

Terms and Conditions: Citi Plus 1st Anniversary eBrokerage Promotion

1. The Citi Plus 1st Anniversary eBrokerage Promotion (“**Anniversary Promotion**”) will commence on 2nd October till 31st December 2023 (“**Promotion Period**”).
2. Eligible Customers will enjoy commission-free buy trades for U.S., Hong Kong and Singapore markets during the **Promotion Period**.
3. The commission-free buy trades referred to in paragraph 2 above refers only to BUY trades on the U.S., Hong Kong and Singapore market(s) conducted via Citibank Online or Citi Mobile® App through an Eligible Account (“**Commission-free Buy Trades**”). Other exchange fees will continue to apply. The **Commission-free Buy Trades** are subject to all other applicable Citibank Brokerage terms and conditions which are available at https://www.citibank.com.sg/global_docs/pdf/ebroke_tnc.pdf.
4. An Eligible Customer is not entitled to participate in this Anniversary Promotion if he/she had terminated/closed an Eligible Account denominated in the same trading currency in the 12-month period preceding the date of application for an Eligible Account.
5. Eligible Customers can log in to Citibank Online or Citi Mobile® App to trade and the brokerage fees will be reflected as zero (waived) on the online pre-confirmation page for the **Commission-free Buy Trades**.
6. For illustration purposes, here are the benefits for Eligible Customers:

Eligible Customer Type	Promotion	Period
Citi Plus <u>Existing</u> Brokerage Customers	Commission-free Buy Trades for U.S., Hong Kong and Singapore markets	2 nd October 2023 – 31 st December 2023 (both dates inclusive)
Citi Plus <u>New</u> Brokerage Customers		For 6 months, commencing one business day after account opening date.

7. Citibank's decision on all matters relating to the **Anniversary Promotion** will be at its absolute discretion and will be final and binding on all participants.
8. Citibank reserves the right to terminate the **Anniversary Promotion** at any time, and/or vary the terms and conditions governing this **Anniversary Promotion** without prior notice or reason.
9. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to this **Anniversary Promotion**, these terms and conditions shall prevail to the extent of such inconsistency.
10. “Citibank” or “Citi” refers to Citibank Singapore Limited.
11. An “Eligible Account” means a USD, HKD or SGD cash trading account opened in the Eligible Customer’s name (only single-name accounts) with Citibank pursuant to the terms and conditions for Citibank brokerage services.
12. An “Existing Brokerage Customer” refers to an individual who has an Eligible Account before the Promotion Period.
13. A “New Brokerage Customer” refers to an individual who successfully applies for an Eligible Account on or after 1st October 2023.

14. An "Eligible Customer" refers to an individual who:
 - (a) is a Citibank Citi Plus customer during the Promotion Period;
 - (b) is not a U.S. Person; and
 - (c) is not a GDPR Individual (as defined below).

15. "U.S. Persons" 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 2 preceding calendar years. Please note that the bank's definition of U.S. Person may not be the same as the definition used by the U.S. Inland Revenue Services for U.S. tax purposes.

16. Citibank Singapore Limited does not market any product or service to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey Monaco, San Marino, Vatican, The Isle of Man or the UK. They are also not offered to individuals resident in Brazil and New Zealand. This document and any accompanying terms and conditions (if applicable) is/are not, and should not be construed as, solicitation of such individuals to buy or sell any product or service.

17. Investment products are not available to U.S. persons. Investment products are not bank deposits or obligations of or guaranteed by Citibank Singapore Limited, Citigroup, Inc or any of their affiliates or subsidiaries unless specifically stated. All investment products are subject to investment risks, including the possible loss of the principal amount invested. Past performance shall not be construed as an indication of future results. Investors interested to invest in investment and/or treasury products denominated in non-local currency should be aware of the risks of exchange rate fluctuations that may cause a loss of principal when foreign currency is converted back to the investors' home currency. This document 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 authorized or to any person to whom it is unlawful to distribute such document or to make any offer or solicitation. All applications for unit trusts are subject to terms and conditions specific and must be made on the application forms accompanying the prospectus or otherwise prescribed by the issuer. Not all products and services are available in all jurisdictions.

18. Citibank full disclaimers, terms and conditions shall apply to individual products and banking services.

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