

## Promotional Offer Disclosure (“Disclosure”)

The following terms apply to promotional offers when the offer’s Terms and Conditions state, “This Offer is subject to the Disclosure.”

### Definitions:

Eligible account types: 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.

In addition to the Eligible Customer requirements contained in the Terms and Conditions, “Eligible Customers” must be at least eighteen (18) years of age and have a valid W-9 or W-8 BEN on file with Citibank and not be subject to back-up withholding. Private Bank customers and International Personal Bank customers are not eligible for the promotional offers subject to this Disclosure.

“New-to-Citibank Customers” are customers who have not been an owner of a Citibank checking account within the last 180 calendar days.

“New-to-Citibank Funds” are funds deposited from sources outside of Citibank N.A., and must be deposited via ACH, Direct Deposit, and/or via checks or wires. Cash deposits do not qualify as New-to-Citibank Funds.

A “Qualifying Direct Deposit” is an Automated Clearing House (ACH) credit posted to your account, which may include payroll, pension or government payments (such as Social Security) by your employer, or an outside agency.

### Good Standing.

For CD and savings accounts to receive promotional APY and promotional interest rates (collectively “Promotional Interest Rate”), and for CD, savings and checking accounts to receive promotional cash bonuses, promotional miles, promotional gift cards, or promotional ThankYou® Points (collectively “Bonuses”), the eligible accounts defined in a promotional offer’s Terms and Conditions must be open and in good standing at the time interest is credited or cash bonuses are paid. **PLEASE NOTE: Accounts which have a zero balance for ninety (90) days are subject to closure, will not be in good standing, and will not meet the requirements of such promotional offers.**

### Standard Interest Rate

After Promotional Interest Rates expire, savings accounts eligible for promotional interest rates will be subject to the Standard Interest Rate in effect at the time. Standard Interest Rates vary based on account balance ranges. Customers will earn the applicable Standard Interest Rate in effect for their account balance range. Standard Interest Rates are variable and may change after account opening at Citibank’s discretion and without prior notice to customers. The Annual Percentage Yields (“APYs”) for a promotion may depend upon account package, market or market location, and account balance.

### Customers can enroll in multiple checking account, savings account, and CD account offers with the following limitations.

Customers may be enrolled in a Citibank promotional checking offer, savings offer, and CD Offer during the same offer period unless expressly prohibited. Each offer type, however, has the following different limitation rules:

#### *Checking Offers:*

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.

#### *Savings Offers:*

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.

*CD Offers:*

Unless expressly prohibited, customers can participate in other CD, savings and checking offers during the offer period of a CD promotional offer; however, qualifying deposits for a CD promotional offer cannot be used to fulfill other offers which are available for enrollment during the offer period.

Citibank provides information about and access to accounts and financial services provided by Citibank, N.A. and its affiliates in the United States and its territories. Promotional offers are not, and should not be construed as, offers, invitations or solicitations to buy or sell the products or services at issue to individuals outside of the United States.

All accounts subject to approval. Participation and enrollment in a promotional offer does not guarantee satisfaction of Required Activities or fulfillment of the promotional offer.

**Business Day**

When referring to Citibank, Business Day means any day of the week that is not a Saturday, Sunday or bank holiday. Non-Business Days are considered part of the following Business Day. For purposes of determining the Business Day for requests to open accounts, see the "Account Opening" section of the Client Manual Consumer Accounts.

**Account Opening**

All accounts are opened subject to our ability to verify your identity by requiring acceptable types of identification. To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you apply for an account, we will ask for information that will allow us to identify you. We may also ask for your driver's license or other identifying documents. Please note: Your ability to perform or request certain account transactions on a new account, such as wire transfers, may be delayed for one or more business days after account opening.

All accounts subject to the Client Manual Consumer Accounts and Marketplace Addendum.

**Speak with a bank representative for more details.**