

Terms and Conditions:

The Promotional Interest Rate Offer may be modified or withdrawn prior to enrollment at any time without notice.

WHO IS ELIGIBLE FOR THIS OFFER?

“Eligible Customers” are New-to-Citibank and existing customers who (1) enroll in Citibank’s “Promotional Interest Rate Offer”, (2) are at least eighteen (18) years of age, (3) have a valid W-9 or W-8BEN on file with Citibank and are not subject to back-up withholding, and (4) are owners of the new Eligible Savings Account.

Fiduciary, estate, business and or trust accounts are not eligible for this Promotional Interest Rate Offer even if they otherwise meet the definition of Eligible Checking Account or Eligible Savings Account. However, trust accounts that are a living trust and custodial accounts are eligible.

WHAT ARE THE REQUIRED ACTIVITIES FOR THIS PROMOTIONAL INTEREST RATE OFFER?

Between October 2 and December 31, 2018 (“Offer Period”), at least one Eligible Customer who is an owner of the new Eligible Savings Account must (1) enroll in the Promotional Interest Rate Offer, (2) open a new Citi Savings Account in the Citibank Account Package, the Citi Priority Account Package, or The Citigold Account Package at the same time as enrollment (“Eligible Savings Account”), (3) within 10 Business Days of opening the new Eligible Savings Account make a Qualifying Deposit(s) in New-to-Citibank funds in an amount equal to or more than the “Qualifying Amount” of \$25,000 into the Eligible Savings Account or, if applicable, Eligible Checking Account, and have an Available Balance of at least the Qualifying Amount in the Eligible Savings Account. Please see expiration section below.

“Eligible Checking Accounts” must be linked to the Eligible Savings Account and in the same package as the Eligible Savings Account.

In addition, Eligible Customers who open a new Citi Savings Account in either the Citi Priority Account Package or the Citigold Account Package must also have or open an Eligible Checking Account. Eligible Customers who open a new Citi Savings Account in the Citibank Account Package, however, are not required to open, but may have or open, a linked Eligible Checking Account in that package.

IF I AM ELIGIBLE, HOW DO I ENROLL IN THIS PROMOTION?

Eligible Customers can enroll in the Promotional Interest Rate Offer and at the time of enrollment open the new Eligible Savings Account (and Eligible Checking Account, if applicable) by clicking “Apply now” on the account opening page on Citibank Online (citi.com) and proceeding to the account opening page, or by visiting a Citibank branch and asking a Citibank Representative to enroll you and open the new Eligible Savings Account, or by contacting a Citibank representative by telephone. Enrollment and participation in this promotion does not guarantee eligibility.

AFTER ENROLLMENT, HOW DO I MAKE QUALIFYING DEPOSIT(S)?

Eligible Customers must deposit at least the minimum Qualifying Amount of \$25,000 in New-to-Citibank funds (multiple deposits allowed) into the new Citi Savings Account, or, if applicable, into the new or existing linked Eligible Checking Account in the same package (“Qualifying Deposit(s)”). The Qualifying Deposit must post to the Available Balance of the Citi Savings Account or if applicable, Eligible Checking Account, within ten (10) Business Days after account opening.

“New-to-Citibank” funds are funds deposited from sources outside of Citibank N.A., and must be deposited via ACH, Direct Deposit, and/or via checks or wires. Cash deposits do not qualify as New-to-Citibank funds. For the Citi Savings Account to receive the Promotional Interest Rate, the Citi Savings Account and, if applicable, Eligible Checking Account, must be open and in good standing.

WHAT IS BEING OFFERED IN THE PROMOTIONAL INTEREST RATE OFFER?

If you enroll in the Promotional Interest Rate Offer, for the first ten (10) days after account opening, you will receive the Promotional Interest Rate on the balance in your Eligible Savings Account as soon as your Eligible Savings Account has an Available Balance of \$25,000 or more.

If an Eligible Customer has both an Eligible Checking Account and a Citi Savings Account, the customer may make the Qualifying Deposit(s) into either account, but the Promotional Interest Rate only will apply to the Citi Savings Account, as applicable. Please see expiration section below.

If you have fulfilled required activities, the Promotional Interest Rate will expire on the earliest of:

- Ten (10) Business Days after the date you opened your Citi Savings Account if your Qualifying Deposit(s) in new-to-Citibank funds have not cleared.
- Any time after ten (10) Business Days, if the balance in your Citi Savings Account, on which we have received credit, falls below the Qualifying Amount.

