

Terms and Conditions

2023 Lunar New Year Offer

You can earn Premium(s) by enrolling in the 2023 Lunar New Year Offer ("Offer") and fulfilling the required activities for the desired Tier. The Premium(s) will be available for you to pick up at your respective branch by September 30, 2023.

Premiums	Chart		
"Tier"	"Qualifying Deposit Balance"	"Premium"	Retail Value of Premium(s)
1	\$25,000 - \$49,999.99	*Exclusive 18K Gold Pearl Cottontail Pendant	\$149
2	\$50,000 - \$99,999.99	*Exclusive 24K Gold Peek-a-Boo Pendant	\$250
3	\$100,000 - \$199,999.99	*Exclusive 24K Gold Rabbits at Play Pendant	\$400
4	\$200,000 - \$499,999.99	*Exclusive 24K Gold Pearl Rabbit Pendant with 18K Necklace	\$650
5	\$500,000 - \$999,999.99	*Exclusive 24K Gold Hopping into 2023 Figurine	\$1,049
6	\$1,000,000 and higher	*Exclusive 24K Gold Rabbit on the Moon Pendant & *Exclusive 24K Gold Peek-a-Boo Pendant & *Exclusive 24K Gold Hopping into 2023 Figurine & Mats Jonasson Rabbit Crystal Sculptures Set	\$2,500

*Exclusively designed for the Offer. Gold necklaces are not included with gold pendants with the exception of the Tier 4 premium. Please visit citi.com/LunarNewYear to learn more about the Premiums.

Qualify

You can apply to participate in the Offer if you are at least 18 years old and are a new or existing Citibank® customer who open and enroll in the Offer in a Citibank branch in NY, CT, MD, VA, DC, CA, NV, NJ, FL or IL ("Eligible Customers").

U.S. persons must furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank, and foreign individuals must furnish or have a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank. Additionally, the account must not be subject to backup withholding.

Here are the required activities to qualify:

First: Enroll in the Offer

Enroll in the Offer with a banker in a branch between December 1, 2022 and March 31, 2023 ("Offer Period"). At the time of enrollment, you must enroll into one of the specific Tiers provided in the Chart above. Enrollment does not guarantee eligibility.

Second: Open an Eligible Deposit Account.

Open an Eligible Deposit Account if you do not own one at the time of enrollment.

Third: Deposit.

Make a deposit of New-to-Citibank Funds meeting the minimum "Qualifying Deposit Balance" for a Tier as shown in the Chart above into a single Eligible Deposit Account between December 1, 2022 and March 31, 2023. 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 funds deposited from accounts external to Citibank, N.A. and deposited using 1) "Enhanced Direct Deposit", 2) checks, or 3) wire transfers.
 - Cash deposits, Citibank Global Transfers, Citi® debit cards, transfers between Citibank accounts, do not qualify as New-to-Citibank Funds.
 - An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking, savings, or MMA account. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal.
- Your Qualifying Deposit Balance must be in "On Deposit" funds. You can see your On Deposit funds after logging in to [Citi.com](https://citi.com) or the Citi Mobile® App. You can also speak to a banker to learn about your On Deposit 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 (IMMA).

Fourth: Maintain your Balance.

Once you meet the Qualifying Deposit Balance for a Tier in the Eligible Deposit Account, it must be maintained for 60 consecutive calendar days from the date the Qualifying Deposit Balance is met.

Other Offers

Qualifying Deposit Balance cannot be used to fulfill other offers available for enrollment during the Offer Period. Offer expires March 31, 2023, 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.

This offer may be withdrawn prior to enrollment. All accounts subject to applicable terms, fees, programs, products, and services which 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 consumer accounts are subject to the Client Manual Consumer Accounts and Marketplace Addendum. Retail Business Banking customers are subject to the CitiBusiness® Client Manual.

