

## <sup>1</sup>Terms and Conditions

### Citi Savings Account Bonus Offer

#### Offer

You can earn a Bonus of \$25, \$75, \$125, \$250, \$625, \$1,250, or \$2,500 by opening a new Citi Savings Account, funding it with New-to-Citibank Funds within 20 days of account opening, and maintaining that balance for another 60 days. Your Citi credit card **must remain open** from the time you open your new eligible savings account through the 60-day Maintenance Period.

#### Qualify

You are eligible for the “Citi Savings Account Bonus Offer,” if you are at least 18 years old and have received a Communication from Citibank inviting you to participate in this offer.

To be eligible for the Bonus, 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 steps to qualify:

- First, open a new Citi Savings Account between January 18, 2022, and July 17, 2022 (“Offer Period”).

Certain “Savings Accounts” are eligible for the Citi Savings Account Bonus Offer. Any Citi Savings Account opened during the Offer Period that you continue to own until the end of the Maintenance Period in the Basic Banking Account Package, Citibank Account Package, Citi Priority Account Package, or Citigold® Account Package (including Citigold Private Client) can qualify for the Citi Savings Account Bonus Offer.

- Citi® Accelerate Savings Accounts do not qualify for this offer.
- Savings Accounts that are living trust accounts and custodial accounts are eligible, but fiduciary, estate, business, retirement (IRAs, SEPs, CESAs, money purchase pension plans and profit-sharing plans), and other trust accounts will not qualify for this offer.
- International Personal Bank customers are not eligible for this offer.
- Second, so long as July 17th has not passed, enroll in the Citi Savings Account Bonus Offer on the same day you open the new Citi Savings Account pursuant to the instructions provided in the Communication. You can enroll online by clicking “enroll now” and following the instructions for online account opening or by contacting a Citibank representative by phone or in a branch and asking the representative to enroll you in the Citi Savings Account Bonus Offer. However, if you open your account on [citi.com](https://www.citi.com) by any other means, you will not be eligible to earn the Citi Savings Account Bonus Offer.
- Third, on the 20th Day after you open your account, we will check your “On Deposit” balance in New-to-Citibank Funds which will determine the maximum Bonus you can potentially earn (“Balance”). As long as you maintain at least a \$10,000 Balance every day for 60 consecutive calendar days after your 20th Day (“Maintenance Period”), you will remain eligible for a Bonus, but please understand if your Balance falls into a lower Balance Tier for even one day during the 60-day Maintenance Period, **your maximum Bonus will change (see Chart)**.
  - For example, if your Balance on the 20th Day is \$250,000, the maximum Bonus you can potentially earn is \$625. If your Balance is \$50,000 on day 45, however, the maximum Bonus you can earn changes to \$125.
  - “New-to-Citibank Funds” are 1) funds deposited from external accounts or payees other than Citibank, N.A. 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, international wire transfers, and person-to-person transfer services, such as Apple Pay, PayPal®, Venmo, and Zelle®, do not qualify as New-to-Citibank Funds. So long as the deposit does not pre-date the opening of the new Citi Savings Account, New-to-Citibank Funds can be deposited into a checking account in the same package as the Citi Savings Account and transferred to the Citi Savings Account before the 20th Day.
  - **If you open your new Savings Account via phone channel, the deposit must be made by the 30th day after account opening to determine your maximum Bonus.**

#### Chart

Balance Tiers	Your premium offer as a Citi cardmember
\$10,000 - \$29,999	\$25
\$30,000 - \$49,999	\$75
\$50,000 - \$99,999	\$125
\$100,000 - \$249,999	\$250
\$250,000 - \$499,999	\$625
\$500,000 - \$999,999	\$1,250
≥ \$1,000,000	\$2,500

- Fourth, your Citi Savings Account and your Citi credit card must remain open and in good standing from the time your Citi Savings Account is opened until you receive your Bonus. Your Bonus will be paid to your Citi Savings Account within 90 days after you successfully complete all required activities.

