Citigold High-Rate New Funds Time Deposit Promotion Terms and Conditions

1. The Citibank Time Deposit Promotion ("**Promotion**") is a Citibank Singapore Ltd – International Personal Bank ("**IPB**") promotion from November 1, 2026 to November 30, 2026 (the "**Promotion Period**"). By participating in this Promotion, you agree to be bound by these terms and conditions.

2. The promotional rates below (the "**Promotional Rates**") are applicable during the Promotion Period for time deposits placed in USD in 3-months and 6-months tenors & SGD in 3-months, 6-months and 9-months tenors, as set out below (the "**Time Deposit(s)**"). The Promotional Rates are exclusive and cannot be applied together and are subject to changes.

Currency	Tenor	Interest Rate (p.a.) (Eligible Customer)	Time Deposit Amount
USD	3-Month	4.00%	USD 5,000 – USD 5,000,000
	6-Month	4.50%	USD 5,000 – USD 5,000,000

Currency	Tenor	Interest Rate (p.a.) (Eligible Customer)	Time Deposit Amount
SGD	3-Month	1.55%	S$5,000 - < S$5,000,000
	6-Month	2.00%	S$5,000 - < S$5,000,000
	9-Month	1.70%	S$5,000 - < S$5,000,000

3. "**Citigroup, Inc**" means Citigroup, Inc, a corporation incorporated in the United States of America, "**Citigroup Organisation**" means any affiliate or subsidiary of Citigroup, Inc and **Citibank**" refers to Citibank Singapore Limited.

4. To be eligible for the Promotional Rates customers will need to fulfil the following criteria listed below ("**Eligible Customer**"):

   4.1. Deposit New Funds in the currencies and amounts as provided at Clause 2 above. "**New Funds**" refer to funds that do not originate from any existing account the customer has with Citibank or another Citigroup Organisation;

   4.2. New Funds may be deposited in tranches within the Promotion Period. Time Deposit must be established within the Promotion Period

4.3. New Funds must be incremental to the customer's existing account balance as at 3 months prior to the date the Time Deposit is to be established;

4.4. The customer's Total Assets Under Management ("Total AUM") must meet the minimum account balance of US$200,000 (or equivalent) for Citigold customers and US$1,000,000 (or equivalent) for Citigold Private Client customers at the point the Time Deposit established.

"Assets Under Management" ("**AUM**") refers to the combined balances held in a customer's primary accounts including Citibank checking and savings account, time deposits, investments, and premiums of life insurances distributed by Citibank and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R). For avoidance of doubt, the USD value of AUM is based on prevailing exchange rate computed in the customer's bank statement. AUM fluctuation due to market volatility is defining of a customer's AUM and is conclusive as indicated in the customer's bank statement

5. The New Funds Time Deposit must be placed during the Promotion Period through a Client Advisor in order to qualify for the Promotional Rates This Promotion is not applicable for placement through Citibank Online or Citi Mobile® App.

6. In the event of early withdrawal of the Time Deposit (including full withdrawal and partial withdrawal) during the Initial Tenor for purchase of Investments/Insurance/FX with Citibank, the customer will receive accrued interest up to the date of the withdrawal. The interest rate applicable will be determined by Citibank. Customers can contact their Client Advisor for additional information on the accrued interest on early withdrawal of their Time Deposit.

7. In the event of early withdrawal of the Time Deposit (including full withdrawal and partial withdrawal) during the Initial Tenor or Additional Period for remittance out of Citibank, a withdrawal charge will apply on the withdrawn amount (including full withdrawal and partial withdrawal) to be calculated in accordance with such formula as Citibank may prescribe from time to time. The imposition of this withdrawal charge may result in the customer receiving less than the principal amount of the deposit and/or may earn less or no interest on the deposit. The minimum partial withdrawal amount for the Time Deposit is US$5,000.

8. For the avoidance of doubt, in the event of a partial withdrawal of the Time Deposit, the interest rate applied to the remaining tenor of the remaining deposit amount will be the promotional interest rate at which the Time Deposit was established. The original maturity date of the Time Deposit will remain unchanged.

9. In the event of diminution of the Total AUM which results in a segment downgrade for the customer during the Initial Tenor, Citibank reserves the right to debit from the customer's account the difference in the interest accrued at the Promotional Rate and the lowest one of the following three interest rates for the period the New Funds were with Citibank:
    9.1.1. the Promotional Rate;
    9.1.2. the prevailing board rate at the time the time deposit was established; or
    9.1.3. the prevailing board rate at the time of the segment downgrade.

10. In the event that no maturity instructions are provided, upon expiry of the Initial Tenor of the Time Deposit, the principal and interest accrued will be rolled over in a prevailing board rate time deposit.

11. Citibank reserves the right not to accord any promotional rates on any specific deposits or any funds transferred from other Citibank branches or financial institutions at its discretion. All promotional rates are not exchangeable for cash, credit or kind.

