



Offer Grid

Reward	Qualifying Criteria	Amount for all new retail customers	Additional amount (only for existing card customers)	Total amount for existing card customers
Funding Reward	Open and fund Citigold account with minimum USD 200,000 & maintain that balance for 90 days from funding date* OR Open and fund Citigold Private Client account with minimum USD 1,000,000 & maintain that balance for 90 days from funding date*	AED 2,500 OR AED 4,500	+AED 1,000	AED 3,500 OR AED 5,500
Investment/ Insurance Reward	Funding Reward criteria must be met and customer must hold at least one unit of an investment product** or a life insurance product at the end of the Funding Period (90 days from funding date).	AED 1,250	+AED 750	AED 2,000
1st Anniversary Reward	Citigold or Citi Private Client account funded with minimum USD 200,000 and USD 1,000,000, respectively, 12 months after account was opened.	N/A	+AED 1,000	AED 1,000

*The customer should fund the account within 90 days post account opening. The funding date is the date when customer first funds the account with the required balance.

**Eligible investment products: Securities that Citibank UAE offers on local & offshore bookings within the bond, SN, equity and mutual fund space, including RSPs

Offer Terms and Conditions

- This offer is only applicable to customers who have an active Citi credit card when opening Citigold (CG)/Citigold Private Client (CPC) relationship bank accounts.
- Offer period is June 1st 2021 to December 31st 2021
- Offer payments will be as defined below and are on top of any other offer payments:
 - Once a CG account is opened, the customer must have Total Relationship Balance of USD 200,000 (or equivalent in other currencies) or more in their CG relationship within 90 days of opening the bank account. Likewise the customer must have Total Relationship Balance of USD 1,000,000 (or equivalent in other currencies) or more under CPC relationship, within 90 days of opening the bank account. Total Relationship Balance is the sum of balance in deposits, investments (client's equity only, leverage component not included) or insurance policy values.
 - Funding Payment:** In order for a customer to qualify for reward of AED 3,500 (AED 1,000 existing cards customer offer credit plus AED 2,500) customer must maintain their relationship balance of USD 200,000 (or equivalent in other currencies) or more in their CG relationship for a period for 90 consecutive days at all times. Likewise, for a customer to qualify for reward of AED 5,500 (AED 1,000 from existing cards customer offer credit plus AED 4,500 from welcome offer) customer must maintain their relationship balance of USD 1,000,000 (or equivalent in other currencies) or more in their CPC relationship for a period of 90 consecutive days at all times. The 90 consecutive days in which customer maintains required Total Relationship Balance is defined as Funding Period. For the avoidance of doubt, the Funding Period has to start no later than 90 days from account opening date. For the purpose of calculating reward, the lowest daily balance maintained for the 90 days will be taken



C) **Additional reward from investment/insurance:** The customer can earn additional Reward (Optional) of AED 2,000 (AED 750 from existing cards customer offer credit plus AED 1,250 from welcome offer). To earn the additional reward, the customer must qualify for AED 3,500/AED 5,500 of reward as mentioned in clauses 3A and 3B, and additionally hold at least one unit of an investment product or a life insurance product at the end of the Funding Period.

D) **1st Anniversary Payment:** In order for a customer to qualify for reward of AED 1,000 customer must maintain a relationship balance of USD 200,000 (or equivalent in other currencies) or more in their CG relationship at the 1 year anniversary from the date the first account was opened. Likewise, for a customer to qualify for reward of AED 1,000, customer must maintain a relationship balance of USD 1,000,000 (or equivalent in other currencies) or more in their CPC relationship at the 1 year anniversary from the date the first account was opened

4. The reward would be credited to customer's bank account within 30 days of customer fulfilling the qualification criteria defined in aforesaid clauses 3B, 3C and 3D
5. If customers have multiple Citi credit cards active at the time of opening the retail account, customers will not receive a multiplied credit based on how many active cards they have at the time retail account is opened. MRC credit will be one time for funding, one for investment/insurance and one for 1st anniversary payment.
6. Customers that have closed any Citibank account where they were a single or joint account holder within 12 months immediately preceding the date of opening the new Citigold/Citigold Private Client Account are not eligible for the reward
7. If the customer is a US Person, the reward will be subject to FATCA reporting
8. For joint accounts, only one reward will be given to the Primary Account Holder
9. This offer is applicable only for UAE residents
10. US Persons are not eligible for the Investment/insurance reward
11. Citibank reserves the right to change / modify the campaign anytime
12. Citibank Terms and Conditions apply which can be read at www.citibank.ae/TnC. They are subject to change and are available upon request
13. All offers are made available on a best-effort basis and at the sole discretion of Citibank, N.A. UAE
14. In no event shall Citibank, any of its affiliates, or any of their officers, directors, employees or agents be liable for any loss, damage or expense arising out of or otherwise related to this offer
15. By inquiring about our services, offers or products, the customer will be authorizing our representatives to approach on contact details including the telephone/mobile number
16. If the required balance is not maintained (For Citigold USD 200,000 and/or Citigold Private Client USD 1,000,000) for 5 months, the account may be closed or downgraded by Citibank in compliance with the applicable terms and conditions
17. The products/services mentioned above are not offered to individuals' resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey. This page 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
18. The account should be in good standing at the time of reward credit
19. Offer is NOT applicable for Citibank staff (Including Non Employees)
20. Customer qualifying under this offer cannot concurrently qualify under Member-get-Member (MGM) offer related to CG/CPC account relationship