

Key Information about Time Deposits

Summary Box

Account name	Time Deposit
Interest rate (AER)	Rates change daily and depend on the currency, term and amount. The rate is fixed for the term of the Account. For our current Time Deposit rates visit our website www.citibank.co.uk/ipb/timedeposits
Tax Status	Interest is paid net of basic rate income tax on any Time Deposit entered into after 6 April 2012, unless you qualify for gross interest payments, in which case you must notify us and provide us with the appropriate documentation. Interest is paid gross on any Time Deposit over £50,000 (or the currency equivalent at the time of deposit), as long as the term of the deposit is less than 5 years and was entered into before 6 April 2012.
Conditions for bonus payment	No bonus payment applies to this account.
Withdrawal arrangements	No withdrawals are permitted during the term of the account. Early closure is subject to a charge.
Access	This account can be accessed via Citibank Online and your Relationship Manager.

