

2026 Lunar New Year Offer

Terms and Conditions:

You can earn Premium(s) by enrolling in the 2026 Lunar New Year Offer (“Offer”) and fulfilling the qualifying activities for the desired Reward Tier. The Premium(s) will be available for you to pick up at your respective Citibank branch by October 31, 2026.

Eligibility

The 2026 Lunar New Year Offer (“Offer”) is open to 1) new and existing Citibank consumer customers who are at least 18 years old and 2) new and existing Business Banking customers.

U.S. persons must furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank, 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 with Citibank. Additionally, the account must not be subject to backup withholding.

Required Activities

First, enroll in the Offer in a specific Reward Tier with a Banker in a Citibank branch between January 2, 2026 and March 31, 2026 (“Offer Period”).

Second, open an “Eligible Deposit Account” within 45 days of enrolling in the Offer if you do not already own an “Eligible Deposit Account.”

“Eligible Deposit Accounts” include the following accounts:

- For consumers, “Eligible Deposit Accounts” include new or existing Checking accounts, or new or existing Savings accounts.
- For Citi Business Banking, “Eligible Deposit Accounts” include new or existing business Checking, new or existing Savings accounts, or new or existing Insured Money Market Account (IMMA).
- International Personal Bank, Citi Private Bank, Fiduciary, estate, trust accounts (except for living trusts), and Citibank Retirement Accounts (IRAs, SEPs, CESAs, money purchase pension plans, and profit-sharing plans) are not eligible.

New or existing customers who do not have an open Checking Account at the time of offer enrollment must open a consumer Checking or business Checking Account during the Offer Period. The customer’s Checking Account must remain open and in good standing at the end of the “Maintenance Period.” The customer must keep a balance in their Checking Account, because accounts that maintain a zero balance for 90 calendar days are subject to closure in Citibank’s sole discretion.

Third, make a “Qualifying Deposit” within 45 days of enrolling in the Offer.

Make a “Qualifying Deposit(s)” that meets at least the minimum “Qualifying Deposit Balance” for the Reward Tier in which you enrolled. The “Qualifying Deposit” must be in “New-to-Citibank Funds” and post into the “On Deposit” balance of an “Eligible Deposit Account” you own.

On the “45th Day” after you enroll in the Offer, we will check your On Deposit balance in New-to-Citibank Funds in the Eligible Deposit Account(s) (“Balance”). Your Balance on the 45th Day can be held in a single Eligible Deposit Account or between your Eligible Deposit Accounts. New-to-Citibank Funds deposited into your Checking Account and/or Savings Account and/or IMMA will count towards the funding and balance maintenance requirement.

“New-to-Citibank Funds” are funds deposited from accounts external to Citibank, N.A. and deposited using: 1) “Enhanced Direct Deposit (EDD),” 2) checks, or 3) wire transfers. Cash deposits, Citibank Global Transfers, Citi debit cards, and transfers between Citibank accounts do not qualify as “New-to-Citibank Funds.” An EDD also includes Zelle® incoming payments and other funds from person-to-person (P2P) payments when transferred through the ACH Network using providers such as Venmo or PayPal. Teller de-

posits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, debit card funding transfers, and P2P payment transfers sent to a Citibank debit card do not qualify as EDDs. Any funds transferred from another financial institution or P2P provider through an instant transfer service will also not qualify as an EDD.

Citi Accelerate Savings and Citi Miles Ahead Savings do not qualify as a Citi Savings Account.

Fourth, maintain your “Qualifying Deposit Balance.”

Maintain your “Qualifying Deposit Balance” for the Reward Tier in which you enrolled every day for 45 calendar days starting on the 46th day after you enroll in the Offer (“Maintenance Period”).

Your Balance during the “Maintenance Period” can be held in a single Eligible Deposit Account or between multiple Eligible Deposit Accounts. New-to-Citibank Funds deposited into your Checking Account and/or Savings Account and/or IMMA will count towards the funding and balance maintenance requirement. However, if the 45th calendar day falls on a Non-Business Day, we will count the first business day after your 45th Day. Example: If a customer’s account opened on January 15, 2026 (which would be day 1) your 45th Day would be March 2, 2026.

