Citigold Welcome Offer

Start your Citigold wealth journey as an Accredited Investor and enjoy exclusive welcome rewards

Receive stackable rewards when you invest, insure and/or save

Start your relationship with min. S$300,000

BEGIN YOUR WEALTH JOURNEY

Fresh Funds Rewards[1]

Up to **S$2,000**

when you deposit Fresh Funds

DEEPEN YOUR RELATIONSHIP IN THE FIRST 3 MONTHS TO UNLOCK MORE BENEFITS

Complete Investment Risk Profile and Fact Find Report[1]

Understanding wealth needs

Reward amount: **S$100**

Opt in to be an Accredited Investor[6]

Gain access to wider suite of wealth offerings

Reward amount: **S$300**

Invest and/or Insure[1]

Build your wealth with our full suite of investment products

S$250

for every **S$50,000** investment and/or insurance purchases

UNLOCK EXCLUSIVE PRIVILEGES

Hold a Citi Credit Card[1]

Reward amount: **S$100**

Take up a Citi Home Loan[1]

Reward amount: **S$500**

Preferential Time Deposit rates[2]

Up to **2.30% p.a.** on a 3-month SGD Time Deposit

OR

Up to **2.20% p.a.** on a 6-month SGD Time Deposit

Here's how you can enjoy welcome rewards worth up to S$8,300[1]

S$2,000	+ S$100	+ S$300	+ S$2,500	+ S$100	+ S$3,300 (Indicative)
With Fresh Funds of S$800,000	Complete investment Risk Profile and Fact Find Report	Opt-in to be treated as an Accredited Investor	Make S$500,000 investment and/or insurance	Hold a valid Citi Credit Card	Place S$300,000 in a 6-month Time Deposit

S$8,300
Total Welcome Rewards

Why opt in to be an Accredited Investor?

Being an Accredited Investor lets you gain full advantage of the opportunities that Citigold offers.

Expanded investment opportunities

Enjoy access to a wider range of financial products and services, including more sophisticated products to meet your bespoke wealth needs.

Access to a team of dedicated wealth experts

You can count on a dedicated Client Advisor and a team of experts to partner you to achieve your wealth goals.

Please note that where you have opted in to be treated as an Accredited Investor, Citibank is exempt from complying with certain requirements under the Financial Advisers Act, 2001 of Singapore and the Securities and Futures Act, 2001 of Singapore, and certain regulations, notices and guidelines issued thereunder. Learn more about the effect of being treated as an Accredited Investor at www.citibank.com.sg/Accdinv > Schedule 2.

Who qualifies as an Accredited Investor[6]?

To benefit from being an Accredited Investor with Citigold, satisfy one of the following criteria:

- Net personal assets exceeding S$2 million in value (or its equivalent in a foreign currency); or
- Financial assets (net of any related liabilities) exceeding S$1 million in value (or its equivalent in a foreign currency); or
- An income in the preceding 12 months of not less than S$300,000 (or its equivalent in a foreign currency).

Please note the application for Accredited Investor status is approved at the sole discretion of Citi.

Benefit from our holistic advisory on your wealth journey

- Supporting team of experts and a dedicated Client Advisor
- Personalised wealth solutions and tools
- Global market insights

Enjoy exclusive offers and privileges as a Citigold customer

- Enjoy annual fee waiver on your Citi Credit Cards[3]
- Enjoy 6-month commission-free buy trades online[4] for U.S. and Hong Kong markets when you open a new Brokerage account.
- Preferential interest rates for SGD and USD time deposits, investment and insurance time deposit bundle[5]

[1] Click here for Citi New-to-Bank Welcome Programme 2025 terms and conditions.

To be eligible for the S$8,300 Citigold welcome rewards, you will have to fulfill all of the following criteria:-

- Successfully establish a Citigold relationship with S$800,000 in Fresh Funds,
- Maintain a valid Investment Risk Profile and complete the Fact Find Report by end of Welcome Period,
- Opt in to be treated as an Accredited Investor,
- Of the S$800,000 in Fresh Funds, invest and/or insure S$500,000 before the end of the Welcome Period,
- Place S$300,000 in a 6-month Time Deposit,
- Hold an eligible primary Citi Credit Card,
- Maintain the Citigold relationship up to point of reward fulfilment.

[2] Click here for SGD Time Deposit terms and conditions.

[3] Annual fee waiver applies to one Citibank core credit card and one Citibank co-branded credit card excluding Citi ULTIMA Card and Citi Prestige Card, if the Eligible Customer maintains the Citigold relationship.

[4] Citibank Online Brokerage Promotion applicable for a period of 180 days starting from day of brokerage account opening. Read full terms and conditions here.

[5] For details on Citigold preferential interest rates for USD time deposits, visit here.

[6] Subject to meeting Accredited Investor eligibility criteria, Click here for details on eligibility criteria and for more information about opting in as an Accredited Investor.

Deposit Insurance Scheme:
Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For more information, please visit www.sdic.org.sg.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Important Information
Securities investments are not bank deposits and involve risks, including the possible loss of the principal amount invested. The price of securities can and does fluctuate; sometimes dramatically, and that any individual security may experience upward or downward movements, and may even become valueless. Therefore it is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. This is the risk that customers should be prepared to accept. Investors investing in securities denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Citibank is not recommending the Brokerage Account or giving any advice in relation to customers' securities investments. Customers will take complete responsibility for any losses resulting from their trading strategy. Investment products and services are not available to U.S. Persons.

Interested investors should seek the advice of their financial advisors, as appropriate. In the event that you choose not to seek advice from a financial advisor, you should carefully consider whether securities investments are suitable for you in light of your investment objectives, financial means and risk profile.

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