

Staff Account Specific Terms and Conditions

Effective from 16 February 2024

This document contains additional terms and conditions for the current and saving accounts that Citibank UK Limited offers its employees.

These are additional to and should be read together with the General Terms and Conditions for Citi Current Accounts and Savings Accounts and the Citi Account Specific Terms and Conditions.

If there is inconsistency between them, these Staff Account Specific Terms and Conditions override the General Terms and Conditions for Citi Current Accounts and Savings Accounts and the Citi Account Specific Terms and Conditions, to the extent of the inconsistency.

Citigold Staff Current Account

1. Conditions

- 1.1 These Citigold Staff Current Account Specific Terms and Conditions apply to the Citigold Staff Current Account. They are additional to and should be read together with the General Terms and Conditions for Citi Current Accounts and Savings Accounts. If there is any inconsistency between them, these Citi Staff Current Account Specific Terms and Conditions override the General Terms and Conditions for Citi Current Accounts and Savings Accounts to the extent of the inconsistency.
- 1.2 “**Account**”, when used in these Citigold Staff Current Account Specific Terms and Conditions, means the Citigold Staff Current Account.
- 1.3 “**Staff Rates and Charges**” means the leaflet, available upon request, which sets out the interest rates and charges applicable from time to time to Citi staff accounts.
- 1.4 The first-named Account Holder must be a current permanent employee, based in the UK, of one of our Group Companies.
- 1.5 Upon termination of your employment with Citi (however so terminated), Citi will close this Account and transfer you to a Citigold Current Account in accordance with our General Terms and Conditions for Citi Current Accounts and Savings Accounts.
- 1.6 This account is available subject to eligibility criteria that we may determine from time to time.

2. Interest and Charges

Details of the rates and charges applicable to this Account from time to time are set out in the Staff Rates and Charges.

3. Daily Withdrawals

- 3.1 You may make cash withdrawals from certain ATMs displaying the Card Scheme/LINK logo, subject to:
 - (a) any limit on daily cash withdrawals set out in the Staff Rates and Charges;
 - (b) the individual machine limit;
 - (c) your Available Balance; and
 - (d) specific limits determined and notified to you by Citi from time to time.
- 3.2 Any limit on daily cash withdrawals from ATMs set out in the Staff Rates and Charges is an aggregate limit that applies across all the accounts you hold with Citi UK from which you are able to make cash withdrawals at ATMs (i.e. you can only make ATM withdrawals up to the limit regardless of how many accounts you have with Citi UK that permit ATM withdrawals and whether your Available Balance in those accounts is greater than the limit).

4. Travel Insurance

Full terms and conditions for the Worldwide Annual Holiday Travel Insurance cover are set out in the Worldwide Annual Holiday Travel Insurance Policy document.

5. Citi Debit Card

If you link your Card to this Account, and your card type permits such use, you will be able to use the Card as a Citi Debit Card in respect of this Account.

Citi Staff Current Account

1. Conditions

- 1.1 These Citi Staff Current Account Specific Terms and Conditions apply to the Citi Staff Current Account. They are additional to and should be read together with the General Terms and Conditions for Citi Current Accounts and Savings Accounts. If there is any inconsistency between them, these Citi Staff Current Account Specific Terms and Conditions override the General Terms and Conditions for Citi Current Accounts and Savings Accounts to the extent of the inconsistency.
- 1.2 “**Account**”, when used in these Citi Staff Current Account Specific Terms and Conditions, means the Citi Staff Current Account.
- 1.3 “**Staff Rates and Charges**” means the leaflet, available upon request, which sets out the interest rates and charges applicable from time to time to Citi staff accounts.
- 1.4 The first-named Account Holder must be a current permanent employee, based in the UK, of one of our Group Companies.
- 1.5 Upon termination of your employment with Citi (however so terminated), Citi will close this Account and transfer you to a Citi Access Account in accordance with our General Terms and Conditions for Citi Current Accounts and Savings Accounts.

2. Interest and Charges

Details of the rates and charges applicable to this Account from time to time are set out in the Staff Rates and Charges.

3. Daily Withdrawals

- 3.1 You may make cash withdrawals from certain ATMs displaying the Card Scheme/LINK logo, subject to:
 - (a) any limit on daily cash withdrawals set out in the Staff Rates and Charges;
 - (b) the individual machine limit;
 - (c) your Available Balance; and
 - (d) specific limits determined and notified to you by Citi from time to time.
- 3.2 Any limit on daily cash withdrawals from ATMs set out in the Staff Rates and Charges is an aggregate limit that applies across all the accounts you hold with Citi UK from which you are able to make cash withdrawals at ATMs (i.e. you can only make ATM withdrawals up to the limit regardless of how many accounts you have with Citi UK that permit ATM withdrawals and whether your Available Balance in those accounts is greater than the limit).

4. Citi Debit Card

If you link your Card to this Account, and your card type permits such use, you will be able to use the Card as a Citi Debit Card in respect of this Account.

Citigold Staff and Citi Staff Foreign Currency Deposit Accounts

1. Conditions

- 1.1 These Citigold Staff and Citi Staff Foreign Currency Deposit Account Specific Terms and Conditions apply to all Accounts you may hold as a Citi employee. They are additional to and should be read together with the General Terms and Conditions for Citi Current Accounts and Savings Accounts and the Citi Account Specific Terms and Conditions. If there is any inconsistency between them, these Citigold Staff and Citi Staff Foreign Currency Deposit Account Terms and Conditions override the General Terms and Conditions for Citi Current Accounts and Savings Accounts and the Account Specific Terms and Conditions to the extent of the inconsistency.
- 1.2 “**Account**”, when used in these Citigold Staff and Citi Staff Foreign Currency Deposit Account Specific Terms and Conditions, means any Citigold Staff and Citi Staff Foreign Currency Deposit Accounts.
- 1.3 Where the first-named Account Holder is a current permanent employee, based in the UK, of one of our Group Companies the sections titled “**Monthly Account Fees (fees for maintaining the account)**” in the Account Specific Terms and Conditions for Foreign Currency Deposit Accounts do not apply.
- 1.4 For the avoidance of doubt, those sections will apply in full from the date of termination (however so terminated) of the first-named Account Holder’s permanent employment with one of our Group Companies in the UK.