

TERMS AND CONDITIONS

Eligibility

“Eligible Customers” are New-to-Citibank Customers.

Required Activities

To qualify to earn the \$200 “Cash Bonus”, during the Offer Period, Eligible Customers must 1) enroll in this offer pursuant to the enrollment instructions provided by Citibank, 2) open a new consumer regular checking account as first signer in The Basic Banking Account Package (“Eligible Checking Account”) and 3) complete the following “Balance Requirements”. If Eligible Customers open their eligible accounts by any means other than those described, they will not be enrolled in this Offer and will not be eligible for the Cash Bonus.

Balance Requirements

An owner of the eligible account must make the “Minimum Deposit” of \$5,000 or more in New-to-Citibank Funds into the new Eligible Checking Account within 30 days of account opening (multiple deposits allowed). The Minimum Balance of \$5,000 must be maintained for 60 consecutive calendar days from the date the Minimum Balance is met.

If you enroll in the \$200 Basic Banking Account offer but choose to upgrade to the Citibank Account or Citi Priority Package within 30 days of account opening, you must fulfill the minimum deposit requirements for that package (\$15K, \$50K) and maintain that balance for 60 consecutive calendar days to be eligible to receive a Cash Bonus.

The Cash Bonus will be credited to your new Eligible Checking Account within 90 calendar days from the date you complete all Required Activities. Your new Eligible Checking Account must be open **and** in good standing at the time the Cash Bonus is paid or no Cash Bonus will be paid.

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 + combined average monthly balance in eligible linked accounts. Regular account charges apply. All accounts are subject to approval and applicable fees. Fees could reduce account earnings. For all account pricing details please visit citi.com/compareaccounts.

This offer and all applicable terms, fees and charges are subject to change without notice.

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

Speak with a Bank representative for more details.

This offer is subject to the disclosure available at www.citi.com/offerdetails.

² 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 information and make transfers between their eligible linked Citibank accounts with no surcharge fee when they use their Citibank® Banking Card at ATMs in the U.S located at Citibank branches, ATMs at select retail store locations, and ATMs participating in the MoneyPass® 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 U.S. Bank National Association.

³ In order to use these features, you must provide Citi with online access to your external financial institution accounts you link through the app. Features available on the Citi Mobile® App.

⁴ Regular account charges apply. Citibank does not charge you a fee for using the Citi Mobile® App or the Mobile Check Deposit service. You must have Internet access through your mobile device and charges from your wireless carrier may apply. The Mobile Check Deposit service is for personal checking accounts only and is subject to eligibility. Deposit limits and other restrictions apply.

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