

Additional Account Holder Form



Before you apply

There are a few things you should know before you make an application:

- All applicants must be 18 years of age or over; and
- Each Account Holder must submit one of the US tax forms listed below:
 1. If you are a **non-US person** please complete a W-8BEN tax form.
 2. If you are a **US person** please complete a W-9 tax form.

A **US person** means:

- a citizen or resident of the United States;
- a domestic partnership organised under the laws of the United States;
- a domestic corporation organised under the laws of the United States;
- any estate other than a foreign estate;
- any trust if:
 - a court within the United States is able to exercise primary supervision over the administration of the trust; and
 - one or more United States persons have the authority to control all substantial decisions of the trust;
- any other person that is not a foreign person.

For further information please visit: <https://www.irs.gov/individuals/international-taxpayers/classification-of-taxpayers-for-us-tax-purposes>

As a client of Citi, you may also be responsible for tax reporting in the country of your domicile and citizenship.

Citi does not provide tax advice. Please consult with your tax adviser to clearly determine your tax liabilities.

We also require a certified copy of your Tax Identification Number (TIN) or date and place of birth (e.g. passport).

Transferring to Citi

You can choose to transfer to Citi by completing the 'Switching your main current account to Citi' section and we will manage the entire process for you.

Supporting documents

When you apply for a Citi Account, we are required to verify your identity and residential address. We will therefore need each applicant to provide:

- One original document to confirm your address: Utility bill, bank/building society statement dated within the last 2 months, Local Authority tax bill, or tenancy agreement; and
- One original document to confirm your identity: Current signed passport, National ID card or full photo driving licence.

If you are applying by post you should send a certified copy of the proof of identity document. The document must be certified by a Banker, Lawyer or Notary Public.

Please complete this application in **BLOCK CAPITALS**

Existing Account Holder(s) and Additional Account Holder must complete all sections as indicated.

Account details

EXISTING ACCOUNT HOLDER

Authority to add additional Account Holder to an existing Account

I/We _____

request and authorise you to add _____ to my/our Account(s).

Account No.1 Account No.2 Account No.3

Account Name _____

Personal details All fields in this section are mandatory

ADDITIONAL ACCOUNT HOLDER ONLY

Title (Mr, Mrs, Miss, Ms, other) _____

First name(s) _____

Surname _____

Date of birth

Gender _____

Nationality _____

Country of permanent residence _____

Country of birth _____

Tax Identification Number (TIN)* _____

The country in which you are tax resident _____

Please ensure you complete the Automatic Exchange of Information Form.

*Tax Identification Number: The unique number assigned to you by your local Tax Authority or other Governmental agency. It is the unique reference you use to file an annual tax return.

Phone _____

Email _____

Current address _____

City/Town _____ Postcode _____

Country _____

Time at current address _____ Years _____ Months _____

If less than 3 years, please **provide all your addresses within the last 3 years** (including non-UK addresses), attaching on a separate sheet if necessary.

Previous surname (if applicable) _____

Previous address _____

City/Town _____

Postcode _____ Country _____

Time at previous address _____ Years _____ Months _____

Correspondence address (if different to current address)

Please note: any postal mailings will be sent to this address if provided

Address line 1 _____

Address line 2 _____

Address line 3 _____

Address line 4 _____

City/Town _____

County _____

Postcode _____

Country _____

Contact details All fields in this section are mandatory

ADDITIONAL ACCOUNT HOLDER ONLY

Your contact details are essential to helping us maintain security of your finances, and enhances your banking experience with our range of digital services.

Mobile phone _____

Office phone (including area code) _____

Home phone (including area code) _____

Email _____

Security information All fields in this section are mandatory

ADDITIONAL ACCOUNT HOLDER ONLY

There may be times when we have to ask further security questions to identify you. Please provide us with the following:

Mother's maiden name _____ City/Town of birth _____

Senior Public Figures All fields in this section are mandatory

ADDITIONAL ACCOUNT HOLDER ONLY

Have you, or anyone you are associated with or related to, ever been considered a Senior Public Figure?* Yes ☐ No ☐

If yes, please provide details

Senior Public Figure position held from

Senior Public Figure position held to

*A Senior Public Figure is someone who has held, currently holds or is being considered for a position in a public, political or governmental organisation or an organisation that is owned or funded by the government.

For US persons only All fields in this section are mandatory

ADDITIONAL ACCOUNT HOLDER ONLY

☐ I am a US person[†]. I understand that I must also complete form W-9.

