

## Welcome Program Terms and Conditions 2019

1. The Citigold/Citigold Private Client Welcome 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 2019 and June 30 2019.
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. Existing joint account holders opening a new single account or a person who has a current, or had a prior relationship with Citibank in the past 12 months will not qualify for the Program.
3. To qualify for the Program, the account must be funded with fresh funds of the following amounts by the 2nd calendar month of account establishment date:

Rewards Tier	Minimum Fresh Funds	Option 1 Cash Reward		Option 2 Singapore Experience Package
Citigold Welcome Reward Tier 1	US\$250,000 (or equivalent)	US\$250	<b>OR</b>	Uniquely Singapore Experience Package for 1 Night
Citigold Welcome Reward Tier 2	US\$500,000 (or equivalent)	US\$500		Singapore Delight Experience Package for 2 Nights
Citigold Private Client Reward	US\$1,100,000 (or equivalent)	US\$1000		Fantastic Singapore Experience Package for 2 Night

4. The new-to-bank client must have a valid Citi USD transactional account to receive the cash reward.
5. Funds invested into other booking centers of Citibank or its affiliates other than in Singapore will not be eligible for the Program.
6. Citibank’s decision on all matters relating to this Program will be at its absolute discretion and will be final and binding on all participants.
7. Citibank reserves the right to deduct the equivalent cash value of the rewards from the qualified new to bank account in the event that the clients terminates his/her relationship with Citibank within 6 months from account establishment date.
8. Citibank reserves the right to change the rewards value or offering by any other reward in gifts or points of equivalent value.
9. A Uniquely Singapore experience package consists of 1-night stay at Mandarin Orchard Singapore deluxe room inclusive of daily breakfast for two with specially curated menu for 2 at award-winning Chatterbox. A Singapore Delight experience package consists of 2 nights stay at a superior deluxe room mandarin orchard with specially curated menu for 2 at award-winning Chatterbox and 01 x sides. A Fantastic Singapore experience package consists of 2 nights stay at premier club room mandarin orchard, specially curated set menu for 2 at 2 Michelin star Shisen Hanten , Universal Studio Singapore tickets for 2 and SEA Aquarium for 2.



## Generic Terms and Conditions

1. This Program 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. 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.
2. 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.
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 shall have absolute discretion to use agents, contractors, correspondents or other third party to administer and/or implement the Promotion; 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
5. 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.
6. 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.
7. 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.
8. In the event of any inconsistencies between the different languages of this document, the English language version shall prevail.



9. 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.
10. 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.
11. 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
12. Citibank Singapore Limited full disclaimers, terms and conditions apply to individual products and banking services
13. 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.

#### Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

