

Welcome Checking Cash Bonus Offer

1 TERMS AND CONDITIONS

Qualify

So long as you have not owned a Citi checking account in the last 180 days and are at least 18 years old, you can apply to participate in the Welcome Checking Cash Bonus Offer.

- 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 do not qualify for this offer.

Here are the required activities to qualify:

First: Open a Checking Account.

Open a new consumer Checking Account between January 10, 2023 and April 4, 2023 ("Offer Period").

- **Only certain Checking Accounts qualify. "Checking Accounts"** must be opened in a physical branch **OR** use a residential address in NY, CT, NJ, DC, VA, MD, CA, or NV (or select markets in IL and FL).
 - Checking Accounts that are living trust accounts and custodial accounts are eligible, but other trust accounts do not qualify for this offer.
 - Fiduciary, estate, business, and retirement accounts (IRAs, SEPs, CESAs, money purchase pension plans and profit-sharing plans) do not qualify for this offer.
 - International Personal Bank, Citi Private Bank, and Citi Alliance accounts do not qualify for this offer.

Second: Enroll.

On or before April 4, 2023, enroll in the Welcome Checking Cash Bonus Offer on the same day you open your new Checking Account. 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: Deposit.

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 potentially earn ("Balance"). Your Balance can be held in your Checking Account or between your Checking Account AND a new Citi Savings Account if you open a new Citi Savings Account in the same package after opening your checking account and before your 20th Day.

- If you open your new Checking Account over the phone and do not opt in to receive disclosures digitally during that call, we will look at the 30th Calendar Day after you open your account to determine your Maximum Bonus.
- "New-to-Citibank Funds" are funds deposited from accounts external to Citibank, N.A. and deposited: 1) using Enhanced Direct Deposit, or 2) with checks, or 3) through wire transfers.
 - Cash deposits, Citi Global Transfers, Citi debit cards, and transfers between Citibank accounts do not qualify as New-to-Citibank Funds.
 - An "Enhanced Direct Deposit" is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking, savings, or MMA account. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal.
- If your 20th or 30th day falls on a Non-Business Day, we will count the first Business Day after your 20th or 30th Day.

Fourth: Maintain your Balance.

As long as you maintain at least a \$10,000 Balance every day in your eligible Checking Account or between your eligible Checking Account and new Citi Savings Account for 60 calendar days starting on the 21st day ("Maintenance Period") you will remain eligible for a Bonus, but **please understand if your Balance falls into a lower Balance Level 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 \$1,000.

Chart

"Balance Levels"	"Maximum Bonus"
\$10,000 - \$29,999	\$200
\$30,000 - \$74,999	\$500
\$75,000 - \$199,999	\$1,000
\$200,000 - \$299,999	\$1,500
\$300,000 and above	\$2,000

Fifth: Keep your Checking Account Open until you are paid.

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 30 days after you successfully complete all required activities. Please keep a balance in your Checking Account because accounts that maintain a zero balance for 90 calendar days are subject to closure in Citibank's sole discretion.

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 and fulfill multiple checking offers during the Offer Period of this promotion, you will be awarded the first to qualify; however, if you enroll and fulfill multiple checking offers in the same calendar week, you will be awarded one bonus. Your bonus will be the offer that earns miles. If no bonus earns miles, your bonus will be the offer that earns cash. If no bonus earns miles or cash, your bonus will be the offer that earns ThankYou points. If you enroll and fulfill two offers paying cash bonuses in the same calendar week, you will be awarded the offer with the highest cash value.

You cannot use the same account to meet requirements of two separate offers during the Offer Period of this promotion.

Applicable Fees

There is no minimum balance requirement to open a checking account in the Access Package, Citi Priority Package, Citibank® Account Package, or the Basic Banking Package. However, monthly services fees may apply if required activities to waive the monthly service fee are not met. 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 details on consumer account package requirements and fees, see the Citibank® Marketplace Addendum or visit citi.com/compareaccounts.

Important Tax Information: The bonus will be reported to the IRS as interest to the first titled owner 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.

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 and funding requirements. Participation and enrollment in a promotional offer does not guarantee eligibility or fulfillment of the promotional offer. All accounts subject to the Client Manual Consumer Accounts and Marketplace Addendum.

Accurate as of 11/22/22, 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 in the Citigold Private Client Relationship of the Citigold Account Package is 1.01%. Accurate as of 11/22/22, 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 in the Citigold Account Package (excluding Citigold Private Client) is 0.12%. Accurate as of 11/22/22, 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 in the Citi Priority Account Package is 0.10%. Accurate as of 11/22/22, 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 in the Citibank Account Package, the Basic Banking Package and Access Account Package is 0.05%. Annual Percentage Yields (APYs) are variable and subject to change without notice before and after the account is opened. 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 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 OG56746). Citibank, CGMI, and CLA are affiliated companies under the common control of Citigroup Inc.

3 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.

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

5 Waived and discounted fees apply to select deposit products and services when you maintain a checking account in the Citi Priority Account Package. Please review your Client Manual – Consumer Accounts and Marketplace Addendum for a complete list of waived and reduced fees and charges for your Citi Priority Package.

6 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.

7 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.

8 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.

9 While Citibank will not charge you an overdraft fee, Citibank encourages its customers to consider the impact of overdrawing an account. The ability to overdraw your account may be limited. An overdrawn account has a negative balance. An account can become overdrawn when a Transaction Item is deducted from your account and causes your account to have a negative balance or increases the amount by which your account is negative. In the event of insufficient funds to pay one or more Transaction Items from your Available Now Balance, in our sole discretion we may return ("Returned Deposit Item") or pay ("Overdraft") one or more Transaction Items. We may discontinue permitting Overdrafts without cause or notice to you. You may deposit checks into your account that are returned, regardless of whether or not your account is overdrawn. A Fee for Deposited Check Returned Unpaid may be assessed for deposited checks that are returned unpaid.

Deposit products provided by Citibank, N.A. Member FDIC

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