Citi Fresh Funds Top-Up Promotion (September-October 2026) Terms and Conditions

By enrolling in this Citi Fresh Funds Top-Up Promotion (September-October 2026) (**"Promotion"**), a Customer shall be deemed to have read, understood and accepted these Terms and Conditions. This Promotion is only valid from 1 September to 31 October 2026 (**"Promotion Period"**), is not valid with other promotions, such as the Citi New-to-Bank Promotion. Citi has the sole discretion to decide on all matters relating to this Promotion, and Citi's decision will be final and binding on all participants. This includes, but is not limited to, any decision on the eligibility of any person. Citi's record of the entries shall be final, binding, and conclusive for all purposes and in any legal proceedings.

This Promotion is not available to U.S. Persons. "**U.S. Person**" refers to United States ("U.S.") Citizens, U.S. Residents, U.S. Green Card holders or clients with a U.S. mailing address, U.S. telephone number. A person is a "U.S. Resident" if he is present in the U.S. for more than 31 days in the current calendar year and for an average of at least 183 days over the current calendar year and the two (2) preceding calendar years. Please note that the bank's definition for U.S. Persons may not be the same as the definition used by the U.S. Inland Revenue Services for U.S. tax purposes.

"Account Balance" refers to the sum of the month-end balances (in SGD equivalent value) held in a Customer's primary/main Citibank checking and savings accounts, including time deposit, overnight deposit, premium account, gold account, and brokerage cash account. For the purpose of this Promotion, payment made through a Customer's primary/main Citibank checking and savings accounts for new Citi distributed Investment upon settlement date or new Insurance upon policy incepted date will not count towards a reduction in Account Balance. Account Balance does not include balances in cash management account. SGD value of Account Balance is based on prevailing exchange rate computed in Customer's bank statement and may be subject to fluctuation due to market volatility. Citi's determination of Account Balance will be conclusive.

"Related Account" refers to any account opened and maintained with Citi (being of any type or category, whether opened in single or joint name(s) or in trust) by (i) Customer's family members including, but not limited to, spouse, sibling, parent, children, grandparent, and grandchildren, or (ii) any individual who has been assessed by Citi as having a joint account with the participating Customer. Citi's determination of Related Account for the purposes of this Promotion is binding and conclusive.

"Citi" or **"Citibank"** refers to Citibank Singapore Limited.

"Customer" refers to a Citibank primary/main account holder as of 31 October 2026, where he/she fulfills the following criteria:

(i) has been informed of the Promotion via (a) his/her Citi Mobile® App, or (b) Electronic Direct Mailer sent directly from Citi to his/her registered email address. A customer who has been informed of the Promotion via forwarded Electronic Direct Mailer or word-of-mouth is not deemed to be an eligible Customer.
(ii) is not a U.S Person as defined above;
(iii) is at least the age of 18 as of date of enrolment; and
(iv) whose first primary banking relationship with Citi had been opened on or before 30 June 2026.

"Insurance" refers to any in-force life insurance plan distributed by Citi on an advised basis and underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA") where Customer is the policy owner.

"Investment" refers to an investment fund, bond, structured note or shares held in Customer's primary/main investment account with Citi. For the avoidance of doubt, securities held in an account where Customer is a secondary owner will not count as Investment.

"**Investment Purchase**" refers to buy trade(s) in a Citi-distributed investment fund, bond, or structured note, settled into a Customer's primary investment account with Citi within the "**Eligible Settlement Period**" (both dates inclusive), with a minimum net sales charge/distribution fee of 0.5 per cent. To qualify, a Customer must bring Fresh Funds into the Bank and complete an Investment Purchase of at least 10 percent of the Customer's corresponding Fresh Funds Top Up. Shares are excluded from the definition of Investment Purchase and do not qualify for Investment Purchase.

