

## Citi International Personal Bank – Invite a Friend – Terms and Conditions

1. The following terms and conditions apply to this 'Invite a Friend' Promotion (this "**Promotion**"). The Promotion will run from 00:01 on 14<sup>th</sup> September 2021 to 23:59 on 28<sup>th</sup> February 2022 (the "**Promotion Period**").
2. The Promotion is applicable to all Citigold and Citigold Private Clients who hold an account with Citi International Personal Bank ("**Citi IPB**", "**we**", "**us**") in London and who are:
  - a. aged 18 or over; and
  - b. not employed by Citi IPB or Citi UK Consumer Bank ("**Citi UKC**") or their associated companies as a Relationship Manager, Universal Banker and/or Citiphone Officer.
 Clients who satisfy the criteria set out above are eligible to participate in the Promotion ("**Eligible Client**", "**you**").
3. To be eligible for a reward, the following criteria must be met:
  - a. You must refer a new client (a "**Referee**") to us by either:
    - i. generating a unique link from <http://www.citibank.com/ipb/europe/refer>. This link should be shared with the Referee and the Referee must then start their application by clicking on the unique link; or
    - ii. making a referral through your relationship manager, and
  - b. The Referee must satisfy the criteria set out in paragraph 5.

3.1 Before making a referral under the Promotion, you must obtain the consent of the Referee to be contacted by us.

3.2 By participating in the Promotion, you consent to us using your name in communications between the Referee and us.

4. There are two rewards available within the Promotion. Subject to you meeting all applicable criteria set out in the paragraphs above and below, you may receive:
  - a. a Referrer Reward (see paragraph 5); and
  - b. a Unique Link Bonus Reward (see paragraph 6), (each a "**Reward**" and together the "**Rewards**").
5. To be eligible for a **Referrer Reward** (as set out in Table 1 below), the Referee must:
  - a. successfully open a Citigold or Citigold Private Client account(s) with Citi IPB (either in their sole name or in joint names); and
  - b. fund their account(s) with the minimum balance amounts as set out in Table 1 within six months of the account(s) opening date. For details on how the Referee's balance amount will be calculated, please see paragraph 14 below.
 Referrals which satisfy all applicable criteria set out in the paragraphs above and below are eligible under the Promotion ("**Eligible Referral**").

The amount of Referrer Reward received will differ depending on:

- a. whether the Referee's account(s) have Citigold or Citigold Private Client status; and
- b. the number of Eligible Referrals you make during the Promotion Period.

For the avoidance of doubt, you may make more than one Eligible Referral during the Promotion Period. Where you make more than one Eligible Referral during the Promotion Period, the amount of the Referrer Reward will differ depending on whether this is the first, second or third Eligible Referral you have made.

Table 1 below sets out the 'Choice of Available Rewards' corresponding to whether the Referee's account(s) have Citigold or Citigold Private Client status and whether this is your first, second or third Eligible Referral. Where you make more than three Eligible Referrals during the Promotion Period, the 'Choice of Available Rewards' which applied to your third Eligible Referral in Table 1 will apply.

You may choose **one** Referrer Reward from the 'Choice of Available Rewards' corresponding to the applicable 'Referee Account Criteria' in Table 1 below, which can be selected on the online referral form if you refer the Referee using the unique link set out in paragraph 3(a)(i) above; otherwise you will be contacted by your relationship manager to confirm your choice of Referrer Reward.

