

Citi UK Consumer Bank – GBP Reward Saver (Issue 9) Promotion – Terms and Conditions

1. These terms and conditions apply to the GBP Reward Saver Account (Issue 9) Promotion Rate (the “**Issue 9 Promotion Rate**”). They are additional to and should be read together with the General Terms and Conditions for Citi Current Accounts and Savings Accounts and the Reward Saver Account Specific Terms and Conditions.
2. The Issue 9 Promotion Rate is available to Citigold and Citigold Private Clients who:
 - a) are aged eighteen or over and have a Citigold Current Account with Citi UK Consumer Bank (“**Citi UKC**”); and
 - b) who open their Reward Saver Account using funds which are additional to any funds they have held across any of their accounts with Citi UKC, or its affiliated companies, in the three months preceding the opening of their Reward Saver Account (“**Net New Money**”),

(together, “**Eligible Clients**”, “**you**”).
3. The Reward Saver Account is available to open between 00:01 on 19 February 2019 and 23:59 on 31 March 2019 and the Net New Money with which it is opened must be denominated in GBP.
4. Eligible Clients can only open one Reward Saver Account, either in sole or joint names.
5. To open a Reward Saver Account, please contact your Relationship Manager.
6. We pay interest on the cleared credit balance for balances up to and including £1,000,000. No interest is payable on balances that exceed this amount.
7. If during any calendar month, you make a withdrawal from your Reward Saver Account (other than if you close the account and withdraw the full balance), no interest will be payable for that month.
8. Interest will be applied to your Reward Saver Account and compounded on a monthly basis, in arrears, on the last Banking Day of each calendar month. We will not be able to accommodate requests that this takes place on a different date.
9. Subject to meeting all the requirements of these terms and conditions, your Reward Saver Account will earn a total rate of 0.75% gross p.a. for six months/0.43% AER. This includes a fixed six month bonus rate of 0.65% gross p.a. and a standard variable rate of 0.10% gross p.a./AER.
10. At the end of six months, your Reward Saver Account rate will revert back to the standard variable rate which is currently 0.10% gross p.a./AER. The interest rates set out in these terms and conditions are correct as at 15 February 2019.
11. “**AER**” stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. “**Gross rate**” is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

12. Following a material change in circumstances, Citi reserves the right to vary these terms and conditions from time to time upon reasonable prior notice. As a last resort, Citi reserves the right to withdraw or cancel the Promotion at any time upon reasonable notice.
13. If you have any questions or would like to make a complaint regarding the Promotion 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.
14. 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 provisions not held to be invalid.
15. These terms and conditions are governed by English law and are subject to the non-exclusive jurisdiction of the English Courts or any court in the United Kingdom which is able to hear the case. Citibank Europe plc, UK Branch is the organiser of this Promotion and is responsible for its administration and conduct.