

TERMS AND CONDITIONS

Offer

Eligible customers can earn a \$75, \$135, \$275, \$675, \$1,350 or \$2,700 “Cash Bonus” by completing the following Required Activities. By participating in this “Citi Savings Cash Bonus Offer,” you agree to be bound by the following Terms and Conditions.

Definitions

“30th Day” means the 30th calendar day after the Account Opening Date for your Eligible Savings 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 April 1st and May 3rd are Business Days and you open your account on April 1st, your 30th Day is May 3rd.

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

“Eligible Packages” are the Citibank Account Package, the Citi Priority Account Package, or the Citigold Account Package (including Citigold Private Client).

In addition to the restrictions stated below, the “Eligible Savings Account” must be a Citi Savings Account. No other savings account types at Citibank, such as Citi Accelerate Savings and Citi Miles Ahead savings, are eligible for this Citi Savings Cash Bonus Offer.

Eligible Customers

“Eligible Customers” are (1) new or existing Citibank customers (2) who are able to open and fulfill the Required Activities related to the Citi Savings Account specified in this Citi Savings Cash Bonus Offer and (3) are at least eighteen years old and (4) furnish or have a valid W-9 or W8-BEN on file with Citibank.

NOTES:

- Private Bank customers, International Personal Bank customers are not eligible for this promotion.

Required Activities

To qualify to earn a \$75 to \$2,700 Cash Bonus, Eligible Customers must:

- First, enroll in the Citi Savings Cash Bonus Offer between April 1, 2021 and June 30, 2021 (“Offer Period”). Eligible Customers can enroll online by clicking “enroll” and following the instructions for online account opening or by contacting a Citibank representative by phone or in a branch and asking them to enroll you in the Cash Bonus Offer.
- Second, open a new Eligible Citi Savings Account in an Eligible Package at the same time as enrollment in step one above (“Eligible Savings Account”).

NOTES:

- **If Eligible Customers open their Eligible Savings Account by any other means than those described, they will not be enrolled in this Offer and will not be eligible for the Cash Bonus.** For example, customers who open their Eligible Savings Account online cannot later go to a branch to enroll in the Citi Savings Cash Bonus Offer. Online account opening requires customers click “enroll” and follow the instructions to both enroll in the Citi Savings Cash Bonus Offer and apply to open an Eligible Savings Account.
- Eligible Savings Accounts may only be used to fulfill the Citi Savings Cash Bonus Offer once per Offer Period.
- For new to Citigold Private Client relationship status please speak with a Relationship Manager or visit a branch to enroll.
- 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 (IRAs, SEPs, CESAS, money purchase

pension plans, and profit sharing plans) and deposits into Citibank Retirement Accounts are not eligible for this offer.

- Third, your Eligible Savings Account must remain in an Eligible Package, open, and in good standing from the Account Opening Date of your Eligible Savings Account until the Cash Bonus is paid. **The Cash Bonus based on the Chart will be paid within 90 calendar days from the date you complete all Required Activities.** You will not fulfill the offer requirements if your Eligible Savings Account is closed at the time the Cash Bonus is paid.

- *Fourth, any owner of the Eligible Savings Account must make a Minimum Deposit of \$25,000 or more in New-to-Citibank Funds which are “Available Now” in your Eligible Savings Account balance within 30 days of the Account Opening Date of the Eligible Savings Account (“Minimum Deposit,” see Chart). **The Minimum Deposit in your Eligible Savings Account on the 30th calendar day after your Account Opening Date will determine the maximum amount of Cash Bonus you are eligible to earn (see Chart).** Multiple deposits allowed.

NOTES:

- New-to-Citibank Funds can be deposited into a checking account in the same Eligible Package as the Eligible Savings account (“Eligible Checking Account”) and transferred to the Eligible Savings Account, but the Minimum Deposit cannot pre-date the opening date of the Eligible Saving Account. If you choose to deposit your New-to-Citibank Funds into an Eligible Checking Account, you must transfer the Minimum Deposit into the Eligible Savings Account within 30 days of the Account Opening Date of the Eligible Savings Account.

- Any account that maintains a zero balance for 90 days is subject to closure in Citibank’s sole discretion.
- “New-to-Citibank Funds” are 1) funds deposited from external accounts or payees other than Citibank N.A. after the Account Opening Date of your Eligible Savings Account and enrolling in this promotion 2) 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.

- Fifth, the Eligible Savings Account must maintain the Minimum Balance from step four (see Chart) in the Eligible Savings Account for 60 consecutive calendar days from the date the Minimum Deposit is met (“Minimum Balance”). You are eligible to earn the Cash Bonus applicable to your lowest daily balance during those 60 calendar days, so long as you were already eligible for that Cash Bonus as determined by your Minimum Deposit on the 30th day after your Eligible Savings Account’s Account Opening Date.

