

*NATIONAL CONSUMER CHECKING CASH BONUS OFFER MULTI TIER LANDING PAGE TERMS AND CONDITIONS

Revised as of October 13, 2020

Offer

Eligible Customers can earn the \$200, \$400, \$700 or \$1,500 “Cash Bonus” during the Offer Period by completing the following Required Activities. By participating in the Checking Cash Bonus Offer, you agree to be bound by the following Terms and Conditions.

If you choose to change packages within 30 days of account opening (see “Package Options” below), your change reflects 1) that you have reviewed the new package offer’s terms and conditions, which appear in this document and 2) have consented to participate in the offer for that package.

Eligible Customers

“Checking Offer Eligible Customers” are New-to-Citibank Checking Customers. “New-to-Citibank Checking Customers” have not been a signer on a Citibank checking account within the past 180 days.

Required Activities

If Eligible Customers open their eligible accounts by any other means than those described, they will not be enrolled in this Offer and will not be eligible for the Cash Bonus.

Eligible Customers must:

- First, open a new consumer regular or interest checking account between July 1, 2020 and January 5, 2021 in an eligible Account Package listed in the Chart below (“Eligible Checking Account”). Certain Cash Bonus offers also require opening a new Citi Savings Account (see Chart below) in the same account package as the new Eligible Checking Account (“Eligible Savings Account”). **The Eligible Savings Account must be opened within 30 days after the checking account’s Account Opening Date.**
- Second, enroll in this offer at the same time as account opening pursuant to the instructions provided. Customer is automatically enrolled when applying online
- Third, any owner of the eligible accounts must make at least the “Minimum Deposit” (see Chart below) in “New-to-Citibank Funds”, within 30 calendar days after the Account Opening Date of the checking account, into either the new Eligible Checking Account and/or the new Eligible Savings Account. Multiple deposits allowed.

“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.

- Fourth, the Minimum Deposit (see Chart below) must be maintained for 60 consecutive calendar days from the date the Minimum Deposit is met (“Minimum Balance”). The Minimum Balance may be held entirely in one of the Eligible Accounts or across both of the Eligible Accounts.

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

- The Cash Bonus will be credited within 90 calendar days from the date you complete all Required Activities. At the time the Cash Bonus is paid, it will be credited to the new Eligible Checking Account. If the Eligible Checking Account is closed, then the Cash Bonus will be credited to the new Eligible Savings Account. **Eligible accounts must be open and in good standing from the time they are opened until the Cash Bonus is credited or you will not be eligible to receive the Cash Bonus.**

Chart

Cash Bonus	Account Package	Minimum Deposit and Minimum Balance	Savings Account Required
\$200	Basic Banking Package	\$5,000	
\$400	Citibank® Account Package	\$15,000	✓
\$700	Citi Priority Account Package	\$50,000	✓
\$1,500	Citigold® Account Package	\$200,000	✓

Package Options

Even though Citibank allows customers to change their package type at any time, changing your package may impact your eligibility for this promotion. You are only eligible to earn the Cash Bonus for the package associated with your Eligible Checking Account on the 30th calendar day after the Account Opening Date of your checking account.

In addition, if you change your package type to one with a lower Minimum Deposit and Minimum Balance during the 60 day maintenance period, you will not fulfill Required Activities. For instance, you may not convert your Citigold Account Package to the Citi Priority Account, Citibank Account, or Basic Banking Packages and still be eligible for the Cash Bonus. You may not convert your Citi Priority Account Package to the Citibank Account or Basic Banking Package, nor can you convert from your Citibank Account Package to the Basic Banking Package and still be eligible for the Cash Bonus.

The Citigold Account Package Cash Bonus offer is available in branch, by calling 888-248-1636, or online at www.citi.com/citigoldoffer.

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. 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 checking account in 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. Fees could reduce account earnings. For all account pricing details please visit citi.com/compareaccounts.

IMPORTANT TAX INFORMATION (\$200, \$400, \$700 and \$1,500 Offers): 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)).

As applicable, variable rates subject to change before and after account opening. Terms, conditions and fees for accounts, products, programs and services are subject to change and may be withdrawn at any time prior to enrollment. All accounts subject to applicable terms, fees, and charges. Fees may reduce earnings. Accounts subject to approval. Participation and enrollment in a promotional offer does 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.

APYs are accurate as of September 29, 2020. Interest Checking APY is .03% for Citigold and Citi Priority and .01% for the Citibank Account Package. Depending on balances, APYs in Citi Savings Accounts in the Citigold and Citi Priority packages range from .04% to .15%, and .04% to .13% in the Citibank Account Package.

Speak with a Bank representative at your local branch for more details.

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

©2020 Early Warning Services, LLC. All rights reserved. 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 Citibank Client Manual-Consumer Accounts.

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. ©2020 PayPal, Inc.

² Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here.

³ Separate enrollment of eligible consumer checking account in Citi ThankYou® Rewards required. Eligible customers with a checking account in the Citi Private Bank Account, Citigold® Account, Citi Priority Account or the Citibank® Account Packages can enroll their checking accounts in ThankYou Rewards. Eligibility and participation are subject to terms, conditions and restrictions. Customer must be a citizen or resident alien of the United States (U.S.) with a valid U.S. taxpayer identification number. Taxes, if any, are customer's responsibility. You must complete 1 qualifying Bill Payment and 1 qualifying Direct Deposit each statement period in order to earn monthly ThankYou® Points for eligible products and services linked to your checking account. Citigold®, Citi Priority and Citi Private Bank clients who do not complete these transaction requirements can earn points at a reduced level. For complete details, see the Citi ThankYou® Rewards Terms and Conditions.

⁴ Requires a checking account in a Citigold or Citi Priority Account Package. Accounts are subject to approval.

⁵ As a Citi Priority client, you can receive banking and lending services, including the Citi Priority Account Package, from Citibank, N.A. ("Citibank"), Member FDIC and Equal Housing Lender NMLS# 412915, along with financial planning and investment products as a client of Citi Personal Wealth Management, a business of Citigroup Inc., that offers investment guidance, products, and services through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Citigroup Life Agency LLC ("CLA") offers insurance products. In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Citibank, CGMI, and CLA are affiliated companies under the common control of Citigroup Inc.

⁶ 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® Banking Card at ATMs in the U.S. located at Citibank branches, ATMs at select retail store locations, and ATMs participating in the MoneyPass® Network. 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.

⁷ 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.

©2020 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.