

TERMS AND CONDITIONS

Eligibility

"Eligible Customers" are New-to-Citibank Customers.

Required Activities

To qualify to earn the \$400 "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 or interest checking account as first signer in The Citibank Account Package ("Eligible Checking Account"), and 3) open a new Citi Savings Account as first signer in the same Citibank Account Package ("Eligible Savings Account"). The Eligible Savings Account must be opened within 30 days of opening your eligible checking account. 4) If you are eligible for the additional \$100 cash bonus (\$500 offer), within 60 days of opening the new Eligible Checking Account, complete 1 Qualifying Direct Deposit into the Eligible Checking Account for two consecutive months. A "Qualifying Direct Deposit" is an Automated Clearing House (ACH) credit, which may include payroll, pension or government payments (such as Social Security) by your employer, or an outside agency. Eligible Customers must also 5) 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 either eligible account must make the "Minimum Deposit" of \$15,000 or more in New-to-Citibank Funds into the new Eligible Checking Account and/or the new Eligible Savings Account within 30 days of New Checking account opening (multiple deposits allowed).

"Minimum Balance" of \$15,000 must be maintained for 60 consecutive calendar days from the date the Minimum Balance is met. The Minimum Balance may be held in one or both of the eligible accounts. For example, a \$15,000 balance in the Eligible Checking or Savings Account for 60 consecutive calendar days will fulfill the Minimum Balance requirement. In addition, balances of \$10,000 in the Eligible Checking Account and \$5,000 in the Eligible Savings Account for 60 consecutive calendar days will also fulfill the Minimum Balance requirement.

If you choose to keep your entire Minimum Balance in one account, however, please note any account that maintains a zero balance for 90 days is subject to closure in Citibank's sole discretion.

If you enroll in the \$400/\$500 Citibank Account offer but choose to upgrade to the Citi Priority Package within 30 days of account opening, you must fulfill the minimum deposit requirements for that package (\$50K) and maintain that balance for 60 consecutive calendar days to be eligible to receive a Cash Bonus.

At the time the \$400/\$500 Cash Bonus is paid, it will be credited to 1) your new Eligible Checking Account if both your Eligible Checking Account and Eligible Savings Account are open, 2) Eligible Checking Account if your Eligible Savings Account is closed, or 3) your new Eligible Savings Account if your Eligible Checking Account is closed. The Cash Bonus will be credited within 90 calendar days from the date you complete all Required Activities. If you are eligible for the additional \$100 cash bonus (\$500 offer), at the time the Cash Bonus is credited to your Eligible Checking Account, your new Eligible Checking Account must be both open and in good standing.

Applicable Fees

A monthly service fee of \$25 and a \$2.50 non-Citibank ATM fee applies to the checking account in The Citibank Account Package if a combined average monthly balance of \$10,000 or more is not maintained. 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:

\$400 Bonus Offer: The \$400 bonus offer 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 interest 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 interest, 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.

\$500 Bonus Offer: The \$500 bonus will be reported to the IRS as miscellaneous income 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-MISC 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 payment, U.S. persons must furnish Citibank with a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) and the account holder must not be subject to backup withholding. Non-resident aliens are ineligible to participate in this offer.

APYs are variable and subject to change without notice after the account is opened.

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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