

STAY AHEAD

WITH A CERTIFICATE OF DEPOSIT

Now is a great opportunity to open a Certificate of Deposit. For a limited time¹, earn a higher annual percentage yield (“APY”) with new-to-Citi² funds.

3 Months	2.15% APY With minimum deposit of US\$10,000
7 Months	2.50% APY With minimum deposit of US\$10,000
12 Months	2.75% APY With minimum deposit of US\$10,000

Enjoy peace of mind:

- Certificates of Deposit are insured by the Federal Deposit Insurance Corporation (FDIC)
- Fixed interest rate for the term of your CD.

Speak to your Financial Professional today to open a new Certificate of Deposit.

¹ Campaign offer period: December 3, 2018 through April 30, 2019.

² “New to Citi” means that funds must be transferred from accounts not held at Citibank or at any Citi subsidiary or affiliate.

The promotional interest rate offer will be available ONLY to IPB U.S. clients/prospects in a Global Executive Banking package (GEB and GEB Preferred). New-to-Citi funds must remain in the CD until the maturity date. If the CD is cancelled prior to maturity, the Promotional Interest Rate will expire. If the client opens a new CD with the existing funds from the cancelled CD, the standard interest rate in effect at the time will apply. A penalty will also apply to the CD if the client withdraws the funds before the end of the CD’s term.

Unless Citi receives other instructions, all CDs will renew automatically at maturity for the same term, but at the current interest rate being offered at maturity. There is a 7-calendar-day Grace Period after the Maturity Date. During the Grace Period clients can request to change the term of the CD, additional funds can be deposited, and funds can be withdrawn without paying an early withdrawal penalty. Contact us for more information.

Terms, conditions and fees for accounts, products, programs and services are subject to change. This CD Offer may be modified or withdrawn prior to enrollment at any time without notice.

The products and services mentioned in this document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey. Your eligibility for a particular product and service is subject to a final determination by us. This document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals. Products and services offered by Citi and its affiliates are subject to the applicable local laws and regulations of the jurisdiction where they are booked and offered. Not all accounts, products, and services as well as pricing are available in all jurisdictions or to all customers. Your country of citizenship, domicile, or residence may have laws, rules, and regulations that govern or affect your application for and use of our accounts, products and services, including laws and regulations regarding taxes, exchange and/or capital controls.