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*The **Eligible Settlement Period** is determined as follows:*

Customer's Prior Participation	Eligible Settlement Period
Did not participate in any Citi Fresh Funds Top-Up Promotion (May–Jun 2026 or Jul–Aug 2026)	1 September 2026 – 28 February 2027
Participated in Citi Fresh Funds Top-Up Promotion (May–Jun 2026) only	1 November 2026 – 28 February 2027
Participated in Citi Fresh Funds Top-Up Promotion (Jul–Aug 2026), whether or not the Customer also participated in Citi Fresh Funds Top-Up Promotion (May–Jun 2026)	1 January 2027 – 28 February 2027

For the avoidance of doubt, where a Customer participated in both the Citi Fresh Funds Top-Up Promotion (May–Jun 2026) and the Citi Fresh Funds Top-Up Promotion (Jul–Aug 2026), the Eligible Settlement Period shall be 1 January 2027 – 28 February 2027.

"**Fresh Funds Top-Up**" refers to a net increment in the Customer's Account Balance as of 31 October 2026 against his/her Account Balance as of 31 August 2026 ("**Reference Date**"). Fresh Funds Top-Up may be done between 1 September and 31 October 2026 (both days inclusive), subject to accurate and complete record of an enrolment via the Citi Mobile® App or via a Citigold/Citigold Private Client client advisor. Citi's determination of Fresh Funds Top-Up will be conclusive.

For the avoidance of doubt, the following will not count towards Fresh Funds Top-Up:

(i) Transfer of funds and/or securities between Citi accounts;
(ii) Transfer of funds and/or securities to an account where Customer is a secondary account owner;
(iii) Withdrawal of funds and/or securities from any existing Citi account and subsequently transferred to the same or Related Account;
(iv) Proceeds from the sale or redemption of Investment and/or Insurance held with Citi;
(v) Dividends or interests received from Investment; and
(vi) Loan drawdown

A Customer is required to fulfill the following conditions:

(i) Between 1 September and 31 October 2026 – Enroll in the Promotion via the Citi Mobile® App or via a Citigold/Citigold Private Client client advisor and completes a Fresh Funds Top-Up; and
(ii) Between Eligible Settlement Period – Completes Investment Purchase amount ≥ 10% of total Fresh Funds Top-Up amount (SGD equivalent); and
(iii) Between 1 November 2026 and 28 February 2027 – Maintains the Account Balance valued as of 31 October 2026.

For the avoidance of doubt, a Customer may deploy his/her funds for the payment of new Investment settled and/or Insurance incepted within the calendar month of such payment. The payment amount of these transactions will not impact on the maintenance of Account Balance. A Customer may perform sale and redemption of his/her existing Investment held with Citi, subject to the proceeds from such sale and redemption being redeployed into other new Investment, Insurance, or maintained as Account Balance.

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The rewards available in the Citi Fresh Funds Top Up Promotion are as follows:

Total Fresh Funds Top-Up (SGD equivalent)		Investment Purchase amount ≥ 10% of total Fresh Funds Top-Up amount (SGD equivalent) *		Cash Reward (SGD)
≥ $100,000	+	≥ $10,000	=	$150
≥ $200,000		≥ $20,000		$300
≥ $300,000		≥ $30,000		$600
≥ $800,000		≥ $80,000		$2,000
≥ $2,000,000		≥ $200,000		$6,000
≥ $5,000,000		≥ $500,000		$20,000
≥ $10,000,000		≥ $1,000,000		$50,000

*Investment Purchase amount eligible for bonus cash reward is capped at the total Fresh Funds Top-Up amount (refer to Rewards Illustrations Customer F below for reference).

