

TERMS AND CONDITIONS

If you choose to change packages within 30 days of account opening (see “Package Options” below), your change reflects 1) that you have reviewed the new package offer’s Terms and Conditions, which appear in this document and 2) have consented to participate in the offer for that package.

Eligibility

“Eligible Customers” are New-to-Citibank Customers.

Required Activities

Eligible Customers can earn the \$200, \$400, \$700 or \$1,500 “Cash Bonus” during the Offer Period by completing the following “Required Activities”:

- First, enroll in this offer pursuant to the enrollment instructions provided by Citibank;
- Second, open a new consumer regular checking or interest checking account as first signer in an applicable account package (“Eligible Checking Account”);
- Third, complete the two parts of the Balance Requirement (see Balance Requirement and Chart below); and
- Fourth, certain offers (see Chart below) require Eligible Customers open a new Citi Savings Account as first signer in the same account package (“Eligible Savings Account”).

Note: The Eligible Savings Account must be opened within 30 days of opening your Eligible Checking Account.

If Eligible Customers open their eligible accounts by any means other than those described, they will not be enrolled in this Offer and will not be eligible for the Cash Bonus.

“Balance Requirement”

- First, any owner of either eligible account must make the “Minimum Deposit” amount (see chart) or more in New-to-Citibank Funds into the new Eligible Checking Account and/or the new Eligible Savings Account within 30 calendar days of checking account opening (multiple deposits allowed).

Note: The Basic Banking Package offer only requires opening an Eligible Checking Account and the Minimum Deposit must be made into the Eligible Checking Account.

Chart

Cash Bonus	Account Package	Minimum Deposit and Minimum Balance	Savings Account Required
\$200	Basic Banking Package	\$5,000	
\$400	The Citibank® Account Package	\$15,000	✓
\$700	Citi Priority Package	\$50,000	✓
\$1,500	Citigold Package	\$200,000	✓

- Second, the “Minimum Balance” (see Chart) must be met within the first 30 calendar days of account opening and maintained for 60 consecutive calendar days from the date the Minimum Balance is met. As applicable to certain offers, the Minimum Balance may be held in one or both of the eligible accounts.

Note: If you choose to keep your entire Minimum Balance in one account, however, please note any account that maintains a zero balance for 90 days is subject to closure in Citibank’s sole discretion.

Cash Bonus

The Cash Bonus will be credited within 90 calendar days from the date you complete all required activities. Your new Eligible Checking and/or Savings Account must be open and in good standing at the time the Cash Bonus is paid or no Cash Bonus will be paid. At the time the Cash Bonus is paid, it will be credited to (1) your new Eligible Checking Account if both your Eligible Checking Account and Eligible Savings Account are open, (2) your new Eligible Checking Account if your Eligible Savings Account is closed, or (3) your new Eligible Savings account if your Eligible Checking Account is closed.

Package Options

You might qualify to earn a different Cash Bonus if you make a package change within 30 days of account opening. Package changes after day 30 may be available, but will not affect the Cash Bonus you are eligible to receive. Here's how:

- If you open and enroll in the \$200 Basic Package offer but choose to change to the Citibank, Citi Priority or Citigold Package within 30 days of account opening, you must meet all the Required Activities and Balance Requirements for either the \$400 Citibank Package offer, \$700 Citi Priority Package offer, or the \$1,500 Citigold Package offer (see Chart for applicable

Minimum Deposit and Minimum Balance requirements) to be eligible to receive a Cash Bonus applicable to the new account package. If your Basic Package changes to the Citibank, Citi Priority, or Citigold Package and you meet the Balance Requirement and Required Activities for your new package offer during the 60-day balance maintenance period, you will only be eligible to receive the Cash Bonus applicable to the Basic Package.

- If you open and enroll in the \$400 Citibank Package offer but choose to change to the Citi Priority or Citigold Package within 30 days of account opening, you must meet all the Required Activities and Balance Requirements for either the \$700 Citi Priority Package offer or the \$1,500 Citigold Package offer (see Chart for applicable Minimum Deposit and Minimum Balance) to be eligible to receive a Cash Bonus applicable to the new account package. If your Citibank Package changes to the Citi Priority, or Citigold Package and you meet the Balance Requirement and Required Activities for your new package offer during the 60-day balance maintenance period, you will only be eligible to receive the Cash Bonus applicable to the Citibank Package.
- If you open and enroll in the \$700 Citi Priority Package offer but choose to change to the Citigold Package within 30 days of account opening, you must meet all the Required Activities and Balance Requirements for the \$1,500 Citigold Package offer (see Chart for applicable Minimum Deposit and Minimum Balance requirements) to be eligible to receive a Cash Bonus. If your Citi Priority Package changes to the Citigold Package and you meet the Balance Requirement and Required Activities for your new package offer during the 60-day balance maintenance period, you will only be eligible to receive the Cash Bonus applicable to the Citi Priority Package.

