

## Terms and Conditions

By participating in the 2021 Citi Lunar New Year Offer (the “Offer”), you agree to be bound by the following Terms and Conditions.

### Eligible Customers

“Eligible Customers” (1) are new and existing Citibank consumer and Retail Business Banking customers, (2) who have a residential/home (not mailing) address associated with their account in NY, CT, MD, VA, DC, CA, NV, NJ, or select markets in FL or IL **or** open and enroll in the Offer in a Citibank branch in NY, CT, MD, VA, DC, CA, NV, NJ, FL or IL (3) are signers on an Eligible Account, (4) are at least 18 years old, and (5) furnish or have a valid Form W-9 or W-8BEN or W-8BEN-E on file with Citibank and are not subject to backup withholding.

### Keepsakes

Eligible Customers can earn one Keepsake by enrolling in the Offer and fulfilling the Required Activities for the desired Tier. The Keepsake will be shipped to the Eligible Customer’s address on file by September 30, 2021.

Chart

“Tier”	“Keepsake”	“Qualifying Deposit Balance”
1	*Exclusive 18K Gold Ox Necklace	\$25,000 - \$49,999.99
2	*Exclusive 24K Gold Lucky Pendant	\$50,000 - \$99,999.99
3	*Exclusive 24K Gold Crystal Ox Pendant & Swarovski Zodiac Dependable Ox	\$100,000 - \$199,999.99
4	*Exclusive 24K Gold Lunar Pendant & Swarovski Time Bracelet	\$200,000 - \$499,999.99
5	*Exclusive 24K Gold Fortunate Ox Figurine & Swarovski Zodiac Dependable Ox	\$500,000 - \$999,999.99
6	*Exclusive 24K Gold Fortunate Ox Figurine & *Exclusive 24K Gold Lucky Pendant & Swarovski Zodiac Dependable Ox & Swarovski Time Bracelet & Auspicious Turtle Dragon Crystal	\$1,000,000 and higher

\*Exclusive designs for 2021 Citi Lunar New Year offer. Please visit [citi.com/LunarNewYear](http://citi.com/LunarNewYear) to learn more about the Keepsakes.

### Required Activities

**First**, Eligible Customers must enroll in the Lunar New Year Offer between January 14, 2021 and April 30, 2021 (“Offer Period”). Eligible Customers may enroll with a banker in a branch or online at [citi.com/LunarNewYear](http://citi.com/LunarNewYear); however, savings accounts are the only account available for online enrollment. Enrollment does not guarantee eligibility.

**Second**, Eligible Customers who are not existing customers must open and fund an Eligible Deposit Account.

**Third**, Eligible Customers or owners of the Eligible Deposit Account must make a deposit of New-to-Citibank Funds which meets the minimum “Qualifying Deposit Balance” for a Tier as shown in the Chart above into a single Eligible Deposit Account during the Offer Period. Although multiple deposits are allowed into the Eligible Deposit Account, CDs require a single deposit at the time of account opening into a new CD account.

- “New-to-Citibank Funds” are (1) 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 and (2) must be deposited using domestic ACH transfer, Direct Deposit, checks drawn on banks other than Citibank, N.A. or wire transfer. Cash deposits, Citi Global Transfers, international ACH transfers, and person-to-person transfer services such as Apple Pay, PayPal®, Venmo, and Zelle®, do not qualify as New-to-Citibank Funds.

“Eligible Deposit Accounts” include the following accounts:

- For consumers, Eligible Deposit Accounts include new or existing checking accounts, money market accounts or savings accounts in any Citibank package. Certificates of Deposit (CDs) qualify as Eligible Deposit Accounts, but only if they are new and opened in the Citibank Account Package, Citi Priority Package or the Citigold Package. Fiduciary, estate, business and/or trust accounts are not eligible for the Offer even if they otherwise meet the definition of Eligible Deposit Account. However, trust accounts that are a living trust and custodial accounts are eligible. Citibank Retirement Accounts (IRAs, SEPs, CESAs, money purchase pension plans, and profit-sharing plans) are not eligible. Accounts subject to approval.
- For Retail Business Banking clients, Eligible Deposit Accounts include business checking, savings or insured money market accounts.

**Fourth**, once the Qualifying Deposit Balance for a Tier is in “On Deposit” Funds in the Eligible Deposit Account, it must be maintained for sixty (60) consecutive calendar days from the date the Qualifying Deposit Balance is met. Eligible Customers are eligible to earn the Keepsake applicable to the Tier associated with their lowest daily balance for a 60 calendar day period that begins during the Offer Period.