Forms can be found on citibank.co.uk, in our branch or posted to you on request by calling 0800 00 88 00.

[†]Please see first page for definition of a US person.

Employment and background details

All fields in this section are mandatory

PRIMARY APPLICANT ONLY

Gross monthly income £ _____

How long in current employment _____ Years _____ Months

Occupation _____

Industry _____

Job title _____

Employer/Business _____

Employer/Business website _____

Employer/Business email _____

Country of primary business operations/headquarters _____

Employer/Business address _____

City/District/Town _____

County _____

Postcode _____

Country _____

Gross annual other income £ _____

Do you have ownership in any companies? Yes ☐ No ☐

If yes, please confirm name of the company

Confirm % of ownership

JOINT APPLICANT ONLY

Gross monthly income £ _____

How long in current employment _____ Years _____ Months

Occupation _____

Industry _____

Job title _____

Employer/Business _____

Employer/Business website _____

Employer/Business email _____

Country of primary business operations/headquarters _____

Employer/Business address _____

City/District/Town _____

County _____

Postcode _____

Country _____

Gross annual other income £ _____

Do you have ownership in any companies? Yes ☐ No ☐

If yes, please confirm name of the company

Confirm % of ownership

National ID for investment transactions

ADDITIONAL ACCOUNT HOLDER ONLY

In order for us to be able to accept your instruction to place any investment, we require the relevant ID details if you are a national of any of the below countries.

This is requested so that we comply with the European Union's Markets in Financial Instruments Directive II (MiFID II) where we must include our clients national ID in transaction reports to our regulator.

Please provide the necessary information as required in the table below.

| Country | National ID option 1 | National ID option 2 | Please provide details |
|---------|--|--|------------------------|
| Estonia | Estonian Personal Identification Code (Isikukood) | | |
| Spain | Tax identification number (Código de identificación fiscal) | | |
| Iceland | Personal Identity Code (Kennitala) | | |
| Italy | Fiscal code (Codice fiscale) | | |
| Malta | National Identification Number | National Passport Number | |
| Poland | National Identification Number (PESEL) | Tax Number (Numer identyfikacji podatkowej) | |

Communications - get more out of banking with us

Your marketing preferences

We would like to send you market insights and information about products and offers that may interest you.

Please tick the relevant boxes below to indicate your marketing preferences and preferred contact methods. You can change these at any time through our online banking service, Citi Online, or Citiphone.

I would like to receive:

☐ **Market insights** such as current market news and trends, FX reports, Citi's annual outlook and topical insights from Citi Analysts

☐ **Product and service promotions** such as new product launches and updates, suitable offers, exclusive event invitations*, partnerships and privileges updates*

**Available for Citigold Current Account Holders and Citigold Private Clients only*

I would like to receive this through: ☐ Email ☐ Citi Online and Citi Mobile® UK App ☐ SMS ☐ Telephone ☐ Post

Please note: We will send you important information about Accounts and products you hold, for example information about any changes to those Accounts and products, by email and in English. Where we don't hold a valid email address for you we will send you this information by post.

E-Statements, E-Notifications and Citi Alerts: Go Paperless

Our Go Paperless service gives you the option to view, save or print E-Statements and E-Notifications* 24/7 through our online banking service, Citi Online, instead of receiving them by post.

E-Statements, E-Notifications and Citi Alerts** (as applicable) will automatically be sent to the primary Account Holder only. As an additional Account Holder you can also receive E-notifications and Citi Alerts by registering for them on Citi Online. E-Statements for additional Account Holders are also available on Citi Online.

*E-Notifications are banking and investment notices such as transaction receipts, confirmation of personal detail changes and more.

**Free banking and investment alerts sent to your mobile phone and/or email address.

Citi Debit Card

When you open an Account with us you will automatically receive a Citi Debit Card, which is required to set up Citi Online, our online banking service.

Please print how you would like your name to appear on the card(s) using the boxes below. This must be no more than 21 characters, including spaces, and should end with your last name.

Additional Account Holder e.g. Mrs Jane Smith

ADDITIONAL ACCOUNT HOLDER ONLY

Name(s) on existing current account _____

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ All payments ☐ Some payments

☐ Yes ☐ No

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Travel insurance eligibility

All fields in this section are mandatory.

ADDITIONAL ACCOUNT HOLDER ONLY

(Applicable to Citigold Current Account applicants, including those with Citigold Private Client status.)