Please understand if your Balance falls below the minimum “Qualifying Deposit Balance” during the Maintenance Period for the Reward Tier that you enrolled in, you will not qualify for the offer.

Important: You will be tracked to fulfill the Reward Tier you initially enrolled in. Should you decide to change your desired Reward Tier (example: you want to deposit additional New-to-Citibank funds to qualify for a higher Reward Tier) you must: 1) contact your Banker at a Citibank branch to enroll you into the updated Reward Tier within 45 days of the initial enrollment in the Offer, and 2) make a deposit in “New-to-Citibank Funds” in the same “Eligible Deposit Account(s)” that meet at least the minimum “Qualifying Deposit Balance” of the updated Reward Tier within 45 days of the initial enrollment in the Offer. Subsequent “New-to-Citibank Funds” in the same Eligible Deposit Account(s) after the 45th day will not be eligible or considered for qualification of the Offer.

Reward Tiers

Customers who meet the qualifying activities will earn a premium reward based on the following deposit balance Reward Tiers:

“Reward Tier”	“Qualifying Deposit Balance”	“Premium”	“Approximate Retail Value of Premium(s)”
1	\$30,000 - \$99,999.99	*Exclusive 18K Gold Blaze of Power Pendant	\$250
2	\$100,000 - \$199,999.99	*Exclusive 18K Gold Eternal Harmony Pendant	\$400
3	\$200,000 - \$499,999.99	*Exclusive 24K Gold Ignite Pendant	\$650
4	\$500,000+	**Swarovski Asian Symbols Leaping Horse Crystal Figurine, *Exclusive 18K Gold Blaze of Power Pendant	\$1,050

*Exclusively designed for the Offer. Gold necklaces are not included with gold pendants. **Swarovski figurine and retail value subject to change without notice. Please visit citi.com/LunarNewYear to learn more about the Premiums.

The Premium(s) will be available for you to pick up at your respective branch by October 31, 2026. Delays with the delivery of the 2026 Lunar New Year Premium(s) may occur, as the Premiums are custom-designed and exclusively made for this Offer. All efforts will be made to ensure an on-time delivery to your respective branch by October 31, 2026. Premiums must be picked up at your respective branch by December 31, 2026.

Offer Restrictions

Each enrolled customer can only qualify once for Premium(s) from one (1) Reward Tier per Offer Period, regardless of the number of “Eligible Deposit Accounts” they own.

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 do 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 consumer accounts are subject to the Consumer Deposit Account Agreement. Citi Business Banking customers are subject to the CitiBusiness® Client Manual.

Annual Percentage Yield (APY)

APYs are variable and subject to change. Please speak to a Banker or visit [citi.com](https://www.citi.com) for current APYs. Accurate as of 11/25/2025, in the states of NY, CT, MD, VA, DC, CA, NV, NJ and select markets in FL or IL, the Annual Percentage Yield (APY) for Citi Savings Accounts (“CS Accounts”) is 0.03%. Accurate as of 11/25/2025, the APY for CS Accounts in Citigold Private Client Relationship is 0.12%, the APY for CS accounts in Citigold is 0.09%, and the APY for CS accounts in Citi Priority is 0.06%. APYs are variable and subject to change. Fees may reduce earnings. Please speak to a Banker or visit [citi.com](https://www.citi.com) for current APYs.

Accurate as of 11/25/2025; CitiBusiness Interest Checking APY is 0.01%. Depending on balances, APYs in CitiBusiness Savings accounts range from 0.10% to 0.25%. Depending on balances, APYs in CitiBusiness IMMA accounts range from 0.10% to 0.25%.

Important Tax Information:

The Premium(s) or equivalent cash bonus will be reported to the IRS as interest, to the first titled owner, in the year the customer qualifies for the Offer (“Earned”), as required by applicable law. Premiums or equivalent cash bonus earned by U.S. Persons will be reported on IRS Form 1099-INT for the year earned. Premiums or equivalent cash bonus earned by non-U.S. Persons will be reported on IRS Form 1042-S for the year earned. Customer is responsible for taxes and consulting a tax advisor. Attempted returns or refusal to take possession of the Premium(s) will not invalidate tax reporting.

Please be advised that future verbal and written communications from the bank may be in English only. These communications may include, but are not limited to, account agreements, statements and disclosures; changes in terms or fees; or any servicing of your account.

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