



CITIBANK ONLINE PROMOTION 2020

1. Citibank Singapore Limited - International Personal Bank ("Citibank") will be running the Citibank Online Promotion 2020 ("Promotion") from December 15 2020 to February 28 2021 (both dates inclusive) ("Promotion Period"). By participating in this Promotion, you agree to be bound by these terms and conditions.
2. To be eligible for the gift (as set out in clause 4 below), you must satisfy the following conditions:
 - a. You must remain a client of Citibank as of April 30 2021;
 - b. You must demonstrate satisfactory account conduct on a continued basis (as determined by Citibank);
 - c. You must hold a minimum total account balance of US\$200,000 as of October 31 2020;
 - d. You must be one of the first 1,500 Citibank clients who log on to the Citi Mobile® App or the Citibank Online Website and complete a Live Chat session with your designated Relationship Manager during the Promotion Period; and
 - e. You must not be an employee of Citibank or any of its partners, sponsors and agencies (including but not limited to any external auditor(s) and advertising agencies) who were or are involved in organizing the Promotion (as determined by Citibank).
3. Subject to these terms and conditions, if you satisfy all the eligibility criteria set out in clause 2 above (as determined by Citibank), you will be eligible to receive the following gift (limited to 1 gift per client) depending on your client segment:

Gift	Citigold Private Client	Citigold Client / Others
VIU Subscription	12 months	6 months
or		
Member Reward Points	200	100

4. Citibank will notify eligible clients from April 2020 by electronic direct mailer at their latest email address reflected in the Bank's records.
5. Eligible clients may redeem the Member Reward Points earned in this Promotion under the Member Rewards Program. For complete and full terms and conditions on "Member Rewards Program" please refer to www.ipb.citibank.com.sg or contact your Relationship Manager.
6. Eligible clients who participate in the Promotion authorize Citibank to disclose their names and other relevant particulars to any persons and in any mode and manner as Citibank may reasonably deem appropriate and necessary for the purposes of conducting the Promotion and awarding the prizes; and agree to disclose their names and other relevant particulars to any participating merchant or service provider to which/whom the Promotion relates.



7. Citibank assumes no responsibility for incomplete, lost, late, damaged, illegible or misdirected forms or email communication, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled or delayed electronic transmission which may limit an Eligible Client's ability to participate in the Promotion.
8. Citibank shall not be liable to any person for any loss or damage arising in connection with the Promotion, including without limitation, any error in computing, any breakdown or malfunctions in any computer systems or equipment.
9. Citibank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, Citibank shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.
10. Citibank's decisions on all matters relating to this Promotion will be at its absolute discretion and will be final and binding on all participants, including without limitation, any decision on the eligibility of any person or cancellation or suspension of the Promotion. Subject to and without prejudice to the generality of the foregoing, the Citibank record of the entries, or any decision made in connection with the Promotion shall be final, binding and conclusive for all purposes. No correspondence or appeal will be entertained.

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. This 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. The information provided on this website does not constitute the marketing of any products or services to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man. The content on this website is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.

Version: December 15 2020