

*TERMS AND CONDITIONS

Offer

Eligible Customers can earn the \$200, \$400, \$500, \$700 or \$1,500 “Cash Bonus” during the Offer Period by completing the following Required Activities.

If you choose to change packages within 30 days of account opening (see “Package Options” below), your change reflects 1) that you have reviewed the new package offer’s terms and conditions, which appear in this document and 2) have consented to participate in the offer for that package.

Required Activities

“Eligible Customers” are New-to-Citibank Checking Customers who have not been a signer on a Citibank checking account within the past 180 days. Eligible Customers must:

- First, open a new consumer regular or interest checking account in an eligible Account Package listed in the Chart below (“Eligible Checking Account”). Certain Cash Bonuses also require the opening of a new Citi Savings Account (see Chart below) in the same account package as the new Eligible Checking Account (“Eligible Savings Account”). **The Eligible Savings Account must be opened within 30 days of opening your Eligible Checking Account.** If Eligible Customers open their eligible accounts by any other means than those described, they will not be enrolled in this Offer and will not be eligible for the Cash Bonus.
- Second, enroll in this offer at the same time as account opening pursuant to the instructions provided.
- Third, any owner of the eligible accounts must make the “Minimum Deposit” (see Chart below) or more in New-to-Citibank Funds, within 30 calendar days of checking account opening, into either the new Eligible Checking Account and/or the new Eligible Savings Account. Multiple deposits allowed.
- Fourth, the Minimum Deposit (see Chart below) must be maintained for 60 consecutive calendar days from the date the Minimum Deposit is met (“Minimum Balance”). The Minimum Balance may be held entirely in one of the Eligible Accounts or across both of the Eligible Accounts.

Note: If you choose to keep your entire Minimum Balance in one account, please note any account that maintains a zero balance for 90 days is subject to closure in Citibank’s sole discretion.

- **For the \$500 offer only**, within 60 days of opening the new Eligible Checking Account, complete one Qualifying Direct Deposit into the Eligible Checking Account for two consecutive months. A “Qualifying Direct Deposit” is an Automated Clearing House (ACH) credit, which may include payroll, pension or government payments (such as Social Security) by your employer, or an outside agency.

Chart

Cash Bonus	Account Package	Minimum Deposit and Minimum Balance	Savings Account Required	Direct Deposit Required
\$200	Basic Banking Package	\$5,000		
\$400	Citibank® Account Package	\$15,000	✓	
\$500	Citibank® Account Package	\$15,000	✓	✓
\$700	Citi Priority Account Package	\$50,000	✓	
\$1,500	Citigold® Account Package	\$200,000	✓	

Cash Bonus

The Cash Bonus will be credited within 90 calendar days from the date you complete all Required Activities. At the time the Cash Bonus is paid, it will be credited to (1) the new Eligible Checking Account if both the Eligible Checking Account and Eligible Savings Account are open, (2) the new Eligible Checking Account if the Eligible Savings Account is closed, or (3) the new Eligible Savings Account if the Eligible Checking Account is closed. Open accounts must be in good standing.

Package Options

Eligible customers may qualify to earn a different Cash Bonus if a package change is made within 30 calendar days of checking account opening. Here’s how:

- If you open and enroll in the \$200 Basic Banking Package offer but choose to change to the Citibank Account, Citi Priority Account, or Citigold Account Packages within 30 calendar days of checking account opening, you must complete the Required Activities for the Cash Bonus offers for those packages listed in the Chart above. If you change your package during the 60-day balance maintenance period, you will only be eligible to receive the Cash Bonus applicable to the Basic Banking Package.
- If you open and enroll in the \$400 or \$500 Citibank Account Package offer but choose to change to the Citi Priority Account or Citigold Account Packages within 30 calendar days of checking account opening, you must complete the Required Activities for the Cash Bonus offers for those packages listed in the Chart above. If you change your package during the 60-day balance maintenance period, you will only be eligible to receive the Cash Bonus applicable to the Citibank Account Package.
- If you open and enroll in the \$700 Citi Priority Account Package offer but choose to change to the Citigold Account Package within 30 calendar days of checking account opening, you must complete the Required Activities for the Cash Bonus offer for that package listed in the Chart above. If you change your package during the 60-day balance maintenance period, you will only be eligible to receive the Cash Bonus applicable to the Citi Priority Account Package.

Note: You may not convert your Citigold Account Package to the Citi Priority Account, Citibank Account, or Basic Banking Packages and still be eligible for the Cash Bonus. You may not convert from your Citi Priority Account Package to the Citibank Account or Basic Banking Package, nor can you convert from your Citibank Account Package to the Basic Banking Package and still be eligible for the Cash Bonus.

The Citigold Account Package Cash Bonus offer is available in branch, by calling 888-248-1636, or online at www.citi.com/citigoldoffer.

Applicable Fees

For the Basic Banking Package, to waive the \$12 monthly service fee, make one qualifying direct deposit per statement period and one qualifying bill payment per statement period or maintain a \$1,500 or more combined average monthly balance in eligible linked accounts. A monthly service fee of \$25 and a \$2.50 non-Citibank ATM fee apply to the checking account in the Citibank Account Package if a combined average monthly balance of \$10,000 or more is not maintained. A monthly service fee of \$30 applies to the checking account in the Citi Priority Account Package if a combined average monthly balance of \$50,000 or more is not maintained. There is no monthly service fee for a checking account in the Citigold Account Package. If you do not maintain a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement and investment accounts, your Citigold Account Package will be converted to the Citi Priority Account Package and your accounts will be subject to the terms and conditions then in effect for that package. Fees could reduce account earnings. For all account pricing details please visit citi.com/compareaccounts.

IMPORTANT TAX INFORMATION (\$200, \$400, \$700 and \$1,500 Offers): 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) and 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)).

For the \$500 offer only: The bonus will be reported to the IRS as miscellaneous income 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-MISC 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 persons are ineligible to participate in this offer.

As applicable, variable rates subject to change before and after account opening. Terms, conditions and fees for accounts, products, programs and services are subject to change and may be withdrawn at any time prior to enrollment. All accounts subject to applicable terms, fees, and charges. Fees may reduce earnings. Accounts subject to approval. Participation and enrollment in a promotional offer does not guarantee eligibility or fulfillment of the promotional offer. Annual Percentage Yields are variable and subject to change without notice after the account is opened.

APYs are accurate as of November 20, 2019. Interest Checking APY is .03% for Citigold and Citi Priority and .01% for the Citibank Account Package. Depending on balances, APYs in Citi Savings accounts in the Citigold and Citi Priority packages range from .04% to .15%, and .04% to .013% in the Citibank Account Package.

Speak with a Bank representative for more details.

This offer is subject to the disclosure available at www.citi.com/offerdetails.

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