

¹ TERMS AND CONDITIONS

Offer

Checking Offer Eligible Customers can earn the \$300, \$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, 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.

Eligibility

“Eligible Customers” (1) have not been an owner or signer of a Citibank consumer checking account within the last 180 calendar days, (2) are at least eighteen (18) years of age and (3) furnish or have a valid Form W-9 or Form W-8BEN on file with Citibank and are not subject to backup withholding.

Private Bank customers and International Personal Bank customers are not eligible for this offer. Fiduciary, estate, business and or trust accounts are not eligible for promotional offers even if they otherwise meet the definition of an eligible account. However, trust accounts that are a living trust and custodial accounts are eligible. Citibank Retirement Accounts and deposits into Citibank Retirement Accounts are not eligible for this Offer. “Citibank Retirement Accounts” include IRAs, SEPs, CESAs, money purchase pension plans, and profit sharing plans.

Definitions

“30th Day” means the 30th calendar day after the Account Opening Date for your Eligible Checking Account. If either the 30th calendar day or the Account Opening Date fall on a non-Business Day, the first Business Day after those events will be used. For example, if November 1st and December 1st are Business Days and you open your account on November 1st, your 30th Day is December 1st.

“Account Opening Date” means the date your eligible account has been assigned an account number.

“Eligible Packages” are the Citigold[®] Account Package, Citi Priority Package and Citibank[®] Account Package.

“New-to-Citibank Funds” are 1) funds deposited from external accounts or payees other than Citibank, N.A. deposited after the Account Opening Date of your Eligible Checking Account 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.

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 Checking or Interest Checking account in an Eligible Package (“Eligible Checking Account”) between January 6, 2021 and April 1, 2021 (“Offer Period”). **The maximum amount of Cash Bonus you are eligible to earn will be determined by your Eligible Package on the 30th Day (see Chart).**
 - Even though Citibank allows customers to change their package type at any time by contacting a Citibank representative at a branch or over the phone, changing your package may impact your eligibility for this promotion.
 - If you change your package to one with a lower Minimum Balance (see Chart) or one that is not an Eligible Package after the 30th Day, you will not fulfill Required Activities.
 - For instance, after the 30th Day, Eligible Customers may not convert 1) a Citigold Account Package to either the Citi Priority Package or Citibank Account Package or 2) a Citi Priority Account Package to the Citibank Account Package. The Citibank Account Package cannot be converted after the 30th Day.
- Second, enroll in the Checking Cash Bonus Offer by the 30th Day pursuant to the instructions provided.
- Third, open a new Citi Savings Account in the same Eligible Package as the new Eligible Checking Account by the 30th Day. (“Eligible Savings Account”).
- Fourth, your New-to-Citibank Funds balance across the Eligible Checking Account and Eligible Savings Account must meet the Minimum Balance requirement for your Eligible Package (see Chart) by the 30th Day. You must maintain that applicable Minimum Balance for 60 consecutive calendar days (“Maintenance Period”). The Maintenance Period begins on the latest of 1) the first day the Minimum Balance is met for an Eligible Package (see Chart) or 2) the 30th Day. Multiple deposits allowed.
 - If you choose to keep your entire Minimum Balance in one account, any account that maintains a zero balance for 90 calendar days is subject to closure in Citibank’s sole discretion.
 - If your Minimum Balance drops for even one day below the required balance applicable to your Eligible Package during the Maintenance Period, you will not be eligible for this promotion.
 - Examples:
 - ✓ If you open your Eligible Checking Account in the Citibank Account Package and deposit \$15,000 on the same day, your Maintenance Period begins on day 1.
 - ✓ **So long as the 30th Day has not passed**, that same account can be converted to the Citigold Account Package by contacting a Citibank representative at a branch or over the phone and will be subject to the Citigold Account Package Minimum Balance which is \$200,000. In such a situation, the Maintenance Period will begin on the 30th Day, or earlier if the Minimum Balance reaches \$200,000.
 - ✓ If your Eligible Package on the 15th day was the Citibank Account Package and you convert to the Citigold Account Package on or before the 30th day, your balance cannot drop to \$199,999.99 or lower for even one day during the Maintenance Period, or you will not earn the Cash Bonus.

Chart

Cash Bonus	Eligible Packages	Minimum Balance
\$300	Citibank® Account Package	\$15,000
\$700	Citi Priority Account Package	\$50,000
\$1,500	Citigold® Account Package	\$200,000

- Fifth, either your Eligible Checking Account or Eligible Savings Account must remain open, and in good standing from the Account Opening Date of your Eligible Checking Account until the Cash Bonus is paid. **The Cash Bonus based on the Chart will be paid to your Eligible Checking Account within 90 calendar days from the date you complete all Required Activities.**

Notes:

- If your Eligible Checking Account is closed, then the Cash Bonus will be credited to the new Eligible Savings Account.
- You will not fulfill the offer requirements if both your Eligible Checking Account and Eligible Savings Account are closed at the time the Cash Bonus is paid and therefore you will not be eligible to receive a cash bonus.

The Citibank Account Package, and the Priority Account Package Cash Bonus offers are available in branch, by calling 833-382-0004 EXT 1069, or online at www.citi.com/checkingrewards

Applicable Fees

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.

Other Offers

Eligible Checking Accounts and Savings Accounts may only be used to fulfill the Checking Cash Bonus Offer once per Offer Period. The Checking Cash Bonus Offer is a checking account offer. If you enroll in multiple checking account offers during an offer period and fulfill multiple checking account offers in the same month, you will be awarded the offer with the highest bonus value. If you enroll in multiple checking account offers during an offer period and fulfill multiple checking account offers across different months, you will be awarded the bonus of the first checking offer to qualify. Eligible Customers can only participate in each checking account offer once per offer period. If an Eligible Customer enrolls in multiple checking account or savings account offers during the Offer Period, the requirements of each offer must be met separately.

IMPORTANT TAX INFORMATION (\$300, \$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 Cash Bonus, U.S. persons must furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file and foreign individuals must furnish or have a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file. Accounts subject to backup withholding are ineligible.

This offer may be withdrawn prior to enrollment. All accounts subject to applicable terms, fees, and charges. Terms, conditions and fees for accounts, products, programs and services are subject to change. 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. Speak to a banker for more details. All accounts subject to the Client Manual Consumer Accounts and Marketplace Addendum.

APYs are accurate as of November 23, 2020. Interest Checking APY is .03% for Citigold and Citi Priority and 0.01% for the Citibank Account Package. Depending on balances, APYs in Citi Savings Accounts in the Citigold and Citi Priority packages range from 0.04% to 0.15%, and 0.04% to 0.13% in the Citibank Account Package.

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 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.

³ Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive reimbursement from Citibank for ATM fees charged by other banks in any statement period where you are eligible for Citigold. This ATM reimbursement is only available in the Citigold Account Package and is limited to consumer accounts.

⁴ Regular account charges apply. Citibank does not charge you a fee for using the Citi Mobile® App. However, you must have a Web-enabled cell or smartphone to use the Citi Mobile® App. Charges from your wireless carrier may apply. Citibank is not responsible for products and services offered by other companies.

⁵ Requires a checking account in a Citigold Account Package. Accounts are subject to approval.

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