**Table 1**

Referrer Reward						
Eligible Referral Criteria	Referee Account Criteria			Choice of Available Rewards		
Number of Eligible Referral(s)	Bank	Client Segment	Minimum balance amount	Cash Reward	Avios Reward	Harrods Reward
1 <sup>st</sup> Eligible Referral	Citi IPB	Citigold	\$200,000 or currency equivalent	\$1,000 or currency equivalent	100,000 points	£1,000 on Harrods Reward Card
2 <sup>nd</sup> Eligible Referral	Citi IPB	Citigold	\$200,000 or currency equivalent	\$1,200 or currency equivalent	120,000 points	£1,200 on Harrods Reward Card
3 <sup>rd</sup> Eligible Referral	Citi IPB	Citigold	\$200,000 or currency equivalent	\$1,400 or currency equivalent	140,000 points	£1,400 on Harrods Reward Card
1 <sup>st</sup> Eligible Referral	Citi IPB	Citigold Private Client	\$1,000,000 or currency equivalent	\$2,000 or currency equivalent	200,000 points	£2,000 on Harrods Reward Card
2 <sup>nd</sup> Eligible Referral	Citi IPB	Citigold Private Client	\$1,000,000 or currency equivalent	\$2,200 or currency equivalent	220,000 points	£2,200 on Harrods Reward Card
3 <sup>rd</sup> Eligible Referral	Citi IPB	Citigold Private Client	\$1,000,000 or currency equivalent	\$2,400 or currency equivalent	240,000 points	£2,400 on Harrods Reward Card

6. If you refer a new client through your Relationship Manager, you are eligible for a Referrer Reward in accordance with Table 1 above. If you refer a new client by generating a unique link at <http://www.citibank.com/ipb/europe/refer>, you are eligible for an additional bonus reward as set out in Table 2 (the “**Unique Link Bonus Reward**”), provided the Referee satisfies the criteria set out in paragraph 5 above.

**Table 2**

Unique Link Bonus Reward					
Referee Account Criteria			Choice of Available Rewards		
Bank	Client Segment	Minimum balance amount	Cash Reward	Avios Reward	Harrods Reward

Citi IPB	Citigold	\$200,000 or currency equivalent	\$200 or currency equivalent	20,000 points	£200 on Harrods Reward Card
Citi IPB	Citigold Private Client	\$1,000,000 or currency equivalent	\$200 or currency equivalent	20,000 points	£200 on Harrods Reward Card

7. You will not receive either the Referrer Reward or the Unique Link Bonus Reward if the Referee does not consent to us disclosing information to you about their account opening and their status as a Citigold Client or Citigold Private Client.
8. Your Referrer Reward and, if applicable, your Unique Link Bonus Reward, will be awarded within 45 days of the Referee meeting the requirements outlined in paragraph 5 above.
9. You will not be eligible to receive either Reward under the Promotion if the Referee you refer has held a Citi IPB or Citi UKC relationship within the twelve months preceding the opening date of their new account(s).
10. You will only receive one Referrer Reward, and one Unique Link Bonus Reward (if applicable), per Referee, irrespective of how many accounts that Referee opens with us.
11. You will only receive one Referrer Reward, and one Unique Link Bonus Reward (if applicable), if two or more Referees open a joint account together. If the account opened by the Referee is a joint account, you will not receive a Reward if you are one of the joint account holders.
12. If you successfully refer a Referee through your Relationship Manager in accordance with paragraph 3(a)(ii) above, your Relationship Manager will ask you to confirm your choice of Referrer Reward.
13. If you successfully refer a Referee by generating a unique link in accordance with paragraph 3(a)(i) above, you will receive the Referrer Reward and Unique Link Bonus Reward that you selected on the online referral form.
14. A Referee's balance amount will be calculated for each Citi IPB account as the average monthly aggregate of the total daily cleared credit balance (calculated at the end of each banking day) of all the relevant Citi savings accounts, current accounts, investments and time deposits (including the USD equivalent of amounts held in UK based foreign currency accounts) held in the Referee's name during the relevant month, including any balances held in a joint account (where the Referee is the first-named account holder on that account), averaged across all banking days in the relevant month.
15. For the purposes of determining the '*currency equivalent*' and '*USD equivalent*' in Tables 1 and 2 above, the applicable exchange rate will be the "Citi IPB" reference exchange rate applicable on that day. Details of the Citi IPB reference exchange rates are available through CitiPhone Banking.
16. Avios Rewards must be 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](http://www.britishairways.com/executive-club/terms-and-conditions). For missing Avios points queries, please contact your Relationship Manager or contact the British Airways Executive Club: [https://www.britishairways.com/travel/contact-executive-club/public/en\\_gb](https://www.britishairways.com/travel/contact-executive-club/public/en_gb). Reward flights and cabin upgrades are subject to availability. Taxes, fees and carrier charges apply.
17. The Harrods Reward expires two years after the date of issue and must be redeemed in accordance with the Harrods Rewards Terms and Conditions (available at: [harrods.com/rewards-tcs](http://harrods.com/rewards-tcs)). After this date, any unused amount of your Harrods Reward will be forfeited. If you have a query regarding not receiving the Harrods Reward after electing for it, please contact your Relationship Manager or contact Harrods' Customer Services at: [customer.service@harrods.com](mailto:customer.service@harrods.com).
18. For the avoidance of doubt, employees of Citi IPB, Citi UKC or their associated companies, and their spouses and dependents can be Eligible Clients provided they meet the criteria outlined in paragraph

