

Citi IPB Consumer Bank – Welcome Promotion - Campaign Terms & Conditions:

1. The 'Welcome Promotion' (hereinafter known as the "Promotion") is applicable to new Citigold and Citigold Private Clients who have not had a relationship with Citi International Personal Bank in London or Jersey, or Citi UK Consumer bank (hereinafter known as "Citi") within 12 months prior to their account opening date.
2. The Promotion will run from May 7th 2018 to December 31st 2018 (hereinafter known as the "Promotion Period").
3. There are two available rewards within the Promotion:
 1. A 'Welcome Reward' subject to meeting the requirements in section 4.
 2. An 'Investment Reward' subject to meeting the requirements in section 5.
4. To qualify for the 'Welcome Reward' you must:
 - 4.1. Successfully open your Citi International Personal Bank London or Jersey account within the Promotion Period; and
 - 4.2. Fund your Citi International Personal Bank account(s) within thirty days of account opening to the minimum balance requirement for a Citigold Relationship (£\$200,000, or currency equivalent) or Citigold Private Client Relationship (\$1,000,000 or currency equivalent) across all of your Citi International Personal Bank accounts (hereinafter known as the "Required Minimum Balance") with monies or assets not currently held or managed by Citi or it's affiliates; and
 - 4.3. Maintain average monthly balance across your Citi International Personal Bank account(s) of at least the Required Minimum Balance for two full calendar months, starting the first calendar day of the month after that in which you fund your account(s) with the Required Minimum Balance.
 - 4.4. Complete an investment risk profiling form within three months of account opening.
5. To qualify for the 'Investment Reward' you must:
 - 5.1. Successfully open your Citigold or Citigold Private Client account within the Promotion Period and satisfy the criteria in section 4 above; and
 - 5.2. Make an advised investment through your Relationship Manager within three months of account opening.
6. Subject to meeting all the requirements outlined in section 4 above you will receive your choice of 'Welcome Reward' as below:

Welcome Reward			
Client Segment	Required Minimum Balance	Choice of either Cash or Avios Reward	
		Cash Reward	Avios Reward
Citigold	\$200,000 or currency equivalent	\$500 or GBP equivalent	50,000 points
Citigold Private Client	\$1,000,000 or currency equivalent	\$1000 or GBP equivalent	100,000 points

7. Subject to meeting all the requirements outlined in section 5 above you will receive your choice of 'Investment Reward' as below:

Investment Reward		
Client Segment	Choice A: Cash amount	Choice B: Avios points
Citigold Clients	\$500 or GBP equivalent	50,000 points
Citigold Private Clients	\$500 or GBP equivalent	50,000 points

8. If you wish to obtain the Avios welcome and/or investment reward, you must enter your British Airways Executive Club membership number online at www.citibank.com/ipb/europe/aviosBA_IPB within two full calendar months of account opening otherwise you will receive the cash reward subject to meeting the criteria in section 4 and if applicable section 5.
9. Cash Rewards will be deposited to your designated Citi account within 30 days of you meeting the qualifying criteria in accordance with section 4 and 5 above.
10. For Avios points rewards, you will need to have a valid British Airways Executive Club membership and provide us with your membership number. Within 30 days of meeting the qualifying criteria in accordance with section 4 and 5 above, you will receive your Avios points into the British Airways Executive Club membership account provided. For missing Avios points queries please contact evouchers@avios.com.
11. Avios points are redeemed in accordance with the British Airways Executive Club terms and conditions which can be found at www.britishairways.com/executive-club/terms-and-conditions.
12. Reward flights and cabin are subject to availability. Taxes, fees and carrier charges apply.
13. Welcome Rewards and Investment Rewards can only be redeemed once per customer.
14. This Promotion may not be used in conjunction with any other offer.
15. With reference to section 4.3, your average monthly balance is the total daily cleared credit balance (calculated at the end of a Banking Day) of all Citi International Personal Bank Cash and Investment Account(s) (including the Sterling equivalent of amounts held in UK based foreign currency accounts) held in your name, including any balances held in a Joint Account where you are the first-named account holder.
16. A Joint account which qualifies in accordance with the requirements stated in Section 4 is only eligible for one 'Welcome Reward' under the promotion.
17. We reserve the right to vary the Terms and Conditions of the Promotion from time to time without prior notice.
18. The Promotion may be terminated without notice at any time.
19. **Important tax information:** Customers are responsible for taxes and consulting a tax advisor. The value of the reward(s) will be reported to the IRS as interest, in the year received, as required by applicable law. Rewards received by U.S. persons will be reported on IRS Form 1099-INT for the year received. To be eligible for the reward, a U.S. person must have a valid Form W-9 on file. If a U.S. person fails to provide a Form W-9, then he/she will be treated as ineligible for the reward or else will be subjected to 24% IRS backup withholding on the total amount of the reward.
20. If you have any questions or would like to make a complaint regarding the Promotion please contact your Relationship Manager or write to us at Citibank UK, Maildrop CGC-10-04 14-59, Level 10 Citigroup Centre, 33 Canada Square, London, E14 5LB.
21. If any provision of these Terms and Conditions is held invalid by any law, rule, order or regulation, or by final determination of a court of competent jurisdiction, such invalidity shall not affect the

enforceability of any other provisions not held to be invalid.

22. The Promotion is governed by English law and is subject to the non-exclusive jurisdiction of the English Courts or any court in the United Kingdom which is able to hear the case. Citibank Europe plc. UK Branch is the organiser of this Promotion and is responsible for its administration and conduct.