

Terms and Conditions

2025 Lunar New Year Offer

You can earn Premium(s) by enrolling in the 2025 Lunar New Year Offer (“Offer”) and fulfilling the qualifying activities for the desired Tier. The Premium(s) will be available for you to pick up at your respective branch by September 30, 2025.

Eligibility

The 2025 Lunar New Year Offer (“Offer”) is open to 1) new and existing Citibank consumer customers who are at least 18 years old and 2) new and existing business banking 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.

Required Activities

First, enroll in the Offer in a specific Tier with a banker in a Citibank branch between December 1, 2024, and March 31, 2025 (“Offer Period”).

Important: You will be tracked to fulfill the Tier you initially enrolled in. Should you decide to change your desired Tier, you must contact your banker to enroll you into the updated Tier.

Second, open an “Eligible Deposit Account” during the Offer Period if you do not already own an “Eligible Deposit Account.”

“Eligible Deposit Accounts” include the following accounts:

- For consumers, “Eligible Deposit Accounts” include new or existing checking accounts, new or existing savings accounts, or a new Certificate of Deposit (CD).
- International Personal Bank, Citi Private Bank, Fiduciary, estate, trust accounts (except for living trusts), and Citibank Retirement Accounts (IRAs, SEPs, CESAs, money purchase pension plans, and profit-sharing plans) are not eligible.
- For Citi Business Banking, “Eligible Deposit Accounts” include new or existing business checking, savings accounts, Insured Money Market Account (IMMA), or new CitiBusiness CDs.

Third, make a “Qualifying Deposit.”

Make a “Qualifying Deposit” that meets at least the minimum “Qualifying Deposit Balance” for the Tier in which you enrolled. The “Qualifying Deposit” must be in “New-to-Citibank Funds” and post into the On Deposit balance of an “Eligible Deposit Account” you own. 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, and transfers between Citibank accounts do not qualify as “New-to-Citibank Funds.” An EDD also includes Zelle® incoming payments and other funds from person-to-person (P2P) payments when transferred through the ACH Network using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, debit card funding transfers, and P2P payment transfers sent to a Citibank debit card do not qualify as EDDs. Any funds transferred from another financial institution or P2P provider through an instant transfer service will also not qualify as an EDD.

Fourth, maintain your “Qualifying Deposit Balance.”

Maintain your “Qualifying Deposit Balance” for 60 consecutive calendar days starting on the date the “Qualifying Deposit Balance” for the Tier in which you enrolled is met.

Reward Tiers

Customers who meet the qualifying activities will earn a premium reward based on the following deposit balance Tiers:

“Tier”	“Qualifying Deposit Balance”	“Premium”	“Approximate Retail Value of Premium(s)”
1	\$25,000 - \$49,999.99	*Exclusive 18K Gold Blossom Pendant	\$149
2	\$50,000 - \$99,999.99	*Exclusive 24K Gold Fortune Pendant	\$250
3	\$100,000 - \$199,999.99	*Exclusive 24K Gold Lucky Coin Pendant	\$400
4	\$200,000 - \$499,999.99	*Exclusive 24K Gold Blessed Bloom Pendant/Brooch**	\$650
5	\$500,000 - \$999,999.99	*Exclusive 24K Gold Fortune Keeper Figurine	\$1,049
6	\$1,000,000 and higher	*Exclusive 24K Gold Fortune Keeper Figurine, *Exclusive 24K Gold Lucky Coin Pendant, *Exclusive 24K Gold Wisdom Pendant, and *Exclusive 24K Gold Eternity Bracelet	\$2,500

*Exclusively designed for the Offer. Gold necklaces are not included with gold pendants or brooches. Please visit citi.com/LunarNewYear to learn more about the Premiums. **The pin on the back of Blessed Bloom Pendant/Brooch is 18K gold.

The Premium(s) will be available for you to pick up at your respective branch by September 30, 2025. Delays with the delivery of the 2025 Lunar New Year premium(s) may occur, as the Premiums are custom-designed and exclusively made for this Offer. All efforts will be made to ensure an on-time delivery to your respective branch by September 30, 2025.

Offer Restrictions

Each enrolled customer can only qualify once for one (1) Tier reward per Offer Period, regardless of the number of “Eligible Deposit Accounts” they own.

The same “Qualifying Deposit Balance” cannot be used to fulfill other offers available for enrollment during the Offer Period. Offer is not transferable and cannot be combined with any other consumer checking offer or savings offer; or Citi Business Banking checking offer, savings offer, or IMMA 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 do 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 Consumer Deposit Account Agreement. Citi Business Banking customers are subject to the CitiBusiness Client Manual.

Annual Percentage Yield (APY)

APYs are variable and subject to change. Please speak to a banker or visit citi.com for current APYs.

Accurate as of 1/7/2025, 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 (“CS accounts”) is 0.03%. Accurate as of 1/7/2025, the APY for CS

Accounts in Citigold Private Client Relationship is 0.12%, the APY for CS accounts in Citigold is 0.09%, and the APY for CS accounts in Citi Priority is 0.06%. APYs are variable and subject to change. Fees may reduce earnings. Please speak to a banker or visit citi.com for current APYs.

Citibank offers CDs with an annual percentage yield (APY) that depends upon the maturity you choose. The APY as of 12/24/2024 for a 1-Year CD is 2.25% in all markets. The APY assumes interest remains on deposit until maturity.

Accurate as of 12/24/2024; CitiBusiness Interest Checking APY is 0.01%. Depending on balances, APYs in CitiBusiness Savings accounts range from 0.10% to 0.25%. Depending on balances, APYs in CitiBusiness IMMA accounts range from 0.10% to 0.25%. Citibank offers Business CDs with an annual percentage yield (APY) that depends upon the maturity you choose. The APY as of 12/24/2024 for a 1-Year Business CD is 3.00% in all markets. The APY assumes interest remains on deposit until maturity.

Important Tax Information:

The Premium(s) and the December Premium, if applicable, will be reported to the IRS as interest, to the first titled owner, 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.

Please be advised that future verbal and written communications from the bank may be in English only. These communications may include, but are not limited to, account agreements, statements and disclosures; changes in terms or fees; or any servicing of your account.

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