



USD Time Deposit Investment Bundle Promotion Terms and Conditions

1. "Promotion" refers to the USD Time Deposit ("TD") Investment Bundle Promotion wherein Eligible Customers can avail of 5% per annum annual interest rate for 6 months on USD TD if and when, during the Promotion Period, they book TD along with purchase of Retail Investment Products at the ratio of 1:1 if the investment amount is less than \$200,000.
2. The TD amount is subject to a maximum of US\$200,000. For example, if an Eligible Customer is purchasing mutual funds worth \$50,000; to avail the Promotion, corresponding TD amount of \$50,000 would need to be booked. Similarly, if an Eligible Customer is purchasing mutual funds worth \$500,000; to avail the Promotion, corresponding maximum TD amount that can be booked is \$200,000.
3. This Promotion is not applicable with other promotions unless otherwise stated.
4. TD will be valued only on Retail Investment Product booking date.
5. For the purposes of the Promotion,
 - a. Promotion Period means 15th September 2022 to 28th February 2023
 - b. Eligible Customers means:
 - i. Citigold and Citi Private Client customers who are not holding Retail Investment Products with Citibank N.A. UAE and/or with Citibank International Personal Banking Relationship based in Singapore or Jersey or London;
 - ii. Citigold and Citi Private Client customers who are holding \$200,000 or more of total relationship balance with Citibank N.A. UAE and/or with Citibank International Personal Banking Relationship based in Singapore or Jersey or London as of date of booking of investment transaction or will hold total relationship balance of \$200,000 post investment/ TD booking under this Offer;
 - iii. And have received the email with the Promotion details;
 - iv. And investments made by the customer has generated minimum fees of 0.99% on purchases of bonds, structured notes and mutual funds and 0.3% on purchase of other securities (equities, exchange traded funds).
 - c. Retail Investment Products are defined as Mutual Funds, Bonds, Structured Notes, Equities, and Exchange Traded Funds.
 - d. Retail Investment Product booking date is the date on which amount required for booking the Retail Investment Product purchase is debited from the Eligible Customer's bank account
6. All Retail Investment Products offered by Citibank N. A. UAE with the exclusion of Systematic Investment Plan are eligible for the Promotion ("Investment")
7. If Investment is denominated in a foreign currency, the value of such Investment will be converted to USD using the standard prevailing rate as deemed by Citi for the purposes of determining the investment amount and the TD amount for this Promotion.
8. Interest on the deposit will be paid at maturity.
9. All other existing terms and conditions associated with Investments and with booking of TD as mentioned in General Banking Terms and Conditions Document available on www.citibank.ae will apply to this Promotion.
10. All products offered in this Promotion are available on standalone basis. TD can be booked at standard interest rates which are lower than rate offered in this Promotion and the purchase of any other product along with it is not pre-requisite to book TD at standard interest rates.



11. In the event that an Eligible Customer decides to pre-terminate and withdraw some or all of the funds invested in TD, the Citibank N. A. UAE General Terms and Conditions available at www.citibank.ae for early TD breakages will apply.

12. Should an Eligible Customer not meet the terms and conditions of this Promotion; Citibank reserves the right to adjust the Promotional Time Deposit rate to its standard prevailing rate.

13. This Promotion is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals

14. Citibank has reasonable discretion to vary, delete or add to any of these terms and conditions, and to suspend or terminate the Promotion without notice. In the event of any inconsistency between any marketing material and these terms and conditions, these terms and conditions shall prevail insofar as it relates to the Promotion.

“Citi” or “Citibank” refers to Citibank N.A. UAE unless the context otherwise requires.

I/We confirm that I/we understand the Citibank Terms & Conditions and agree to abide by the provisions stated in the Citibank Terms & Conditions. I/We understand that Citibank may from time to time vary the Terms and Conditions and/or vary the provisions applicable to Time Deposits including but not limited to the interest rate and the basis of calculation of the interest rate applicable from time to time at its sole discretion. The current version of Citibank Terms and Conditions is available upon request and on the website www.citibank.ae. I/We accept that Citibank, N.A. is entitled at its absolute discretion to accept or reject this application without assigning any reason whatsoever. I/We understand that all securities and property held by Citibank in the Customer's name, including time deposits, may be held as security for the payment of any amounts due to Citibank from the Customer. Citibank, N.A. is entitled at its absolute discretion to accept or reject this application without assigning any reason whatsoever. I / We understand that the products and services mentioned in this document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.

Citibank N.A. UAE is registered with Central Bank of UAE under license numbers BSD/504/83 for Al Wasl Branch Dubai, 13/184/2019 for Mall of the Emirates Branch Dubai, BSD/2819/9 for Sharjah Branch, and BSD/692/83 for Abu Dhabi Branch. Tel. : 04 311 4000.

Citibank N.A. UAE is registered with UAE Securities and Commodities Authority (“SCA”) as a Promoter under license number 602003