Important Information: This travel insurance is a feature of the Account and is not available as a standalone product.

Please note: 'Immediate family' refers to a partner with whom you cohabit and children. This policy covers the primary Account Holder and their immediate family, if you are not a member of the primary Account Holder's immediate family please leave this section blank.

These questions are used to establish if you are eligible to be covered by the insurance policy.

- | | | |
|--|------------------------------|-----------------------------|
| 1. Are you a UK resident? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. Are you under the age of 80? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. Are you suffering from any pre-existing medical conditions? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Answering 'No' to either question (1) or (2) means that you are not eligible to be covered by the insurance policy. Pre-existing medical conditions are excluded under the Personal Accident (death, loss or disability) part of the policy therefore answering 'Yes' to question (3) means that you may not be covered and should refer to the policy document for more information.

Is this right for you?

This travel insurance is typically suitable for those who are UK residents and aged under 80 years on the date the holiday begins and wish to insure themselves and their family when travelling for cancellation, curtailment and rearrangement, travel delay, missed departure, personal accident, medical and additional expenses, hospital benefit, personal property, money, loss of passport or driving licence expenses, hijack, personal liability, overseas legal advice and expenses and winter sports. Children travelling without you or your partner will only be insured if they are travelling:

- In the company of an adult you or your partner know or with an organised school, college or university trip; or
- Unaccompanied on a scheduled air service which operates an unaccompanied minor scheme, if they are travelling with the intention of being subsequently joined by another adult insured under this Policy.

What is not covered

Cover is not provided for business trips. Maximum length covered is 30 days per trip and no more than 90 days in any 12-month period.

You should be aware that the insurer may refuse to pay claims if at the date on which a Holiday is booked, or at the Commencement Date or Effective Date if later:

- A person is aware of any reason why a Holiday might be cancelled or curtailed;
- A person or his/her Immediate Family is receiving or on a waiting list for treatment at a hospital or nursing home; or
- A person insured intends travelling against the advice of a medically qualified doctor or for the purpose of obtaining medical treatment or where a terminal prognosis has been given.

If alternative travel insurance is held elsewhere you should review each policy to decide which cover is most appropriate for your circumstances. Please be aware that this is not a full list of exclusions, details of which can be found in the policy documentation please refer to the policy documentation for full details on the benefits, limits and exclusions of this policy as it is your own responsibility to decide if this policy is suitable for your needs. **It is important that you review this information prior to booking a Holiday and again prior to travelling, to ensure that it will provide sufficient cover for your needs.** If you have any questions about the cover, please call Chubb European Group Limited (the provider of this policy) on **0800 345 7691**.

Important:

☐ Please tick here to confirm that:

- You understand the eligibility conditions that determine whether you are covered by this Worldwide Travel Insurance policy.
- If the eligibility questions indicate you will not be covered by the insurance, that you wish to proceed with your application and benefit from the other features offered.
- You have read and agree with the suitability information and policy documentation.

Data Protection Notice

Please remember to read the Privacy Statement which you can view at www.citibank.co.uk/privacy

It is important that you read our Privacy Statement to find out how Citibank Europe plc, UK Branch and other Citigroup affiliates will use and share your personal information and that of any joint applicant.

By signing this application you and any joint applicant acknowledge you have read the information in our Privacy Statement.

Fraud prevention and credit reference agencies

The personal information we have collected from your application will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected or we have other concerns, you could be refused certain services or transactions. Further details on how your information will be used by fraud prevention agencies and your data protection rights is set out in our Privacy Statement.

In order to process your application we will also perform credit checks on you and any joint applicant or person with whom you are financially linked (such as your spouse) with credit reference agencies ("CRAs"). We do this to assess creditworthiness and product suitability, check your identity, manage your Account, trace and recover debts and prevent criminal activity. We will also continue to exchange information about you with CRAs on an ongoing basis after your Account has been opened, including information about your settled Accounts and any debts not fully repaid on time.

When CRAs receive a search from us they will place a footprint on your credit file that will be visible to other organisations, such as other banks and lenders, who use credit reference agencies. Details of these searches will be visible on your credit file whether or not your application is successful. If a number of searches are made in a short period of time it may adversely affect other credit applications you may make. If you are making a joint application, or tell us that you have a spouse or financial associate, we will link your records together, so you should make sure you discuss this with them, and share with them this information, before lodging the application. CRAs will also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.