Note: You may not convert your Citigold Package to the Citi Priority, Citibank or Basic Package and still be eligible for the Cash Bonus. You may not convert from your Citi Priority Package to the Citibank or Basic Package, nor can you convert from your Citibank Package to the Basic Package and still be eligible for the Cash Bonus.

The Citigold Package Cash Bonus offer is available in branch, by calling 1-866-458-9209 or online at citi.com/citigoldoffer.

Applicable Fees

For the Basic Banking Package, to waive the \$12 monthly service fee, make one qualifying direct deposit per statement period and one qualifying bill payment per statement period, or maintain a \$1,500+ combined average monthly balance in eligible linked accounts. A monthly service fee of \$25 and a \$2.50 non-Citibank ATM fee apply to the checking account in The Citibank Package if a combined average monthly balance of \$10,000 or more is not maintained. A monthly service fee of \$30 applies to the checking account in The Citi Priority Package if a combined average monthly balance of \$50,000 or more is not maintained. There is no monthly service fee for a checking account in the Citigold Package. If you do not maintain a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement and investment accounts, your Citigold Package will be converted to The Citi Priority Package and your accounts will be subject to the terms and conditions then in effect for that package. Fees could reduce account earnings. For all account pricing details please visit citi.com/compareaccounts.

IMPORTANT TAX INFORMATION: The bonus will be reported to the IRS as interest to the first signer on the account, in the year received, as required by applicable law. Bonus payments received by U.S. persons will be reported on IRS Form 1099-INT for the year received. Bonus payments received by non-U.S. persons will be reported on IRS Form 1042-S for the year received. Customer is responsible for any applicable taxes and consulting a tax advisor. Citi is not a tax advisor. To be eligible for the bonus, U.S. persons must furnish Citibank with a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) and foreign individuals must furnish a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)).

As applicable, variable rates subject to change before and after account opening. Terms, conditions and fees for accounts, products, programs and services are subject to change and may be withdrawn at any time prior to enrollment. All accounts subject to applicable terms, fees, and charges. Fees may reduce earnings. Accounts subject to approval. Participation and enrollment in a promotional offer does not guarantee eligibility or fulfillment of the promotional offer. APYs are variable and subject to change without notice after the account is opened.

Speak with a Bank representative for more details.

This offer is subject to the disclosure available at www.citi.com/offerdetails. ² Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here.

³ Separate enrollment of eligible consumer checking account in Citi ThankYou® Rewards required. Eligible customers with a checking account in the Citi Private Bank Account, Citigold Account, Citi Priority Account or The Citibank Account Packages can enroll their checking accounts in ThankYou Rewards. Eligibility and participation are subject to terms, conditions and restrictions. Customer must be a citizen or resident alien of the United States (U.S.) with a valid U.S. taxpayer identification number. Taxes, if any, are customer's responsibility. You must complete 1 qualifying Bill Payment and 1 qualifying Direct Deposit each statement period in order to earn monthly ThankYou® Points for eligible products and services linked to your checking account. Citigold®, Citi Priority and Citi Private Bank clients who do not complete these transaction requirements can earn points at a reduced level. For complete details, see the [Citi ThankYou® Rewards Terms and Conditions](https://citi.com/thankyou-rewards-terms-and-conditions).

⁴ Requires a checking account in a Citigold or Citi Priority Account Package. Accounts are subject to approval.

⁵ As a Citi Priority client, you can receive banking and lending services, including The Citi Priority Account Package, from Citibank, N.A. ("Citibank"), Member FDIC and Equal Housing Lender NMLS# 412915, along with financial planning and investment products as a client of Citi Personal Wealth Management, a business of Citigroup Inc., that offers investment guidance, products, and services through Citigroup Global Markets Inc. ("CGMI"), [member SIPC](#). Citigroup Life Agency LLC ("CLA") offers insurance products. In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Citibank, CGMI, and CLA are affiliated companies under the common control of Citigroup Inc.

⁶ Claim is based on locations in the United States where customers can make cash withdrawals with no surcharge (usage) fee by the ATM operator. Citibank customers can get information and make transfers between their eligible linked Citibank accounts with no surcharge fee when they use their Citibank® Banking Card at ATMs in the U.S. located at Citibank branches, ATMs at select retail store locations, and ATMs participating in the MoneyPass® App to find the nearest ATMs and branches, including non-Citibank ATMs in the U.S. with surcharge-free access. MoneyPass is a registered trademark of U.S. Bank National Association.

⁷ In order to use these features, you must provide Citi with online access to your external financial institution accounts you link through the app. Features available on the Citi Mobile® App.

⁸ Regular account charges apply. Citibank does not charge you a fee for using the Citi Mobile® App or the Mobile Check Deposit service. You must have Internet access through your mobile device and charges from your wireless carrier may apply. The Mobile Check Deposit service is for personal checking accounts only and is subject to eligibility. Deposit limits and other restrictions apply.

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