

Citi Top-Up Promotion (Mar-Apr 2025) Terms and Conditions

By enrolling in this Citi Top-Up Promotion (Mar-Apr 2025) (“**Promotion**”), a Customer shall be deemed to have read, understood and accepted these Terms and Conditions. This Promotion is only valid from 1 March 2025 to 30 April 2025 (“**Promotion Period**”), is not valid with other promotions, such as the Citi New-to-Bank or Time Deposit Promotion. Citi has the sole discretion to decide on all matters relating to this Promotion, and Citi’s decision will be final and binding on all participants. This includes, but is not limited to, any decision on the eligibility of any person. Citi’s record of the entries shall be final, binding, and conclusive for all purposes and in any legal proceedings.

This Promotion is not available to U.S. Persons. “**U.S. Person**” refers to United States (“U.S.”) Citizens, U.S. Residents, U.S. Green Card holders or clients with a U.S. mailing address, U.S. telephone number. A person is a “U.S. Resident” if he is present in the U.S. 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. Please note that the bank’s definition for U.S. Persons may not be the same as the definition used by the U.S. Inland Revenue Services for U.S. tax purposes.

“**Account Balance**” refers to the sum of the month-end balances (in SGD equivalent value) held in a Customer’s primary/main Citibank checking and savings accounts, including overnight deposit, premium account, gold account, and brokerage cash account. For the purpose of this Promotion, payment made through a Customer’s primary/main Citibank checking and savings accounts for new Citi distributed Investment upon settlement date or new Insurance upon policy inception date will not count towards a reduction in Account Balance. Account Balance does not include balances in cash management account and time deposit. SGD value of Account Balance is based on prevailing exchange rate computed in Customer’s bank statement and may be subject to fluctuation due to market volatility. Citi’s determination of Account Balance will be conclusive.

“**Asset Transfer-in**” refers to the transfer of securities (investment fund or bond or structured note or shares) from outside Citi into a Customer’s primary/main investment account with Citi.

“**Related Account**” refers to any account opened and maintained with Citi (being of any type or category, whether opened in single or joint name(s) or in trust) by (i) Customer’s family members including, but not limited to, spouse, sibling, parent, children, grandparent, and grandchildren, or (ii) any individual who has been assessed by Citi as having a joint account with the participating Customer. Citi’s determination of Related Account for the purposes of this Promotion is binding and conclusive.

“**Citi**” or “**Citibank**” refers to Citibank Singapore Limited.

“**Customer**” refers to a Citigold or Citigold Private Client primary/main account holder as of 1 February 2025, where he/she fulfills the following criteria:

- (i) has been informed of the Promotion via (a) his/her Citi Mobile® App, or (b) Electronic Direct Mailer (“EDM”) sent directly from Citi to his/ her registered email address, or (c) directly by his/ her Relationship Manager. A customer who has been informed of the Promotion via forwarded EDM or word-of-mouth is not deemed to be an eligible Customer.
- (ii) is not a U.S Person as defined above;
- (iii) is at least the age of 18 as of 30 April 2025; and
- (iv) whose first primary banking relationship with Citi had been opened on or before 31 December 2024.

“**Accredited Investor**” refers to a Customer who, as a primary account holder, qualifies as an accredited investor under the Securities and Futures Act and has opted in to be treated as such by Citi as of 31 July 2025. An eligible Accredited Investor is an individual:

- (i) whose net personal assets exceed in value S\$2,000,000 (or its equivalent in foreign currency), of which the net equity of the individual's primary residence is no more than S\$1,000,000. OR
- (ii) whose financial assets (net of any related liabilities) exceeding in value S\$1,000,000 (or its equivalent in foreign currency), OR
- (iii) whose income in the preceding 12 months is not less than S\$300,000 (or its equivalent in foreign currency)

Please note the application for Accredited Investor status is approved at the sole discretion of Citi.