The identities of the CRAs, their role as fraud prevention agencies, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail in the Credit Reference Agency Information Notice ("CRAIN") on www.citibank.co.uk/terms

The CRAIN is also accessible from each of our CRAs:

Equifax: www.equifax.co.uk/crain

Experian: www.experian.co.uk/crain

If you have any concerns in respect of your privacy rights please write to your independent Data Protection Officer at the following address:

Data Protection Officer (Chief Data Privacy Officer - EMEA)

33 Canada Square

London

E14 5LB

United Kingdom

Email: Dataprotectionofficer@citi.com

Credit scoring

We may use credit scoring and other automated decision-taking techniques when assessing your application. If you would like us to review a decision please write to us.

Insurance personal data

If you are applying for a health or life insurance related product, we will need to collect sensitive personal data about you, such as information about your health. We will only do so with your consent which you can give when you apply for a health or life insurance related product. If you decide to add an additional beneficiary to an insurance policy you may also need to share sensitive personal data about them and you must inform them that you intend share their data with us.

Consent for electronic signatures

Where available, you may choose to sign this application form electronically by selecting the "I Accept" button and following the electronic signature process.

By clicking the "I Accept" button you confirm that (i) you are the applicant identified in this application form; (ii) you have reviewed the application form prior to signing; (iii) you have provided accurate and correct information; and (iv) you consent to signing this application form and to the temporary storage, processing and hosting within the EU of the record of your signature by DocuSign. Once you have signed the application form we will download and store a copy of it. You can ask us for a copy of your application form.

Banking consents

By completing and submitting this application form you explicitly consent to us accessing, processing, and retaining any information you provide to us, for the purposes of providing payment services to you (these include services for personal Current Accounts and Savings Accounts, the ability for you to make payments into and from those Accounts, and the provision of payment instruments such as any cards we provide to you for you to use in connection with an Account).

You may withdraw this consent by closing your Account. If you withdraw consent in this way, we will cease using your data for these purposes, but may continue to process your data for other reasons where we have other lawful grounds to do so, such as where we are legally required to keep records of transactions.

☐ I/We hereby consent to the use of my data for the purposes of Citi providing payment services to me/us.

Investment consents

These consents are being sought in connection with the requirements of the Markets in Financial Instruments Directive and Regulation (generally referred to as MiFID II), the Regulation on Key Information Documents for Packaged Retail and Insurance-based Investment Products (the “PRIIPs Regulation”) and certain other laws and regulations regarding the medium of the provision of information.

Please note, if we do not receive your consent to points 1 to 5 below we will not be able to provide you with investment services.

If you have any questions regarding these consents, please speak to one of our representatives directly.

1. Execution outside a Trading Venue

A Trading Venue is a regulated market, multilateral trading facility or an organised trading facility (in other words, broadly, venues where multiple third-party buying and selling trading interests interact). This consent enables your orders to be executed outside a Trading Venue and therefore allows “over the counter” execution.

By ticking the box below, I/we hereby consent to the execution of my/our orders outside a Trading Venue.

2. Publication of Limit Orders

A Limit Order means an order to buy or sell an investment product at its specified price limit or better and for a specified size.

Where Citi has accepted a Limit Order in respect of shares that have been admitted to trading on a regulated market or traded on a Trading Venue, which is not immediately executed under prevailing market conditions, unless you expressly instruct otherwise, that Limit Order may be required to be made public immediately in a manner which is easily accessible to other market participants.

This consent means that your Limit Orders will not be required to be immediately published if they cannot be immediately executed under prevailing market conditions.

By ticking the box below, I/we hereby expressly instruct Citi that it shall not be obliged to immediately make public any of my/our Limit Orders in respect of shares trading on a regulated market or traded on a Trading Venue that cannot be immediately executed under prevailing market conditions (unless instructed otherwise by me/us in writing in respect of a particular Limit Order and Citi accepts that Limit Order).

3. Provision of information addressed personally to you

This consent relates to how Citi may provide investment services information personally addressed to you. We are required to provide certain information personally addressed to you in a durable medium. This consent allows us to provide such information by way of email, PDF document, Citi Online, other websites that we notify you of or by any other durable medium that is not paper.

By ticking the box below, I/we hereby consent to the provision of investment services information personally addressed to me/us via email, PDF document, Citi Online, other websites that Citi notifies me/us of or by any other durable medium that is not paper. I/We also confirm that I/we have regular access to the internet.