12. Citibank is entitled, at any time with reasonable notice, to vary, delete or add to any of these terms and conditions ("**Change in Terms and Conditions**") including varying the Promotional Interest Rate, and to suspend or terminate the Promotion with effect from such date as Citibank may determine, in response to factors including, but not limited to, evolving market and/or economic conditions, interest rate environment and regulatory requirements. Citibank shall endeavor to give you no less than 30 days' prior notice before effecting such Change in Terms and Conditions. Please note that Promotional Interest Rates are impacted by, and may be changed in response to, fluctuating market rates. For the avoidance of doubt, any changes in Promotional Interest Rate will not affect Promotional Time Deposits that have already been placed prior to such Change in Terms and Conditions. You may pre-terminate the Promotional Time Deposit if you do not accept the Change in Terms and Conditions. An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date. By retaining the Promotional Time Deposit, you will be deemed to have accepted and agreed to any Change in Terms and Conditions and will be bound by them. Citibank's decision on all matters relating to this Promotion is final and binding. In the event of any inconsistency between any marketing material and these terms and conditions, these terms and conditions shall prevail insofar as it relates to the Promotion.

General Terms & 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 customer 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. 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.

7. The Eligible Customer 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 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.

11. Citibank's decision on all matters relating to this Promotion including without limitation, any decision on the eligibility of any person, will be at its sole and absolute discretion and will be final and binding on all participants.

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

13. The promotions, products and services mentioned in the referenced document are not offered to individuals resident in certain countries/jurisdictions. For the comprehensive list of these countries/jurisdictions, please refer to the "Privacy" section in the footer of our Citibank Website. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.

Important Disclaimer

Foreign currency investments are subject to rate fluctuations, which may provide both opportunities and risks. You may experience a loss when you convert foreign currency back to your home currency. Exchange controls may be applicable from time to time to certain foreign currencies. You should therefore determine whether any foreign currency investment is suitable for you in the light of your investment objectives, your financial means and your risk profile.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please visit www.sdic.org.sg.

Citigold Exclusive Time Deposit Promotion ("Promotion") Terms and Conditions

1. Definition:

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"**Promotion**" refers to Citigold Exclusive Time Deposit Promotion.

2. The Promotion is by Citibank International Personal Bank ("**IPB**") from November 1, 2026 to November 30, 2026, both days inclusive (the "**Promotion Period**") and is only applicable to all customers who receive the Promotion Electronic Direct Mailer ("EDM") sent directly from Citi to his/her registered email address or has been informed directly by his/her client advisor during the Promotion Period ("**Eligible Customers**"). For the avoidance of doubt, customers who do not receive the aforementioned forms of communications directly from Citi, i.e. through any modes of indirect communication, including without limitation, forwarded EDM or word-of-mouth, shall not be deemed as Eligible Customers.

3. This Promotion entitles Eligible Customers of IPB to enjoy the Promotional Interest Rates set out in Clause 4 below for a 3-month and/or 6-month SGD and/or USD Time Deposit (**"Promotional Time Deposit"**) placed during the Promotion Period, By participating in this Promotion, Eligible Customers agree to be bound by these terms and conditions.

4. The Promotional Interest Rates, and the relevant deposit thresholds, are set out in the table below.

Currency	**Tenor**	**Funds Deposit Amount**	**Promotional Interest Rate (p.a.)** **(Eligible Customers)**
SGD	3 months	S$5,000 to <S$5,000,000	1.50%
	6 months	S$5,000 to <S$5,000,000	1.70%
USD	3 months	US$5,000 to <US$5,000,000	3.40%
	6 months	US$5,000 to <US$5,000,000	3.60%

5. The Promotional Time Deposit must be placed during the Promotion Period through a client advisor. This Promotion is not applicable for placement through Citibank Online or Citi Mobile® App.

6. An administrative fee or withdrawal charge may be imposed for termination of Promotional Time Deposit prior to maturity date.

7. If the Eligible Customer has selected to rollover the Promotional Time Deposit upon maturity, the Promotional Time Deposit will be renewed at prevailing board rates upon maturity.

8. Should an Eligible Customer not meet the terms and conditions of this Promotion, Citibank reserves the right to adjust the Promotional Interest Rate to the standard prevailing rate.

9. Citibank is entitled, at any time with reasonable notice, to vary, delete or add to any of these terms and conditions ("**Change in Terms and Conditions**") including varying the Promotional Interest Rate, and to suspend or terminate the Promotion with effect from such date as Citibank may determine, in response to factors including, but not limited to, evolving market and/or economic conditions, interest rate environment and regulatory requirements. Citibank shall endeavour to give you no less than 30 days' prior notice before effecting such Change in Terms and Conditions. Please note that Promotional Interest Rates are impacted by, and may be changed in response to, fluctuating market rates. For the avoidance of doubt, any changes in Promotional Interest Rate will not affect Promotional Time Deposits that have already been placed prior to such Change in Terms and Conditions. You may pre-terminate the Promotional Time Deposit if you do not accept the Change in Terms and Conditions. An administrative fee or withdrawal charge may be imposed for termination of time deposits prior to maturity date. By retaining the Promotional Time Deposit, you will be deemed to have accepted and agreed to any Change in Terms and Conditions and will be bound by them. Citibank's decision on all matters relating to this Promotion is final and binding. In the event of any inconsistency between any marketing material and these terms and conditions, these terms and conditions shall prevail insofar as it relates to the Promotion.

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