• Whichever comes first, three (3) months after the date you opened your Citi Savings Account, or the date that your Citi Savings Account has earned a maximum of \$2,500 in interest from the Promotional Interest Rate(s). Once the Promotional Interest Rate expires, it cannot be reinstated. After the Promotional Interest Rate expires, your Citi Savings Account will be subject to the Standard Interest Rate in effect at the time. Standard Interest Rates vary based on account balance ranges. Customers will earn the applicable Standard Interest Rate in effect for their account balance range. Standard Interest Rates are variable and may change after account opening at Citibank's discretion and without prior notice to customers.

The Annual Percentage Yields (APYs) for this promotion depend upon your account package, market, and account balance. The APYs are a combination of your Promotional Interest Rates with the Standard Interest Rates that will apply after the Promotional Interest Rates expires.

The APYs for balances of \$25,000 or more assumes that the Promotional Interest Rate expires 3 months after account opening, or when the \$2,500 cap is reached, whichever is earlier.

Accurate as of 10/2/2018, the Promotional Annual Percentage Yield (APY) for Citi Savings Accounts in The Citigold Account Package in all states is 0.04% on balance less than \$10,000.00; 0.06% on balance of \$10,000.00 to \$24,999.99; 0.58% on balance of \$25,000.00 to \$49,999.99; 0.58% on balance of \$50,000.00 to \$99,999.99; 0.60% on balance of \$100,000.00 to \$499,999.99; 0.62% to 0.38% on balance of \$500,000.00 to \$999,999.99; 0.38% to 0.27% on balance of \$1,000,000.00 or more.

Accurate as of 10/2/2018, the Promotional Annual Percentage Yield (APY) for Citi Savings Accounts in The Citi Priority Account Package in all states is 0.04% on balance less than \$10,000.00; 0.06% on balance of \$10,000.00 to \$24,999.99; 0.58% on balance of \$25,000.00 to \$49,999.99; 0.58% on balance of \$50,000.00 to \$99,999.99; 0.60% on balance of \$100,000.00 to \$499,999.99; 0.62% to 0.38% on balance of \$500,000.00 to \$999,999.99; 0.38% to 0.27% on balance of \$1,000,000.00 or more.

Accurate as of 10/2/2018, the Promotional Annual Percentage Yield (APY) for Citi Savings Accounts in The Citibank Account Package in all states is 0.04% on balance less than \$10,000.00; 0.04% on balance of \$10,000.00 to \$24,999.99; 0.57% on balance of \$25,000.00 to \$49,999.99; 0.57% on balance of \$50,000.00 to \$99,999.99; 0.58% on balance of \$100,000.00 to \$499,999.99; 0.60% to 0.37% on balance of \$500,000.00 to \$999,999.99; 0.37% to 0.25% on balance of \$1,000,000.00 or more.

The Promotional Interest Rate is only applicable to the Citi Savings Account.

Important Tax Information: The bonus will be reported to the IRS as interest to the first signer on the account, in the year received, as required by applicable law. Bonus payments received by U.S. persons will be reported on IRS Form 1099-INT for the year received. Bonus payments received by non-U.S. persons will be reported on IRS Form 1042-S for the year received. Customer is responsible for any applicable taxes and consulting a tax advisor. Citi is not a tax advisor. To be eligible for the bonus, U.S. Persons must furnish Citibank with a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification). Foreign Individuals must furnish a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)), and the account holder must not be subject to backup withholding.

CAN I ENROLL AND FULFILL MULTIPLE SAVINGS AND CHECKING OFFERS DURING THE OFFER PERIOD?

Yes, with the following limitations. The Promotional Interest Rate Offer is a savings account offer. When multiple savings offers are available within an Offer Period, customers may participate in more than one savings account offer during the Offer Period. However, customers can only participate in each savings account offer once per Offer Period. If an Eligible Customer enrolls in multiple savings account offers during the Offer Period, the requirements of each offer must be met separately. Customers may be enrolled in a checking account promotion and savings account promotion during the same Offer Period unless expressly prohibited; however, the requirements of each promotion must be met separately and with different accounts.

All accounts subject to applicable terms, fees, and charges. Fees may reduce earnings.

Terms, conditions and fees for accounts, products programs and services are subject to change.

Speak with a bank representative for more details.

Citibank.com provides information about and access to accounts and financial services provided by Citibank, N.A. and its affiliates in the United States and its territories. The Promotional Interest Rate Offer is not, and should not be construed as, an offer, invitation or solicitation to buy or sell the products or services at issue to individuals outside of the United States.

©2018 Citigroup Inc. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.