

## Important Legal Disclosures and Information

### Terms and Conditions for Offers

- \* This new Small Business Checking Account Offer (the “Offer”) refers to the limited-time offer (described below) made only to New-to-Citibank Customers. Only “New-to-Citibank Customers” are eligible to participate in the Offer. New-to-Citibank Customers do not have, and at any time during the 180 days immediately preceding the date on which they open a new CitiBusiness® (Analyzed), Streamlined or Flexible Checking Account did not have, a Citibank business checking account. Only customers of Citibank Retail Business Banking are eligible to participate in the Offer. The Citi Checking Offer is subject to the Terms and Conditions below:

**The Cash Bonus for which you qualify will be credited to your Citibank business checking account within 90 days from the end of the month in which you complete all Offer requirements.**

**IMPORTANT REQUIREMENT:** Your new Citibank business checking account must be open and in good standing at the time any Cash Bonus that may be earned as part of the Offer is to be credited to you. Citibank business checking accounts that are inactive, including accounts with a zero balance for over 45 consecutive days, are subject to closure in Citibank’s sole discretion. Any Cash Bonus will be deposited directly to your new Citibank business checking account. To be eligible for the bonus, U.S. persons must furnish a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification). Foreign persons must furnish a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) or a valid IRS Form W-8BEN-E (Certificate of Beneficial Owner for United States Tax Withholding and Reporting (Entities)). Accounts subject to backup withholding are ineligible.

- **New Small Business Checking Account Offer:** To qualify for the Cash Bonus that corresponds to one of the Qualifying Balance Levels set forth in the table below, (1) from January 5, 2022 through July 5, 2022, open a CitiBusiness® (Analyzed), Streamlined, or Flexible Checking Account; (2) within the 30 calendar day period immediately following account opening, make one or more deposits<sup>1</sup> in New-to-Citibank Funds<sup>2</sup> to your new business checking account, or your new business checking account and a CitiBusiness Insured Money Market Account (“IMMA”) that in the aggregate meet one of the Qualifying Balance Levels<sup>3</sup>; and (3) maintain one of the Qualifying Balance Levels in such account(s) for 60 consecutive calendar days after the Qualifying Balance Level is met during the initial 30 calendar day funding period. Your Cash Bonus will be based upon the highest Qualifying Balance Level in the new business checking account, or the new business checking account and an IMMA, that meets the foregoing requirements.

Qualifying Balance Level	Cash Bonus
\$5,000	\$200
\$15,000	\$500
\$25,000	\$700
\$50,000	\$1,000
\$100,000	\$1,500
\$200,000	\$2,000

<sup>1</sup>Funds must be deposited and “available”, as such term is defined in the Bank’s Standard Funds Availability Policy as set forth in the CitiBusiness Client Manual, within such 30 day period.

<sup>2</sup>“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, and person-to-person transfer services such as Apple Pay, PayPal®, Venmo, and Zelle®, do not qualify as New-to-Citibank Funds.

<sup>3</sup>If the Qualifying Balance Level is maintained in more than one business checking account or IMMA, the Tax ID Number for those accounts must be identical.

**Important Tax Information:** The Cash Bonus will be reported to the IRS as interest, 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 foreign 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

a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification). Foreign persons must furnish a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) or a valid IRS Form W-8BEN-E (Certificate of Beneficial Owner for United States Tax Withholding and Reporting (Entities)). Accounts subject to backup withholding are ineligible.

The Offer expires July 5, 2022, is not transferable and cannot be combined with any other Retail Business Banking checking offer. Speak to your Citibank Business Specialist for details. Limit of one Cash Bonus per customer per Offer. Each independently operated business client with its own unique Tax ID Number is a separate customer. This Offer may be modified or withdrawn at any time without notice.

Terms, conditions and fees apply to accounts, products, programs and services, and are subject to change. All products and services are subject to approval.

Citibank provides information about and access to accounts and financial services provided by Citibank, N.A. and its affiliates in the United States and its territories. This Small Business Checking Account Offer is not, and should not be construed as, an offer, invitation or solicitation to buy or sell the products or services at issue to individuals outside of the United States.

Zelle and the Zelle marks used herein are trademarks of Early Warning Services, LLC. Other product and company names mentioned herein are the property of their respective owners. Zelle® Transfers through Citibank Online and the Citi Mobile® App are subject to terms, conditions and restrictions in the Citibank Zelle Transfer Terms and Conditions and the CitiBusiness Client Manual. Venmo is a service of PayPal, Inc., a licensed provider of money transfer services (NMLS ID: 910457). All money transmission is provided by PayPal, Inc. pursuant to PayPal, Inc.'s licenses.

©2022 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.