2 above. Employees of Citi IPB or Citi UKC who are employed as a Relationship Manager, a Universal Banker and/or a Citiphone Officer cannot be Eligible Clients and will not be rewarded for any referrals of Referees in relation to this Promotion.

19. If more than one Eligible Client refers the same Referee and that Referee successfully opens a relationship with us and fulfills the requirements set out in paragraph 5 above, only the Eligible Client who first referred the Referee will be entitled to the Referrer Award (and the Unique Link Bonus Reward, if applicable).
20. We will not be liable for any loss, damage or non-performance arising from this Promotion or the delivery/use of the Reward(s) offered through this Promotion.
21. This Promotion may not be used in conjunction with any other offer.
22. Participation in this Promotion constitutes acceptance of the terms and conditions. If you disagree with the terms and conditions and you wish to opt out of this Promotion, please contact us at your earliest convenience within the Promotion Period by writing to: Citibank UK Limited, PO Box 4012, Swindon, SN4 4JZ.
23. Following a material change in circumstance, we may either vary the terms and conditions of this Promotion from time to time, and/or cancel the Promotion upon providing reasonable notice to Eligible Clients. If we are required to make the change as a result of changes in regulatory requirements, applicable law, codes of practice or the way in which we are regulated, and we are unable to give reasonable notice of the change, we will provide you with notice of the change as early as possible. When serving notice under this paragraph, we will explain why such variation or cancellation was necessary.
24. 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 Limited, Maildrop CGC-10-04 14-59, Level 10 Citigroup Centre, 33 Canada Square, London, E14 5LB.
25. Your data will be collected, stored and processed for the purpose of administering this Promotion and we may provide your personal data to third party providers and/or other service providers solely for the purposes of facilitating and administering this Promotion. Please refer to the Privacy Statement on our website for more information.
26. **Important tax information:** Customers are responsible for taxes and consulting a tax advisor. The value of the Reward (Cash, Avios or Harrods) will be reported to the Internal Revenue Service (“IRS”) as miscellaneous income, in the year received, as required by applicable law. A Reward received by U.S. persons will be reported on IRS Form 1099-MISC 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
27. Non U.S. persons must furnish a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals) or a valid IRS Form W-8BEN-E (Certificate of Beneficial Owner for United States Tax Withholding and Reporting (Entities) in order to participate in this offer.
28. 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 provision of these terms and conditions not held to be invalid.
29. 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.
30. Citibank UK Limited is the promoter of this Promotion. Citibank UK Limited is responsible for the administration and conduct of this Promotion including, without limit, any variation and/or cancellation of the Promotion.

31. Citibank UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm's Financial Services Register number is 805574. Citibank UK Limited is a company limited by shares registered in England and Wales with registered address at Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB, Companies House Registration No. 11283101.