Please note: This consent does not impact your choice of opting-out of Go Paperless.

4. Provision of information not addressed personally to you

This consent relates to how Citi may provide certain required information that is not personally addressed to you (e.g. because it is general in nature and can be addressed to all or some of our clients).

Where applicable, this consent enables us to provide such information to you via websites that we notify you of or Citi Online. Where you provide your consent, we will notify you by email of the relevant website address and where the information may be accessed.

By ticking the box below, I/we hereby consent to the provision of information not personally addressed to me/us by means of such websites and Citi Online as notified of by Citi. I/We also confirm that I/we have regular access to the internet.

5. Provision of key information documents

Under the PRIIPs Regulation, where Citi advises on or sells you certain packaged retail and insurance-based investment products, we are generally required to provide you with a key information document free of charge in good time before you are bound by any contract or offer relating to the relevant product.

This consent enables Citi to provide the key information document other than by way of paper, for example by way of Citi Online or other websites that we notify you of or by way of email, PDF document or any other durable medium that is not paper. For the avoidance of doubt, this consent relates to the provision of key information documents under the PRIIPs Regulation only. The provision of other required product information and documentation shall be governed by the consents in 3 and 4 above where such consents are relevant.

Where the key information document is provided by means of a website or by using a durable medium other than paper, you have a right to request a paper copy free of charge.

By ticking the box below, I/we hereby consent to the provision of key information documents by way of Citi Online or other websites that Citi notifies me/us of or by way of email, PDF document or any other durable medium that is not paper. I/We also confirm that I/we have regular access to the internet.

By ticking this box, I/we acknowledge and agree with the above 5 consents for the purposes of Citi providing investment services to me/us. ☐

Please read carefully and sign below

References to “we”, “us” or “our” mean Citibank Europe plc, UK Branch.

Important information

It is important to make sure that you understand the benefits, features, charges and any exclusions that apply to the Account(s) you wish to open. Please refer to the relevant Account information, Rates and Charges Information and the terms and conditions relating to the Account(s).

The Citi General Terms and Conditions and the Account Specific Terms and Conditions relating to each Account for which you are applying are our standard terms upon which we intend to rely. In addition, the worldwide travel insurance is subject to additional terms and conditions issued by Chubb European Group Limited, which are set out in the Worldwide Annual Holiday Travel Insurance Policy document.

For your own benefit and protection you should read these documents carefully and ensure you understand them. Please contact us immediately if you have not been provided with any of these documents. If there is any term that you do not understand or do not wish to agree to, please discuss this with us before signing this form.

We reserve the right to decline any application without giving an explanation.

Joint Accounts

You should only open a Joint Account if you and the other Joint Account Holders understand the commitments you are entering into. Each Account Holder will be jointly and severally liable to repay any amounts owing in respect of the Account. This means that each Joint Account Holder is separately responsible, and together you are jointly responsible, for all and any amounts owing on the Joint Account. Please note that one Account Holder can withdraw the entire balance of the Account on their own.

Cancellation

Unless we tell you otherwise when you open an Account, you can cancel your Account if you notify us in writing within 14 days of the date your Account is opened or the date on which you receive the General Terms and Conditions and Account Specific Terms and Conditions, whichever is later. You can write to us at PO Box 4012, Swindon, SN4 4JZ if you want to cancel your Account.

Declaration

Note: When two or more people sign this form, the following declaration is made by each of them individually.

- I am over 18 years of age. I confirm that I have read this form carefully and that the information in it about me is accurate.
- Where appropriate to the Account(s) for which I am applying, I hereby request to be provided with a Citi Debit Card.
- I request that while I am a Citigold Current Account Holder (Citigold), I receive worldwide travel insurance cover which is subject to additional terms and conditions provided by Chubb European Group Limited.

If I have indicated that I want to transfer my Direct Debits and Standing Orders to my new Citi Current Account, I authorise you to:

- Contact my previous bank or building society to obtain a list of the active Standing Orders and Direct Debits;
- Contact all companies that I pay by Direct Debit and request all future payments to be collected from my Citi Current Account;
- Instruct my previous bank to cancel Standing Orders and Direct Debits; and
- Set up new Standing Orders and bill payments.

If I have indicated that I want my salary to be paid into my Citi Current Account, I authorise you to instruct my employer to redirect my salary into my Citi Current Account.

If I have indicated that I want to transfer regular payments made into my existing account, I authorise you to contact the payer on the details provided.