For more detailed information on the Accredited Investor eligibility and definitions, please refer to www.citibank.com.sg/global_docs/pdf/schedule.pdf for more information.

"Insurance" refers to any in-force life insurance plan distributed by Citi on an advised basis and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA") where Customer is the policy owner.

"Investment" refers to an investment fund, bond, structured note or shares held in Customer's primary/main investment account with Citi. For avoidance of doubt, securities held in an account where Customer is a secondary owner will not count as Investment.

"Top-Up" may be done between 1 March 2025 and 30 April 2025 (both days inclusive), subject to accurate and complete record of an enrolment via a Citigold or Citigold Private Client Relationship Manager. Citi's determination of Top-Up will be conclusive. **"Top-Up"** refers to a sum of the following:

- (i) a net increment in the Customer's Account Balance as of 30 April 2025 against his/her Account Balance as of 28 February 2025 (**"Reference Date"**); and
- (ii) a net Asset Transfer-in, valued at the date of settlement and credit into Customer's primary/main investment account with Citi between 1 March 2025 and 30 April 2025 (both days inclusive).

For avoidance of doubt, the following will not count towards Top-Up:

- (i) Transfer of funds and/or securities between Citi accounts;
- (ii) Transfer of funds and/or securities to an account where Customer is a secondary account owner;
- (iii) Withdrawal of funds and/or securities from any existing Citi account and subsequently transferred to the same or Related Account; and
- (iv) Proceeds from the sale or redemption of Investment and/or Insurance held with Citi.

The rewards available in this Promotion are as follows:

Citi Prosperity Top-Up Promotion Reward Table		
Total Top-Up (SGD equivalent)	Cash Reward for clients who opted in as an Accredited Investor (SGD)	Cash Reward for clients who did not opt in as an Accredited Investor (SGD)
≥ S\$100,000	S\$680	S\$580
≥ S\$300,000	S\$2,100	S\$1,900
≥ S\$800,000	S\$5,800	S\$5,300
≥ S\$2,000,000	S\$14,800	S\$13,500
≥ S\$5,000,000	S\$37,500	-
≥ S\$10,000,000	S\$77,000	-

A Customer must meet the minimum Asset Under Management requirement applicable to the Citigold or Citigold Private Client segment of S\$250,000 or S\$1,500,000 respectively, from 1 February 2025, throughout and up to the point of reward fulfilment. A Customer is also required to fulfill the following conditions:

- (i) Between 1 March 2025 and 30 April 2025 – Enrols in the Promotion via a Citigold or Citigold Private Client Relationship Manager and completes a Top-Up;
- (ii) Between 1 May 2025 and 31 July 2025 – Maintains the Account Balance valued as of 30 April 2025, and not have a net outflow of securities; and
- (iii) By 31 July 2025 – Holds an Investment and/or Insurance.

For avoidance of doubt, a Customer may deploy his/her funds for the payment of new Investment settled and/or Insurance incepted within the calendar month of such payment. The payment amount of these transactions will not impact the maintenance of Account Balance. A Customer may perform sale and redemption of his/her existing Investment held with Citi, subject to the proceeds from such sale and redemption being redeployed into other new Investment, Insurance, or maintained as Account Balance.

Each Customer will qualify for only one (1) Cash Reward under this Promotion, subject to successful fulfilment of all Terms and Conditions herein. Cash Reward will be accorded based on the corresponding Total Top-Up tier of this Promotion by 31 August 2025. Citi shall not be liable for any delay in reward fulfilment or non-fulfilment due to inaccurate, incomplete or unavailable information on all matters relating to this Promotion. There shall be no notification served relating to the participation and fulfilment of this Promotion.

Cash Reward will be credited into a Customer's valid primary/main Citi SGD savings or current account, and Citi shall have the sole discretion in selecting the reward crediting account.

Important Notes

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.

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.

The promotions, products and services mentioned in the referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. 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.

Please refer to the full disclaimers and terms and conditions applicable to relevant products and services.