### Multiple Offers

The Citi Savings Account Bonus Offer is a savings account offer. Savings Accounts may only be used to fulfill the Citi Savings Account Bonus Offer once per Offer Period. **Unless expressly prohibited in another offer**, when multiple savings offers are available within an offer period, customers may participate in more than one savings account offer during a savings offer's Offer Period. However, customers can participate in each savings account offer only 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. **Eligible Customers cannot participate in the Citi Savings Account Bonus Offer and the Get Rewarded for Saving More Offer in the same offer period.**

This offer may be withdrawn prior to enrollment. All accounts are subject to applicable terms, fees, programs, products, and services which are subject to change. Accounts are subject to approval. Participation and enrollment in a promotional offer do not guarantee eligibility or fulfillment of the promotional offer. All accounts are subject to the Client Manual - Consumer Accounts and Marketplace Addendum.

### Annual Percentage Yield (APY)

Accurate as of 12/7/21, 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 (including Citigold Private Client) and the Citi Priority Account Package ranges from 0.04% to 0.15%. Accurate as of 12/7/21, 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 and the Basic Banking Package is 0.08%. APYs are variable and subject to change without notice after the account is opened. APY ranges may be compressed during this Offer Period. Please speak to a banker or visit [citi.com](https://www.citi.com) for current APYs.

### 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. Fee also waived for first-listed account owners 62 or older or for accounts opened after April 23, 2021, when one account owner is a minor. To waive the \$4.50 monthly service fee for a savings account in the Basic Banking Package not linked to a checking account, maintain an average monthly balance of \$500 or more. 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 Citigold 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://www.citi.com/compareaccounts).

### 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.

### Speak to a Bank representative for more information.

**Online funding limits.** You can use the Add Funds or Fund Account features on Citibank® Online or Citi Mobile® App, respectively, to fund your Citibank account. When transferring funds from your external account at another institution into your Citibank account via ACH transfer, your limit is \$250,000 in a rolling 30-day calendar period. Please note this type of funding can take up to 4 business days for the transfer to clear and the funds made fully available to you, so you should take this into consideration when completing your required activities. The Inter-Institutional Transfer service is also available on Citibank Online to transfer funds from an external account subject to a \$100,000 transfer limit in a rolling 30-day calendar period. If your funding amount exceeds these limits, you can deposit checks drawn on banks other than Citibank N.A. by branch, by mail, ATM or alternatively, you can initiate a wire transfer from your external account on the business day after account opening. Please note the financial institution sending the wire transfer may charge you a fee for this service. A \$15 fee for processing an incoming wire transfer applies to customers within the Basic Banking and Citibank Account Packages. The fee is waived for customers within the Citi Priority and Citigold Account Packages.

<sup>2</sup> Deposits in savings accounts are FDIC insured up to \$250,000 per depositor, per ownership category. To learn more, visit [www.fdic.gov](https://www.fdic.gov).

<sup>3</sup> Regular account charges apply. Citibank does not charge you a fee for using the Citi Mobile® App. You must have Internet access through your mobile device, and charges from your wireless carrier may apply.

<sup>4</sup> Claim is based on locations in the United States where customers can make cash withdrawals with no surcharge (usage) fee by the ATM operator. Citibank customers can get cash, get information and make transfers between their eligible linked Citibank accounts with no surcharge fee when they use their Citibank ATM or Debit Card at ATMs in the U.S. located at Citibank branches, ATMs at select retail store locations, and ATMs participating in the MoneyPass® Network; regular account charges apply. ATMs in retail stores and at other non-Citi locations are not owned or operated by Citibank and offer fewer functions. Use the Citi Worldwide ATM/Branch Locator on Citibank® Online or the Citi Mobile® App to find the nearest ATMs and branches, including non-Citibank ATMs in the U.S. with surcharge-free access. MoneyPass is a registered trademark of Fiserv, Inc.

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