***Rewards Illustrations*:**

Customer	Prior Participation in Citi Fresh Funds Top-Up Promotion (May-Jun 2026)?	Prior Participation in Citi Fresh Funds Top-Up Promotion (Jul-Aug 2026)?	Between 1 Sep and 31 Oct 2026 - Fresh Funds Top-Up (SGD equivalent)	Between 1 Nov 2026 and 28 Feb 2027 - maintained Account Balance valued as of 31 Oct 2026	Between 1 Sep 2026 and 28 Feb 2027 - Investment Purchase (SGD equivalent)	Total Cash Reward (SGD)
A	N	N	$1,000,000	Y	$200,000	**$2,000**
B	N	N	$150,000	Y	$0	**$0** as Investment Purchase amount did not meet 10% of total Fresh Funds Top-Up amount
C	N	N	$1,000,000	N	$200,000	**$0** as Account Balance was not maintained
D	N	N	$0	Y	$200,000	**$0** as no Fresh Funds Top-Up
E	Y	N	$2,000,000	Y	$500,000 between 1 Sep and 31 Oct 2026	**$0** Because client participated in May-Jun Top-Up promo, therefore the eligible investment purchase settlement period is only between 1 Nov 2026 and 28 Feb 2027^
F	N / Y	Y	$1,000,000	Y	$300,000 between 1 Nov and 31 Dec 2026	**$0** Because client participated in

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						Jul-Aug Top-Up promo, therefore the eligible investment purchase settlement period is only between 1 Jan and 28 Feb 2027[#]

^Since Customer E had participated in Citi Fresh Funds Top-Up Promotion (May-Jun 2026), only Investment Purchase settled between 1 November 2026 and 28 February 2027 (both dates inclusive) will be considered for eligible Investment Purchase.

[#]Since Customer F had participated in Citi Fresh Funds Top-Up Promotion (Jul-Aug 2026), only Investment Purchase settled between 1 January and 28 February 2027 (both dates inclusive) will be considered for eligible Investment Purchase.

Each Customer will qualify for only one Fresh Funds Top-Up Cash Reward under this Promotion, subject to successful fulfilment of all Terms and Conditions herein. Cash Reward will be accorded based on the corresponding Total Fresh Funds Top-Up and Investment Purchase tiers of this Promotion by 30 April 2027. Citi shall not be liable for any delay in reward fulfilment or non-fulfilment due to inaccurate, incomplete or unavailable information on all matters relating to this Promotion. There shall be no notification served relating to the participation and fulfilment of this Promotion.

Cash Reward will be credited into a Customer's valid primary/main Citi SGD savings or current account, and Citi shall have the sole discretion in selecting the reward crediting account. In the event that a Customer's primary/main Citi SGD savings or current account is closed prior to the crediting of the Cash Reward, Citi reserves the right to forfeit the Cash Reward.

Important Notes

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.

Important Investment Information

Investments are:
• Not Bank Deposits • Not Bank Guaranteed • May Lose Value • Not FDIC Insured • Not SDIC Insured • Not Offered to US Persons • Are subject to investment risks, including the possible loss of the principal amount invested.

Interested investors should consult their financial advisors, as appropriate. In the event that the investor chooses not to seek advice from a financial advisor, the investor should carefully consider whether investments products are suitable for the investor in light of the investor's investment objectives, financial means and risk profile. This communication does not constitute the distribution of any information or the making of any offer of solicitation by anyone in any jurisdiction in which such distribution or offer is not authorised or to any person to whom it is unlawful to distribute such document or to make any offer or solicitation.

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For Important Investment Information, visit Citibank Singapore website, refer to the bottom of the page, click on “Disclaimers”, followed by “For Singapore Clients”.

Important Insurance Disclosures

The insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA") and distributed by Citibank Singapore Limited. All insurance applications are subject to AIA’s underwriting and acceptance. This is only general product information provided and is not a contract of insurance. The information provided must be read with, and is subject to, all the terms and conditions and exclusions contained in the policy contract.

These policies are protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the General Insurance Association Of Singapore (GIA)/ Life Insurance Association (LIA) or SDIC websites (http://www. gia .org.sg or http://www. lia.org.sg or www. sdic.org.sg).

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