

# Terms and Conditions

Effective from 20 March 2010

### Introduction

1. These product specific terms and conditions incorporate our General Terms and Conditions. Where there is a conflict between these terms and conditions and the General Terms and Conditions, these terms and conditions will prevail.
2. You must have opened a Cash Account with us in the same currency as your Citi Global Saver Account (the "Account") before you open your Account.
3. The Account is available in three currencies GBP, EUR and USD. You may open up to a maximum of five Accounts, in any combination of the three available currencies.

### Funding your Account and minimum and maximum deposits

4. The minimum amount you may initially deposit into your Account is GBP 20,000, EUR 20,000 or USD 25,000 and there is no maximum balance on the Account.
5. If you have chosen to set-up a standing order to make regular monthly, quarterly or semi annual deposits into your Account, the minimum deposit Amount for a standing order is USD 500 or currency equivalent.

### Transactions on your Account

6. The Account may not be used for transactional purposes. This means, for example, that you will not be able to do any of the following transactions directly from your Account:
  - (a) set up direct debits or standing orders
  - (b) make withdrawals at ATMs
  - (c) fund your investments or existing or new Time Deposits
  - (d) transfer funds to any account you may hold with any third party.
7. You may transfer any or all of your available balance from your Account to any same named Current Account and/or Cash Account you have with us. Transfers to an account in a different currency will be carried out at our prevailing exchange rate.

### Interest

8. We will not pay interest on the entire balance for any calendar month during which you have withdrawn funds from the Account.
9. Interest rates are variable and you should contact your Relationship Manager or visit our website [www.ipb.citi.com](http://www.ipb.citi.com) for current rates. The Account balance will determine the rate of interest payable and we will automatically alter the rate payable when the balance in the Account exceeds or falls below certain specified limits. The advertised interest rate will apply to the total balance of the Account, provided that the balance remains at or above the minimum balance advertised for the interest rate tier.
10. Interest is accrued on a daily basis and credited monthly to your Account. The interest rate will be based on the customer balance/tiers. If you have your Account with Citibank, N.A. Jersey Branch, you may choose to have interest paid to either the Account or your Current Account. Please contact your Relationship Manager to discuss which account you would like your interest credited to or change your nominated account.

### Closing or cancelling your Account

11. You may close your Account at any time without giving any reason. You also have 14 days from the date that it was opened within which to cancel. We will not pay you any interest if you choose to cancel your Account. You may tell us you wish to cancel your Account either in writing or via telephone to your Relationship Manager. If you notify us in writing you must make sure that your request to cancel reaches us within 14 days of opening your Account.

### General

12. This document does not constitute an invitation to buy or an offer to sell securities or make deposits to any person or body to whom it is unlawful to make such an invitation or offer in such jurisdiction. It is your responsibility to determine if this account is suitable for you in your particular circumstances and to make declarations to the appropriate tax or other authorities.
13. We reserve the right to withdraw the Citi Global Saver at any time. We will give you at least 60 days' notice before we do so.

Citibank N.A., London Branch is authorised and regulated by the Office of the Comptroller of the Currency (USA) and authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number with our UK regulators is 124704. Citibank International plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number with our UK regulators is 122342. Citibank N.A., London Branch and Citibank International plc are licensed by the Office of Fair Trading with licence numbers 0001486 and 0482552 respectively to extend credit under the Consumer Credit Act 2006. Citibank N.A., London Branch is registered as a branch in the UK at Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB. Registered number BR001018. Citibank International plc has its registered office at Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB. Registered number 01088249. Citibank N.A., Jersey Branch is regulated by the Jersey Financial Services Commission under the Financial Services (Jersey) Law 1998 for the conduct of investment business and under the Banking Business (Jersey) Law 1991 for the conduct of deposit taking business. Citi International Personal Bank is registered in Jersey as a business name of Citibank N.A. The address of Citibank N.A., Jersey Branch is P.O. Box 104, 38 Esplanade, St Helier, Jersey JE4 8QB. Citibank N.A. is incorporated with limited liability in the USA. Head office: 399 Park Avenue, New York, NY 10043, USA. © Citibank N.A. 2014. CITI, CITI and Arc Design are registered service marks of Citigroup Inc. Calls may be monitored or recorded for training and service quality purposes.