

May 28th - September 30th Targeted Savings Promotion: Tiered \$100 - \$3,500 Cash Bonus Offer

TERMS AND CONDITIONS

Offer

Eligible customers can earn a \$100, \$200, \$400, \$1,000, \$1,750 or \$3,500 “Cash Bonus” during the Offer Period 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.

Eligible Customers

“Eligible Customers” are (1) existing Citibank customers (2) who received a direct communication from Citi inviting them to participate in the “\$100 - \$3,500 Savings Offer”, (3) are first signers on an existing consumer Citibank checking account in the Citibank Account Package, the Citi Priority Account Package, The Citigold Account Package or Citigold Private Client (“Eligible Checking Account”), and (4) have a residential/home (not mailing) address associated with their account in NY, CT, MD, VA, DC, CA, NV, NJ, or select markets in FL or IL.

Required Activities

To qualify to earn a \$100 to \$3,500 Cash Bonus, Eligible Customers must:

- First, open an Eligible Citi Savings Account between May 28, 2020 and September 30, 2020 in the same banking package as the Eligible Checking Account (“Eligible Savings Account”).
- Second, enroll in this offer at the same time you open the Eligible Savings Account. You 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.

If Eligible Customers open their Eligible Citi 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.

- Note: Citigold Private Client customers currently may not enroll in the Cash Bonus Offer online

- Third, any owner of the Eligible Citi 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 opening the Eligible Citi Savings Account (“Minimum Deposit”, see Chart). Multiple deposits allowed. New-to-Citibank Funds can be deposited into the Eligible Checking Account, but must be transferred to the Eligible Citi Savings Account within 30 days of opening the Eligible Citi Savings Account. The Minimum Deposit will determine the maximum amount of Cash Bonus you are eligible to earn (see Chart).
 - Note: “New-to-Citibank Funds” are 1) funds deposited from external accounts or payees other than Citibank N.A. 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.
- Fourth, the Eligible Savings Account must maintain a minimum balance (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 60 calendar days, so long as you were already eligible for that Cash Bonus as determined by your Minimum Deposit.

Chart

Minimum Deposit	Minimum Balance	Cash Bonus
\$25,000 - \$49,999	\$25,000 - \$49,999	\$100
\$50,000 - \$99,999	\$50,000 - \$99,999	\$200
\$100,000 - \$249,999	\$100,000 - \$249,999	\$400
\$250,000 - \$499,999	\$250,000 - \$499,999	\$1,000
\$500,000 - \$999,999	\$500,000 - \$999,999	\$1,750
≥ \$1,000,000	≥ \$1,000,000	\$3,500

For example,

- If you make a Minimum Deposit in New-to-Citibank Funds of \$1,000,000 within 30 days of opening the Eligible Citi Savings Account, you must maintain at least a \$1,000,000 balance every day in your Eligible Citi Savings Account for 60 consecutive calendar days to be eligible to earn a \$3,500 Cash Bonus.
- If you make a Minimum Deposit in New-to-Citibank Funds of \$25,000 within 30 days of opening the Eligible Citi Savings Account, and maintain at least a \$25,000 balance in your Eligible Citi Savings Account every day for 60 consecutive calendar days to earn a \$100 Cash Bonus.
- **Important Example:** *If you make a Minimum Deposit in New-to-Citibank Funds of \$100,000 within 30 days of opening the Eligible Citi Savings Account, and have a \$99,999 balance at any time during the Minimum Balance maintenance period, you are only eligible to earn a \$200 Cash Bonus.*

Cash Bonus

The Citi Savings Cash Bonus Offer is a savings account offer. At the time the Cash Bonus is to be credited to the Eligible Citi Savings Account in a Citibank Account Package, Citi Priority Account Package, The Citigold Account Package or Citigold® Private Client, both the Eligible Checking Account and Eligible Savings Account must be open **and** in good standing. The Cash Bonus based on the Chart will be credited within 90 calendar days from the date you complete all Required Activities.

Annual Percentage Yield (APY)

Accurate as of 6/15/20, 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 or Citigold® Private Client 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 6/15/20, 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 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 6/15/20, 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. All accounts subject to applicable terms, fees, and charges. 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 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. 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 Citibank with a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification). Foreign individuals must furnish a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)).

Speak to a Bank representative for more information.

This Offer is subject to Promotional Offer Disclosure. For more information please visit citi.com/offerdetails.

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 for personal checking accounts only and 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.

⁴Online 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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