporation.

Past performance is not indicative of future results and prices and values can go up or down. Investors investing in funds denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal when foreign currency is converted back to the investors' home currency. Investors should therefore determine whether any foreign currency investment is suitable for them in the light of their personal investment objectives, financial means and risk profile. All subscriptions for Investment Products must be made on application forms accompanying the prospectus. Prospectuses are available from Citibank Singapore Ltd and the Fund Managers' offices.

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.

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