



Citibank New-to-Bank Fresh Funds Time Deposit Promotion (“Promotion”) Terms and Conditions

1. The Promotion is by Citibank Singapore Ltd – International Personal Bank (“IPB”) running from November 1, 2025 to December 31, 2025 (the “Promotion Period”). By participating in this Promotion, you agree to be bound by these terms and conditions.
2. The promotional interest rates below (the “Promotional Rates”) are applicable during the Promotion Period, are subject to changes, and are available in USD & SGD currencies for a 3-month tenor (the “Initial Tenor”) only.

Currency	Tenor	Interest Rate (p.a.) (Eligible Customer)	Time Deposit
SGD	3-Month	1.88%	S\$250,000 - <S\$1,500,000
		2.18%	S\$1,500,000 - S\$5,000,000
USD	3-Month	4.08%	US\$250,000 - < US\$1,100,000
		4.38%	US\$1,100,000 - US\$5,000,000

"Citibank" refers to Citibank Singapore Limited.

“Enrolment Month” refers to the calendar month in which a new customer opens his/her account to establish a Citigold or Citigold Private Client relationship.

“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

3. To be eligible for the Promotional Rates, customers will need to fulfil the following criteria listed below (“Eligible Customer”):

3.1 Should be a **new customer** defined as follows:

- (i) is at least the age of 18 during the Enrolment Month;



(ii) does not have a primary banking account or primary relationship with Citibank in each of the last thirteen (13) calendar months before the Enrolment Month;

(iii) does not have any AUM in each of the last thirteen (13) calendar months before the Enrolment Month; and

(iv) opens a primary sole banking account or a primary joint banking account in Citibank with a person who does not have any banking account/ relationship with Citibank

3.2 During the Promotion Period, deposit funds that do not originate from any existing account the customer has with Citi or other Citi entities ("**Fresh Funds**"):

(i) in either SGD or USD, as provided in the table above at Clause 2;

(ii) through a Relationship Manager; and

(iii) in tranches as long as they fall within the Promotion Period.

3.3 time deposit must be established within the Promotion Period.

3.4 The customer's Total Assets Under Management ("**Total AUM**") must meet the minimum account balance of US\$250,000 (or equivalent) for Citigold customers and US\$1,100,000 (or equivalent) for Citigold Private Client customers at the point the time deposit is established, within the Promotion Period.

4. The Promotional Rates are exclusive and cannot be applied together with any other ongoing promotions, if any.

5. This Promotion is not applicable for placement through Citibank Online or Citi Mobile® App.

6. Upon maturity of the Initial Tenor of the time Deposit, the Fresh Funds must remain held with Citibank in a prevailing board rate time deposit for an additional period that is equivalent to the Initial Tenor (the "**Additional Period**") either on a one-off basis for a period equivalent to the Initial Tenor, or rolled into shorter tenors multiple times where the cumulative period is equivalent to the Initial Tenor, or in the following products offered by Citibank on regular terms: Securities, Fixed Income Securities, Structured Products, Investment Funds (the aforementioned products shall have the respective meanings as contained in the Citibank Singapore Ltd, International Personal Bank Terms and Conditions) and insurance products.

7. In the event of early withdrawal of the time deposit (including full withdrawal or partial withdrawal) during the Initial Tenor or Additional Period 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 Relationship Manager for additional information on the accrued interest on early withdrawal of their time deposit.

8. 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 earning less or no interest on the deposit. The minimum partial withdrawal amount for the time deposit is US\$5,000C.
9. 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 Rate at which the time deposit was established. The original maturity date of the time deposit will remain unchanged.
10. In the event of diminution of the Total AUM which results in a segment downgrade for the customer during the Initial Tenor and Additional Period, 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 Fresh Funds were with Citibank:
 - 10.1.1. the Promotional Rate;
 - 10.1.2. the prevailing board rate at the time the time deposit was established; or
 - 10.1.3. the prevailing board rate at the time of the segment downgrade.
11. 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.
12. 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.
13. 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 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. Please note that Promotional Rates are impacted by, and may be changed in response to, fluctuating market rates. For the avoidance of doubt, any changes in Promotional Rate will not affect 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. 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 any terms and conditions and/or Promotional Rates
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 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.
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 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.
13. Citibank full disclaimers, terms and conditions apply to individual products and banking services.
14. 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.

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