

Citi IPB Citigold Circle Promotion Terms and Conditions

1. The following terms and conditions apply to the member referral scheme (the "Scheme") between 26th April and 31st December 2018 inclusive (the "Scheme Period").
2. The Scheme is open to all Citigold and Citigold Private Clients, except Senior Public Officials, who hold a current or savings or investment account with the Citi International Personal Bank in London or Jersey, ("Citi", "we", "us") and who are aged 18 and over ("Eligible Client", "you", "your"). We will regard you as a Senior Public Official if we reasonably believe that you, or anyone you are associated with or related to has held, currently holds or is being considered for a position in a public, political or governmental organization or an organization that is owned or funded by the government.
3. Employees of Citi and its associated companies, and their spouses and dependents who hold an account with Citi and who are aged 18 and over, are eligible for the Scheme. Employees of the Citi UK Consumer bank and the Citi International Personal Bank businesses, employed within any of the following roles, are excluded from the Scheme and will not be rewarded for any referrals under the Scheme: Relationship Manager, Universal Banker and/or CitiPhone Officer.
4. You can refer a new client (a "Referee") by contacting your Relationship Manager, or by generating a unique link from <http://www.citibank.com/ipb/europe/refer> which you can then share with the Referee. The Referee may start their application by clicking on the unique link. You must obtain the prior consent of the Referee to being contacted by us before you make a referral and you consent to us using your name in communications between the Referee and us.
5. If you refer a Referee to open a Citigold relationship with us, you will be eligible for a reward if the Referee successfully opens a relationship (sole or joint) and funds their relationship within 3 months of the account opening date with either of the Citigold or Citigold Private Client minimum balance amounts defined in Table 5.1 which can be spread amongst their current, savings and investment accounts. The choice of rewards is shown below:

Table 5.1: International Personal Bank Referrer Reward			
	Minimum required referrer balance	Choice A: Cash amount	Choice B: Avios points
Citigold Private Client	\$1,000,000 or currency equivalent	\$2000 or GBP equivalent	200,000 points
Citigold	\$200,000 or currency equivalent	\$1000 or GBP equivalent	100,000 points

6. If you refer a Referee to open a Citigold Current Account with us by generating a unique link at <http://www.citibank.com/ipb/europe/refer>, you will be eligible for a once redeemable bonus reward if the Referee successfully opens a Citigold Current Account (sole or joint) and funds their relationship with either of the Citigold or Citigold Private Client minimum balance amounts defined in Table 5.1 within 3 months of the account opening date (see clause 5 above). The once redeemable bonus reward for using the link above, and generating a unique link for the referee, is shown below in Table 6.1.

Table 6.1: International Personal Bank Bonus Reward		
	Choice A: Cash amount	Choice B: Avios points
Citigold Private Client Referee	\$200 or GBP equivalent	20,000 points
Citigold Referee	\$200 or GBP equivalent	20,000 points

7. You will not receive a Referrer Bonus Reward if the Referee does not successfully open a Citi International Personal Bank Account and in accordance with clause 5 above does not fund their relationship within 3 months of the account opening date with the minimum required balances for Citigold (\$200,000 or currency equivalent) or Citigold Private Client (\$1,000,000 or currency equivalent), which can be spread amongst their current, savings and investment accounts.

8. You will not receive either the Referrer or Bonus Reward if the Referee does not consent to the disclosure of information to you which relates to the fact of their account opening and their qualified status as either a Citigold or Citigold Private Client.

9. If you refer a Referee to open a Citi UK Consumer bank account with us, the UK Consumer Citigold Circle Terms and Conditions will apply instead of these terms and conditions and the funding requirements and award amounts will be different. If you do not already have a copy of the UK Consumer Citigold Circle Terms and Conditions please find the copy here: <https://www.citibank.co.uk/personal/mgm.do>

10. If you refer a new client online and your referral is successful in accordance with clause 5, you will be given the reward that you selected on the online referral form. You will receive your reward within 45 days of meeting the qualifying criteria.

11. If you refer a new client through your Relationship Manager and your referral is successful in accordance with clause 5, you will be contacted by your Relationship Manager to discuss your choice of reward. You will receive your reward within 45 days of us receiving your choice of reward.

12. 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

13. 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.

14. Reward flights and cabin upgrades are subject to availability. Taxes, fees and carrier charges apply.

15. You will not be eligible to receive a reward under the Scheme if the new client who you refer has held an account with Citi International Personal Bank or Citi UK Consumer bank within the twelve months preceding the date on which their new account is opened.

16. You will only receive one reward per Referee irrespective of how many accounts that Referee opens with us.

17. You will only receive one reward 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.

18. If more than one Eligible Client refers the same Referee who successfully opens an account with us and fulfills the requirements set out above, the Eligible Client who submitted their referral first will be entitled to the reward.

19. We will not be liable for any loss, damage or non-performance arising from the delivery or use of the Avios points offered in this scheme.

20. If you have any questions or would like to make a complaint regarding the Scheme 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. We reserve the right to vary the Terms and Conditions of the Scheme from time to time without prior notice and the Scheme may be terminated without notice at any time.

22. 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.

23. This Scheme 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.

24. Citibank Europe plc UK Branch is the organizer of this Scheme and is responsible for its administration and conduct.

25. Important tax information: The aggregate value of the Reward Amount and/or Bonus Offer Reward Amount received by a U.S. person will be reported to the IRS as income in the year received, as required by applicable law. Rewards received by U.S. persons will be reported on IRS Form 1099-MISC for the year received. Customers are responsible for taxes and consulting a tax advisor. To be eligible for the Reward Amount and/or Bonus Offer Reward Amount, 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 Amount or else will be subjected to 24% IRS backup withholding on the total amount of the Reward Amount.