

Time Deposit Offer Terms and Conditions

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.

- The above preferential interest rate is conditioned only on 'fresh funds'.
- 'Fresh Funds' refers to funds that are received 30 days prior to the date of time deposit booking and do not originate from any existing account with Citibank.
- The above preferential interest rate is conditioned only on Fresh Funds and is only valid if the total relationship balance meets (New to bank) or is increased (Upgrade) to a minimum USD 200,000 (Citigold) & USD 1,000,000 (Citi Private Client "CPC") or equivalent in other currencies.
- Any funds, which are not 'fresh funds', will be rebooked at the standard rate.
- The minimum deposit amount is USD 50,000 and tenor is 3 months. In case of any deposit breaking before maturity, the customer will earn the standard interest rate for the tenor the deposit is maintained, subject to this tenor being at least 7 days long.
- There will be no additional early breaking fee. Interest on the deposit will be paid at maturity.

The customer has received and understands the Citibank Terms & Conditions and agrees to abide by the provisions stated in the Citibank Terms & Conditions. Citibank may from time to time vary the Terms and Conditions and/or vary the provisions applicable to early withdrawal of 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. Citibank, N.A. is entitled at its absolute discretion to accept or reject this application without assigning any reason whatsoever. 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.