

Welcome Checking Cash Bonus Offer (inBTA)

1 Terms and Conditions

You can earn a \$300, \$700 or \$1,500 “Bonus” by opening a new Checking Account, funding it with New-to-Citibank Funds within 20 days, and maintaining that balance for another 60 days.

Eligible Customers:

So long as you have not owned a Citi checking account in the last 180 days, are at least 18 years old, and furnish or have a valid Form W-9 or Form W-8BEN on file with Citibank and are not subject to backup withholding, you can participate in the Welcome Checking Cash Bonus Offer in select markets. Customers who open in a branch or use a residential address in NY, CT, NJ, DC, VA, MD, CA, NV or select markets in IL and FL when they apply for their Checking Account can qualify.

Certain “Checking Accounts” are eligible for the Welcome Checking Cash Bonus Offer. Your new Checking Account can be in either the Citigold® Account Package, Citi Priority Package, Citibank® Account Package, or Basic Banking Package (only Regular Checking available for Basic) from the time you open your account until you receive your Bonus.

- Checking Accounts that are living trust accounts and custodial accounts are eligible, but fiduciary, estate, business, retirement (IRAs, SEPs, CESAs, money purchase pension plans and profit-sharing plans), and other trust accounts will not qualify for this offer.
- International Personal Bank customers are not eligible for this offer.

Required Activities:

- First, open a new Checking Account between January 5, 2022 and July 17, 2022 (“Offer Period”).
- Second, so long as July 17, 2022 has not passed, enroll in the Welcome Checking Cash Bonus Offer on the same day you open your new Checking Account pursuant to the instructions provided. You can enroll online by clicking “apply now” and following the instructions for online account opening or by contacting a Citibank representative by phone or in a branch and asking the representative to enroll you in the Welcome Checking Cash Bonus Offer. However, if you open your account on citi.com by any other means than those described, you will not be eligible to earn the Welcome Checking Cash Bonus Offer.
- Third, on the 20th Day after you open your account, we will check your “On Deposit” balance in New-to-Citibank Funds which will determine the Maximum Bonus you can try to earn (“Balance”). Your Balance can be held in your Checking Account or between your Checking Account AND a new Citi Savings Account. As long as you maintain at least a \$15,000 Balance every day for 60 calendar days starting on the 21st day after your 20th Day (“Maintenance Period”) you will remain eligible for a Bonus, but **please understand if your Balance falls into a lower Balance Tier for even one day during the Maintenance Period, your Maximum Bonus will change (see Chart).**
 - For example, if your Balance on the 20th Day is \$200,000, the Maximum Bonus you could earn is \$1,500. If your Balance is \$150,000 on day 45, however, the Maximum Bonus you can earn changes to \$700.
 - “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, international wire transfers, and person-to-person transfer services such as Apple Pay, PayPal®, Venmo, and Zelle®, do not qualify as New-to-Citibank Funds.
 - You cannot use a Citi Accelerate Savings Account or an existing Citi Savings Account, but if you choose to open a new Citi Savings Account, in the same package as your Checking Account before your 20th Day, you can use that new “Savings Account” to maintain a portion of your Balance during the Maintenance Period.
 - “20th Day” means the 20th calendar day after you open your Checking Account, but don’t worry if your 20th Day falls on a weekend or U.S. Federal holiday. If that happens, we will count the next Business Day as your 20th Day instead. **If you open your new Checking Account over the phone (unless you use the DocuSign process), we will look at the 30th Calendar Day to determine your Maximum Bonus.**

Chart

“Balance Tiers”	“Maximum Bonus”
\$15,000 - \$49,999	\$300
\$50,000 - \$199,999	\$700
\$200,000 and above	\$1,500

- o Fourth, to remain eligible, **your Checking Account must remain open and in good standing from the time it's opened until you receive your Bonus. Your Bonus will be paid to your Checking Account** within 90 days after you successfully complete all required activities. **Accounts that maintain a zero balance for 90 calendar days are subject to closure in Citibank's sole discretion and you will no longer be eligible for this offer.**

Multiple Offers

The Welcome Checking Cash Bonus Offer is a checking offer. Checking Accounts may only be used to fulfill the Welcome Checking Cash Bonus Offer once per Offer Period. 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. Customers can only participate in each checking account offer once per offer period. If you enroll in multiple checking account or savings account offers during the Offer Period, the requirements of each offer must be met separately.

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. Fee also waived for first listed account owners 62 or older or for accounts opened after April 23, 2021 when one account owner is a minor. 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 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: 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 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, programs, products, and services which are subject to change. 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 variable and subject to change. APY ranges may be compressed during this Offer Period. Please visit <https://online.citi.com/US/ag/current-interest-rates/checking-saving-accounts> or speak to a banker for current APYs.

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

3 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). Wealth 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.

4 Citigold Concierge is the name of the service provided by Aspire Lifestyles for Citigold clients on behalf of Citigroup Inc. Citigroup Inc. and Aspire Lifestyles are not affiliated companies.

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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. MoneyPass is a registered trademark of Fiserv, Inc.

7 Regular account charges apply. Citibank does not charge you a fee for using the Citi Mobile® App. You must have Internet access through your mobile device and charges from your wireless carrier may apply.

8 Citibank will not charge you a foreign exchange fee for purchase or withdrawal transactions when you use your Citibank® Banking Card outside the U.S. Ordering limits apply. The exchange rate for a purchase or redemption of foreign currency includes a commission to Citibank for the conversion service. Restrictions and delivery charges may apply

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