

## Citi Self Invest National Cash Bonus Offer Terms and Conditions

### Who is eligible for the Cash Bonus Offer?

This offer is available to individuals who are 18 years or older, and who fulfill all requirements listed below.

### What do you need to do in order to qualify for the Cash Bonus?

Eligible individuals that meet all of the following requirements will automatically receive a cash bonus:

1. Fund a new or existing Citi Self Invest Account between 11/1/21 – 4/30/22.
2. Fund the Citi Self Invest Account with a minimum of \$10,000 in New-To-Citi funds within the Account Funding Period shown below (see below for definition of “New-To-Citi funds”).
3. Maintain the New-To Citi funds in your Citi Self Invest account through the Maintain Funds deadline shown below based on month of account opening.
4. During the account opening process, allow for eDelivery of statements and confirmations.

### Funding and Maintenance Requirements:

| Month of account opening or Month when new funds were added to existing account | Account Funding Period     | Maintain Funds  | Cash Bonus Credited to Account |
|---|----------------------------|-----------------|--------------------------------|
| November 2021   | Between 11/1/21 - 12/31/21 | Through 1/31/22 | By 4/30/22                     |
| December 2021   | Between 12/1/21 - 1/31/22  | Through 2/28/22 | By 5/31/22                     |
| January 2022  | Between 1/1/21 - 2/28/22   | Through 3/31/22 | By 6/30/22                     |
| February 2022   | Between 2/1/22 - 3/31/22   | Through 4/30/22 | By 7/31/22                     |
| March 2022  | Between 3/1/22 - 4/30/22   | Through 5/31/22 | By 8/31/22                     |

### Cash Bonus Amount:

| New-To-Citi Funding  | Cash Bonus |
|----------------------|------------|
| \$10,000 – \$49,999  | \$100      |
| \$50,000 – \$199,999 | \$200      |
| \$200,000 or more    | \$500      |

The cash bonus will be credited to your Citi Self Invest account by the deadline shown above for customers who have met the qualifying requirements stated above. At the time the Cash Bonus is credited to that account, the Citi Self Invest account must be open and in good standing.

### What are New-to-Citi Funds?

New-to-Citi Funds are cash that must come from an external, non-Citi, source through a standard transfer method (e.g., a standard Transfer of Assets form, check, electronic funds transfer, ADM deposit). New-to-Citi Funds are: 1) funds deposited from external accounts or payees other than Citibank, N.A. and its affiliates and 2) must be deposited using domestic ACH transfer, Direct Deposit, checks drawn on banks other than Citibank, N.A. wire transfer, trustee to trustee transfer, or ACAT securities transfers. Citi employees’ compensation payments may also qualify. Cash deposits, Citi Global Transfers, international ACH transfers, and person-to-person transfer services such as Apple Pay, PayPal®, Venmo, and

Zelle<sup>®</sup>, do not qualify as New-to-Citi Funds. New-To-Citi Funds may be deposited into a Citibank checking or savings account up to 30 days prior to the start of the Account Funding Period and then be transferred to the new Citi Self Invest account during the Account Funding Period. However, transfers of existing funds from a Citibank deposit account (i.e. checking and savings) are not considered New-To-Citi funds for the purpose of this promotion. Existing Citi Self Invest accounts must have initial New-to-Citi funds arrive by 3/31/22.

The total funding for purposes of determining whether the bonus will be the level considered under the offer is defined as the total amount of eligible cash received in the account minus withdrawals and transfers out of the account as of the deadline to maintain the funds based on the month of account opening. Distributions, interest, and dividends from investments will not be counted. Market fluctuation will not impact bonus eligibility.

Limit one bonus per individual customer. If multiple accounts are opened or funded by a customer, the offer will apply to the eligible account with the highest balance. Multiple account balances in the name of the same beneficial owner will not be aggregated for purposes of this offer. This offer cannot be combined with any other offer.

For purposes of this offer only, the primary owner of a joint account will be considered the customer. All accounts are subject to approval and applicable terms and fees. Account must be open and in good standing at the time the bonus is credited to receive the bonus.

This promotion is available for those customers who qualify for the offer and who have opened and maintain either a new individual or joint taxable Citi Self Invest account.

**INVESTMENT AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE**

**Important Tax Information for Non-Retirement Accounts: The value of this reward will constitute taxable income. Citigroup Global Markets Inc. will issue an Internal Revenue Service Form 1099-MISC to you if the aggregate amount of miscellaneous income received by you from Citigroup Global Markets Inc. equals or exceeds \$600 during the calendar year.**

This offer is limited to customers who are either citizens or resident aliens of the United States (U.S.) who present a valid Form W-9. Customer is responsible for any applicable taxes.

**Citigroup Inc. and its affiliates do not provide tax or legal advice. To the extent that this material or any attachment concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.**

Terms, conditions and fees for accounts, products, programs and services are subject to change

Citi Self Invest accounts are subject to approval by Citigroup Global Markets Inc.

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