If I have indicated that I want to close my existing current account, I authorise you to instruct my current bank to do so.

I agree that Citi may disclose information about me and my Account to any tax or other authority in the USA or other countries if required by law if I'm subject to the jurisdiction of that authority.

☐ Please tick here to confirm that you have received and read the Central Bank of Ireland deposit guarantee scheme information sheet and exclusions list (included at the back of this application form).

Your signature

Primary applicant's signature

Date of signature (DD/MM/YYYY)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Joint applicant's signature

Date of signature (DD/MM/YYYY)

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Internal use only

Savings

☐ Confirmation Citi Savings Accounts Comparison Guide provided to client before opening Account, if applicable.

Basic information about the protection of your eligible deposits

| | |
|--|---|
| Eligible deposits in Citibank Europe plc, UK Branch are protected by: | the Deposit Guarantee Scheme ("DGS") ¹ |
| Limit of protection: | €100,000 per depositor per credit institution ² |
| If you have more eligible deposits at the same credit institution: | All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100,000. ² |
| If you have a Joint Account with other person(s): | The limit of €100,000 applies to each depositor separately. ³ |
| Reimbursement period in case of credit institution's failure: | 20 working days ⁴ |
| Currency of reimbursement: | Euro or, for branches of Irish banks operating in another member state of the EEA, the currency of that member state. |
| To contact Citibank Europe plc for enquiries relating to your Account: | Please contact your usual Citi representative at Citibank Europe plc. |
| To contact the DGS for further information on compensation: | Deposit Guarantee Scheme Central Bank of Ireland PO BOX 11517 Spencer Dock North Wall Quay Dublin 1 Tel: 1890-777777 Email: info@depositguarantee.ie |
| More information: | www.depositguarantee.ie |

Additional information

¹Scheme responsible for the protection of your eligible deposit

Your deposit is covered by a statutory deposit guarantee scheme. If insolvency should occur, your eligible deposits would be repaid up to €100,000.

²General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the DGS. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

This method will also be applied if a credit institution operates under different trademarks. The Citibank Europe plc, UK Branch also trades under Citibank, Citi Private Bank, Citi International Personal Bank, Citibank Europe plc Greece Branch, Citibank Europe plc Hungary Branch and Citibank Europe plc Czech Republic Branch. This means that all eligible deposits with one or more of these trademarks are in total covered up to €100,000.

³Limit of protection for Joint Accounts

In case of Joint Accounts, the limit of €100,000 applies to each depositor. However, eligible deposits in an Account to which

two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- (c) the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at www.depositguarantee.ie

4Reimbursement

The responsible deposit guarantee scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, PO Box 11517, Spencer Dock, North Wall Quay, Dublin 1.

Tel: 1890-777777. Email: info@depositguarantee.ie. Website: www.depositguarantee.ie.

It will repay your eligible deposits (up to €100,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme.

Other important information

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

Exclusions List

Deposits protected by the DGS are credit balances which result from funds left in an Account or from temporary situations deriving from normal banking transactions and which we are required to repay, or may be required to repay at a future date, under applicable legal and contractual conditions. However, some deposits are excluded from protection. A deposit is excluded from protection if:

1. The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
2. The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements **on the date deposits become unavailable.**
3. It is a deposit made by a depositor which is one of the following:
 - Credit institution **(as defined in Regulation (EU) No. 575/2013)**
 - Financial institution **(as defined in Regulation (EU) No. 575/2013)**
 - Investment firm **(as defined in the Statutory Instrument No. 60 of 2007)**
 - Insurance undertaking
 - Reinsurance undertaking
 - Collective investment undertaking
 - Public authority
 - Pension or retirement fund[†]
 - Debt Securities issued by credit institutions and liabilities arising out of own acceptances and promissory notes.

The following are deposits, categories of deposits or other instruments which are no longer protected from 3 July 2015:

- Deposits of a credit union to which the credit union itself is entitled
- Deposits which can only be proven by a financial instrument^{††} (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which exists in a Member State on 2 July 2014)
- **Deposits, the principal of which is not repayable at par**
- **Deposits, the principal of which is only repayable at par under a particular guarantee or agreement.**

For further information about exclusions, refer to the DGS website at www.depositguarantee.ie

[†] Deposits by small self-administered pension schemes are not excluded.

^{††} Listed in Section C of Annex 1 of Directive 2014/65/EU.