Chart

Minimum Deposit	Minimum Balance	Cash Bonus
\$25,000 - \$49,999	\$25,000 - \$49,999	\$75
\$50,000 - \$99,999	\$50,000 - \$99,999	\$135
\$100,000 - \$249,999	\$100,000 - \$249,999	\$275
\$250,000 - \$499,999	\$250,000 - \$499,999	\$675
\$500,000 - \$999,999	\$500,000 - \$999,999	\$1,350
≥ \$1,000,000	≥ \$1,000,000	\$2,700

For example,

- If you make a Minimum Deposit in New-to-Citibank Funds of \$1,000,000 within 30 days after opening the Eligible Savings Account, you must maintain at least a \$1,000,000 balance every day in your Eligible Savings Account for 60 consecutive calendar days to be eligible to earn a \$2,700 Cash Bonus.
- If you make a Minimum Deposit in New-to-Citibank Funds of \$25,000 within 30 days after opening the Eligible Savings Account, you must maintain at least a \$25,000 balance in your Eligible Savings Account every day for 60 consecutive calendar days to earn a \$75 Cash Bonus.
- **Important Example: If you make a Minimum Deposit in New-to-Citibank Funds of \$100,000 within 30 days after opening the Eligible Savings Account, and have a \$99,999 balance at any time during the 60 day Minimum Balance maintenance period, you are only eligible to earn a \$135 Cash Bonus.**

Multiple Offers

The Citi Savings Cash Bonus Offer is a savings account offer. Unless expressly prohibited in another offer's terms and conditions, when multiple savings offers are available within an offer period, customers may participate in more than one savings account offer during a savings offer's Offer Period. However, customers can only participate in each savings account offer once per offer period. If an Eligible Customer enrolls in multiple savings account offers during the Offer Period, the requirements of each offer must be met separately.

Annual Percentage Yield (APY)

Accurate as of 3/15/21, 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 Account in the Citigold Account Package (including Citigold Private Client) and the Citi Priority Account Package is 0.10% on balance of \$25,000 to \$49,999.99; 0.10% on balance of \$50,000.00 to \$99,999.99; 0.12% on balance of \$100,000 to \$499,999.99; 0.15% on balance of \$500,000.00 or more.

Accurate as of 3/15/21, in the states of NY, CT, MD, VA, DC, CA, NV, NJ and select markets in FL or IL, the Annual Percentage Yield for Citigold Interest Checking opened in a Citigold Account Package (including Citigold Private Client) and Interest Checking opened in a Citi Priority Account Package is 0.03% for all balances.

Accurate as of 3/15/21, 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 is 0.08% on balance of \$25,000 to \$49,999.99; 0.08% on balance of \$50,000.00 to \$99,999.99; 0.10% on balance of \$100,000 to \$499,999.99; 0.13% on balance of \$500,000.00 or more.

APYs are variable and subject to change without notice before and after account opening.

All accounts subject to applicable terms, fees, and charges. Offer may be withdrawn or modified prior to your enrollment without notice. Terms, conditions and fees for accounts, products, programs and services are subject to change and may be withdrawn at any time prior to enrollment. Accounts subject to approval. Participation and enrollment in a promotional offer does not guarantee eligibility or fulfillment of the promotional offer.

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 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. The Citi Private Client relationship status is part of the Citigold Account Package. Fees could reduce account earnings. For 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 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.

Speak to a Bank representative for more information.

¹Deposits in savings accounts are FDIC insured up to \$250,000 per depositor, per ownership category. To learn more visit www.fdic.gov.

²Regular account charges apply. Citibank does not charge you a fee for using the Citi Mobile® App or the Mobile Check Deposit service. You must have Internet access through your mobile device and charges from your wireless carrier may apply. The Mobile Check Deposit service is subject to eligibility. Deposit limits and other restrictions apply.

³Claim 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.

⁴**Online funding limits.** You can use the Add Funds or Fund Account features on Citibank Online or CitiMobile App, respectively, to fund your Citibank account. When transferring funds from your external account at another institution into your Citibank account via ACH transfer your limit is \$250,000 in a rolling 30- day calendar period. Please note this type of funding can take up to 4 business days for the transfer to clear and the funds made fully available to you so you should take this into consideration when completing your required activities. The Inter-Institutional Transfer service is also available on Citibank Online to transfer funds from an external account subject to a \$100,000 transfer limit in a rolling 30-day calendar period. If your funding amount exceeds these limits, you can deposit checks drawn on banks other than Citibank N.A. by branch, by mail, ATM or alternatively, you can initiate a wire transfer from your external account on the business day after account opening. Please note the financial institution sending the wire transfer may charge you a fee for this service. A \$15 fee for processing an incoming wire transfer applies to customers within the Citibank Account Package. The fee is waived for customers within the Citi Priority and Citigold Account Packages.

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