Annual Percentage Yield (APY)

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

Accurate as of 12/1/2022, in the states of NY, CT, MD, VA, DC, CA, NV, NJ and select markets in FL or IL, the Annual Percentage Yield (APY) for Citi Savings Accounts in the Citigold Private Client Relationship of the Citigold Account Package is 1.01%. Accurate as of 12/1/2022, in the states of NY, CT, MD, VA, DC, CA, NV, NJ and select markets in FL or IL, the Annual Percentage Yield (APY) for Citi Savings Accounts in the Citigold Account Package (excluding Citigold Private Client) is 0.12%. Accurate as of 12/1/2022, in the states of NY, CT, MD, VA, DC, CA, NV, NJ and select markets in FL or IL, the Annual Percentage Yield (APY) for Citi Savings Accounts in the Citi Priority Account Package is 0.10%. Accurate as of 12/1/2022, in the states of NY, CT, MD, VA, DC, CA, NV, NJ and select markets in FL or IL, the Annual Percentage Yield (APY) for Citi Savings Accounts in the Citibank Account Package, the Basic Banking Package and Access Account Package is 0.05%.

Citibank offers CDs with an annual percentage yield (APY) that depends upon the maturity you choose. The APY as of 12/1/2022 for a 1-Year CD was 4.15% in all markets. The APY assumes interest remains on deposit until maturity.

Accurate as of 12/1/2022; CitiBusiness Interest Checking APY is 0.75%. Depending on balances, APYs in CitiBusiness Savings accounts range from 0.10% to 0.75%. Depending on balances, APYs in CitiBusiness IMMA accounts range from 0.10% to 0.75%.

Important Tax Information:

The Premium(s) and the December Premium, if applicable, will be reported to the IRS as interest, to the first titled signer, in the year received, as required by applicable law. Premiums received by U.S. Persons will be reported on IRS Form 1099-INT for the year received. Premiums 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 Premium(s), 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.

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 \$30,000 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.

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 \$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 \$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 \$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.

FDIC deposit insurance maximum is \$250,000 per depositor for each account ownership category. ©2023 Citibank, N.A. Member FDIC. 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.

The year of the Rabbit is here!

Earn a specially curated premium(s) when you deposit \$25,000+ into an eligible account and complete required activities.*

TO LEARN MORE, SPEAK TO A BANKER OR VISIT [CITI.COM/LUNARNEWYEAR](https://citi.com/lunarnewyear)

See details inside.









Jump into 2023 Year of the Rabbit

Together, we can build a financial future that works for you. We look forward to sharing this new year filled with agility, prosperity, and abundance.

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2023 Lunar New Year Offer

<p>Tier 1 Deposit \$25,000 - \$49,999.99</p>  <p>Exclusive 18K Gold Pearl Cottontail Pendant Retail Value \$149</p>	<p>Tier 2 Deposit \$50,000 - \$99,999.99</p>  <p>Exclusive 24K Gold Peek-a-Boo Pendant Retail Value \$250</p>	<p>Tier 3 Deposit \$100,000 - \$199,999.99</p>  <p>Exclusive 24K Gold Rabbits at Play Pendant Retail Value \$400</p>	<p>Tier 4 Deposit \$200,000 - \$499,999.99</p>  <p>Exclusive 24K Gold The Pearl Rabbit Pendant with 18K Necklace Retail Value \$650</p>
<p>Tier 5 Deposit \$500,000 - \$999,999.99</p>  <p>Exclusive 24K Gold Hopping into 2023 Figurine Retail Value \$1,049</p>		<p>Tier 6 Deposit \$1MM+</p>  <p>Exclusive 24K Gold Peek-a-Boo Pendant, Exclusive 24K Gold Rabbit on the Moon Pendant, Exclusive 24K Gold Hopping into 2023 Figurine, Mats Jonasson Rabbit Crystal Sculptures Set Retail Value \$2,500</p>	

The images of the premiums are not shown in actual size. Gold necklaces are not included with gold pendants with the exception of the Tier 4 premium. All pendants, necklace, and gold Rabbit figurine were exclusively designed for Citi's 2023 Lunar New Year Offer.