

Terms and Conditions

Eligible Referrers

“Eligible Referrers” (1) are in the Citigold® Account Package (but not in the Citigold Private Client (CPC) relationship status), at the time of Qualification, (2) are the first titled owner on an existing Consumer Checking Account, Citi Savings account, or Citi Accelerate Savings account at the time of Qualification (“Consumer Account”), (3) who are at least 18 years of age, and (4) furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file and account must not be subject to backup withholding.

If an Eligible Referrer has changed their account package at the time of qualification from an Eligible Consumer Citigold Account Package to an eligible Basic Banking Package, Citibank® Account Package, or Citi Priority Account Package, or if their status within the Citigold Package has changed to the CPC relationship status, the Eligible Referrer will receive a referral bonus paid at the rate and under the requirements of the package they are in and their status at the time of Qualification.

- “Qualification” is the day the New-to-Citibank Consumer opens an Eligible Account.
- **Employee Exclusion:** Employees of Citigroup Inc. and its affiliates and subsidiaries are ineligible to participate as an Eligible Referrer. Accounts owned by Employees of Citigroup, Inc. are not eligible Consumer Accounts.
- **Citi Private Client (CPC) Status Exclusion:** Customers with a CPC relationship status within the Citigold Account Package may be eligible for a different award level. Please speak to a banker to discuss offers available to CPC relationship status customers.
- **Consumer Account Exclusions:** The following account types do not qualify as Consumer Accounts for this Offer:
 - Accounts in the Access Account Package and Elevate Account Package;
 - Savings Plus and Citi Miles Ahead Savings Accounts;
 - Accounts held in Citi Alliance, the Citi Private Bank and International Personal Bank;
 - Citibank Retirement Accounts (IRAs, SEPs, CESAs, money purchase pension plans, and profit-sharing plans), and
 - Fiduciary, estate, and trust accounts, although trust accounts that are a living trust and custodial accounts are eligible.

Required Activities

If a New-to-Citibank Consumer opens their Eligible Account by any other means than those described, the Eligible Referrer will not earn the Referral Bonus.

First, Eligible Referrers must provide their unique referral link or unique referral code to a New-to-Citibank Consumer.

- “New-to-Citibank Consumers” have not owned a checking account at Citibank within the last 180 calendar days.

Second, during the “Offer period” of 1/10/23 – 4/4/23, a New-to-Citibank Consumer must open a checking account in an Eligible Package using the Eligible Referrer’s unique referral link digitally or by providing the Referrer’s unique referral code to a Citibank banker at a branch during account opening (“Eligible Account”).

- “Eligible Packages” include Basic Banking Package, Citibank Account Package, Citi Priority Account Package, Citigold Account Package, or the CPC relationship status of the Citigold Package.

Third, the Eligible Account must be open and in good standing at the time of Qualification and when the Referral Bonus is paid. Referral Bonus will be credited within 90 calendar days from the date the New-to-Citibank Consumer opens the Eligible Account.

Limitations

- A single New-to-Citibank Checking Account customer opening multiple Eligible Accounts does not increase the reward for the Eligible Referrer. For example, if a single New-to-Citibank Consumer opens three new Eligible Accounts, the Eligible Referrer will receive a \$200 Referral Bonus.
- Eligible Referrers are limited to twenty (20) Referral Bonuses within the lifetime of their checking and savings account relationship with Citibank.
- To protect the privacy of our customers, we cannot provide any information about New-to-Citibank Consumers to the Eligible Referrer, including whether or not they have applied or have met the requirements for the Member-Get-Member Offer.

Important Tax Information: The Referral Bonus will be reported to the IRS as miscellaneous income to the first titled owner on the account, in the year received, as required by applicable law. Offer limited to customers who are either citizens or resident aliens of the United States that furnish or have a valid Form W-9 on file and the account must not be subject to backup withholding. The cash reward may be reported to the IRS as miscellaneous income on Form 1099-MISC in the year received, if the value of the award plus other taxable miscellaneous income awards received from Citibank, N.A., is in the aggregate \$600 or greater for a calendar year. Customer is responsible for any applicable taxes.

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. The Member-Get-Member (MGM) 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.

As a Citigold client, you can receive banking and lending services, including the Citigold 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). Citigold Relationship Managers are employees of Citibank and are employees and registered representatives of CGMI. Citibank, CGMI, and CLA are affiliated companies under the common control of Citigroup Inc.

Terms, conditions and fees for accounts, programs, products and services are subject to change. This offer contains information about U.S. domestic financial services provided by Citibank, N.A. and is intended for use domestically in the U.S.

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