

**Promotion Disclosure Letter**  
**Q3 Citi Digital Checking Offer**

Promo Name	Promo ID
DP3_1000GOLDBRANCH	4AR62MWBPV

**Citigold Account Package \$1,000 Offer (“\$1,000 Checking and Savings Offer”)**

**Promo ID: 4AR62MWBPV**

**Who is eligible for this offer?**

“Eligible Customers” are New-to-Citibank customers who (1) enroll in Citibank’s \$1,000 Checking and Savings Offer, (2) open a new Eligible Checking Account, (3) open a new Eligible Savings Account, (4) are at least eighteen (18) years of age, and (5) have a valid W-9 or W-8 BEN on file with Citibank and are not subject to back-up withholding.

“New-to-Citibank” customers are customers who have not been an owner of a Citibank checking account within the last 180 calendar days. Fiduciary, estate, business and/or trust accounts are not eligible for the \$1,000 Checking and Savings Offer even if they otherwise meet the definition of Eligible Checking Account or Eligible Citi Savings Account. However, trust accounts that are a living trust and custodial accounts are eligible. All accounts subject to approval.

**What is being offered in this Cash Bonus offer?**

If you are an Eligible Customer, enroll in the \$1,000 Checking and Savings Offer, and fulfill required activities (see required activities below), you can earn a \$1,000 “Cash Bonus” which will be credited to your new Eligible Checking Account within ninety (90) calendar days from the date you complete all required activities.

At the time the Cash Bonus is credited to your Eligible Checking Account, your new Eligible Checking Account **and** new Eligible Savings Account must both be open and in good standing. ***PLEASE NOTE: Accounts which have a zero balance for ninety (90) days are subject to closure and will not meet the requirements of this offer.***

**After I open my account and enroll in the \$1,000 Checking and Savings Offer, are there any applicable fees?**

All deposit accounts are subject to applicable terms, fees and charges. There is no monthly service fee for a checking account in the Citigold Account 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 Account Package will be converted to The Citi Priority Account Package and your accounts will be subject to the terms and conditions then in effect for that package. We will contact you prior to account conversion and send you complete information about the banking package to which your account will be converted.

Fees could reduce account earnings.

For all account pricing details please visit [citi.com/compareaccounts](http://citi.com/compareaccounts).

**If I am eligible, how do I enroll in this promotion?**

Between July 1, 2018 and September 30, 2018 (“Offer Period”), Eligible Customers can enroll in the \$1,000 Checking and Savings Offer by visiting a Citibank branch. Enrollment and participation in this promotion does not guarantee eligibility.

**Important Tax Information:** The bonus will be reported to the IRS as interest, 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. 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). 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)), and the account holder must not be subject to backup withholding.

APYs are variable and subject to change without notice after the account is opened.

**After enrollment, how do I qualify to earn the Cash Bonus for this checking offer?**

To qualify to earn the Cash Bonus, you must enroll in this promotion. See "If I am eligible, how do I enroll in this promotion?"

Eligible Customers must open a new consumer regular checking or interest checking account in The Citigold Account Package as first signer ("Eligible Checking Account") and open a new Citi Savings Account as first signer ("Eligible Savings Account") during the Offer Period and complete the following required activities:

Within thirty (30) days of opening the new Eligible Checking Account, make a deposit of \$200,000 or more (in one, or more than one, deposit) in New-to-Citibank funds into 1) the new Eligible Checking Account and/or 2) the new Eligible Savings Account, and maintain a minimum balance of \$200,000 for sixty (60) consecutive calendar days following the date when you made the \$200,000 deposit ("Minimum Balance").

The Minimum Balance may be held in one of the eligible accounts or in a combination of the eligible accounts. For example, a \$200,000 balance in the Eligible Checking Account for sixty (60) days will fulfill the Minimum Balance requirement. In addition, balances of \$100,000 in the Eligible Checking Account and \$100,000 in the Eligible Savings Account for sixty (60) days will also fulfill the Minimum Balance requirement. **If you choose to keep your entire Minimum Balance in one account, however, please note any account which maintains a zero balance for ninety (90) days is subject to closure in Citibank's sole discretion. You will not fulfill offer requirements if one of your eligible accounts is closed at the time the Cash Bonus is paid.**

New-to-Citibank funds are funds not held at Citibank. This offer may be modified or withdrawn at any time without notice. **Speak with a Bank representative for more details.**

**Can I enroll in multiple savings and checking account offers?**

Yes, with the following limitations. The \$1,000 Checking and Savings Offer is a checking account offer. Customers are limited to one checking account offer during the Offer Period. If you enroll in multiple checking account offers during the Offer Period and fulfill multiple checking account offers in the same month, you will be awarded the offer with the highest bonus value. If you enroll in multiple checking account offers during the Offer Period and fulfill multiple checking account offers across different months, you will be awarded the bonus of the first checking offer to qualify. Customers may be enrolled in a Citibank checking offer and savings offer during the same offer period unless expressly prohibited; however, each offer must be funded separately.

The **Citigold Account Package \$1,000 Offer** is not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey. This **Citigold Account Package \$1,000 Offer** 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.