- For instance, if an Eligible Customer maintains a Qualifying Deposit Balance of \$25,000 for 60 days beginning between January 14 and April 30, 2021, they are eligible to earn the Keepsake associated with Tier 1.
- If that same Eligible Customer increases their Qualifying Deposit Balance to \$200,000 before April 30, 2021, they will be eligible to earn the Keepsake associated with Tier 4 so long as they maintain a \$200,000 Qualifying Deposit Balance for 60 consecutive days.

#### **Other Offers**

Qualifying Deposit Balance cannot be used to fulfill other offers available for enrollment during the Offer Period. Offer expires April 30, 2021, is not transferable and cannot be combined with any other consumer checking offer, money market offer, savings offer or Retail Business Banking checking offer, savings offer, or insured money market offer.

#### **Annual Percentage Yield (APY)**

APYs are variable and subject to change without notice before and after account opening.

Accurate as of December 15, 2020; Interest Checking APY is 0.03% for Citigold (including Citigold Private Client) and Citi Priority and 0.01% for the Citibank Account Package. Depending on balances, APYs in Citi Savings accounts in the Citigold and Citi Priority packages range from 0.04% to 0.15%, and 0.04% to 0.13% in the Citibank Account Package and 0.06% in the Basic and Access Package.

Citibank offers CDs with an annual percentage yield (APY) that depends upon the maturity you choose. The APY as of December 10, 2020 for a 1-Year CD was 0.25% in all markets. The APY assumes interest remains on deposit until maturity.

Accurate as of November 23, 2020; CitiBusiness Interest Checking APY is 0.05%. APY in CitiBusiness Savings accounts is 0.08%. Depending upon balances, APYs in CitiBusiness IMMA accounts range from 0.05% to 0.08%.

This offer may be withdrawn or revised prior to enrollment. All accounts subject to applicable terms, fees, and charges. Terms, conditions and fees for accounts, products, programs and services are subject to change. Accounts subject to approval. Participation and enrollment in a promotional offer does not guarantee eligibility or fulfillment of the promotional offer. Annual Percentage Yields (APYs) are variable and subject to change without notice after the account is opened. Speak to a banker for more details. All accounts subject to the Client Manual Consumer Accounts and Marketplace Addendum.

### **Applicable Fees**

To waive the \$10 monthly service fee in the Access Account Package, make one qualifying direct deposit **OR** one qualifying bill payment per statement period **OR** maintain a \$1,500+ combined average monthly balance in eligible linked accounts. To waive the \$12 monthly service fee in the Basic Banking Package, 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 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. The Citi Private Client relationship status is part of the Citigold Account Package. Fees could reduce account earnings. For account pricing details please visit [citi.com/compareaccounts](https://citi.com/compareaccounts).

For Retail Business Banking, a monthly service fee of \$22 applies to the CitiBusiness Checking account for all balance levels. A monthly maintenance charge of \$30 applies to the CitiBusiness Interest Checking account if a combined average collected balance of \$10,000 or more is not maintained. A monthly maintenance charge of \$15 applies to the CitiBusiness Streamlined Checking account if a combined average collected balance of \$5,000 or more is not maintained. A monthly maintenance charge of \$30 applies to the CitiBusiness Flexible Checking account if a combined average collected balance of \$10,000 or more is not maintained. A monthly maintenance charge of \$10 applies to the CitiBusiness Insured Money Market account if a combined average collected balance of \$1,000 or more is not maintained. A monthly maintenance charge of \$10 applies to the CitiBusiness Savings account if a combined average collected balance of \$500 or more is not maintained.

### **Important Tax Information:**

The Keepsake will be reported to the IRS as interest, in the year received, as required by applicable law. Keepsakes received by U.S. Persons will be reported on IRS Form 1099-INT for the year received. Keepsakes received by non-U.S. Persons will be reported on IRS Form 1042-S for the year received. Customer is responsible for taxes and consulting a tax advisor. To be eligible for the bonus, a U.S. Person must furnish or have a valid Form W-9 on file, and non-U.S. Persons must furnish or have either a valid Form W-8BEN or W-8BEN-E on file, and the account must not be subject to back-up withholding.

Consumer accounts are subject to the Client Manual Consumer Accounts and Marketplace Addendum. Retail Business Banking customers are subject to the CitiBusiness Client Manual.

FDIC deposit insurance maximum is \$250,000 per depositor for each account ownership category.

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