

# Marketplace Addendum for International Personal Bank U.S.

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## For clients in the:

Citigold® Private Client International Account Package

Citigold® International Account Package

Citi International Personal Account Package

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## Effective November 18, 2021

Welcome to Citibank and thank you for choosing us for your banking needs.

This *Marketplace Addendum* is a supplement to the *Client Manual – Consumer Accounts*. This Addendum incorporates all of the terms, conditions and definitions contained in the *Client Manual – Consumer Accounts*. It also contains additional information about United States based deposit products and services available for the Citigold® Private Client International Account Package, the Citigold® International Account Package and the Citi International Personal Account Package including:

- Additional General Terms – Consumer Use Acknowledgment
- Your Citibank, N.A. Relationship
- Information about Account Packages
- Checking and Savings Accounts
- Interest Accruals and Computation
- Balance Requirements
- Early Withdrawal Penalties
- Overdraft Protection
- Account Opening/Ownership/Maintenance
- Account Transactions
- Account Statements and Notices, Periodic Statements
- Special Circumstances
- Electronic Banking
- Funds Availability
- Fees and Charges
- Contact Information

... and other important information



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Please review this Marketplace Addendum thoroughly and keep it for future reference. If you have any questions or need additional copies, please contact us. See the “Contact Information” section of this Marketplace Addendum.

As a reminder, the Spanish translation of our Agreement is provided as a courtesy to you. English is the controlling language governing your banking relationship with us, and the English version of this Agreement is the governing Agreement. We recommend that you retain both the English and Spanish versions for your records.

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## Additional General Terms Consumer Use Acknowledgment

This is the *Marketplace Addendum* for International Personal Bank U.S. for clients in the Citigold® Private Client International, Citigold® International, and Citi International Personal Account Packages. It provides important information, supplemental and or superseding terms and conditions contained in the *Client Manual – Consumer Accounts* that apply to all your United States based Citibank, N.A. products and services available through your account package. In the event that there are conflicting provisions between this *Marketplace Addendum* and the *Client Manual – Consumer Accounts*, this *Marketplace Addendum* shall govern. Any provision contained in the *Client Manual – Consumer Accounts* which does not conflict with a provision contained in this *Marketplace Addendum* shall be effective for your Citibank, N.A. products and services. You understand that by maintaining a banking relationship with Citibank, N.A. through the Citigold® Private Client International, the Citigold® International or the Citi International Personal Account Packages, you are expressly agreeing that the Citibank, N.A. *Client Manual – Consumer Accounts*, this *Marketplace Addendum* including the fee schedule and any other amendments or disclosures thereto provided to you at any time, all of which are referred to collectively as “Account Disclosures,” are unconditionally binding on you, your heirs, executors, legal representatives and assigns. Please read the Account Disclosures carefully. If you have any questions, please contact us. See the “Contact Information” section of this *Marketplace Addendum*.

This *Marketplace Addendum* also includes terms governing non-commercial entity accounts in the Citigold® Private Client International Account Package.

If you open a CitiBusiness® account, you will receive other specific terms and conditions governing that account.

### Additional Definitions

- For the purpose of this *Marketplace Addendum*:
  - The terms “**you**” and “**your**” refer to either the person(s) who apply(ies) for or maintain(s) an account at Citibank, N.A., through the Citigold® Private Client International, the Citigold® International or the Citi International Personal Account Packages, or their duly authorized representative(s) or agent(s).
  - The terms “**we**,” “**us**,” “**our**,” and “**Citibank**” refer to Citibank N.A. a member of the FDIC servicing Citigold® Private Client International, Citigold® International or Citi International Personal Account Packages.
  - The term “**Customer Service Center**” refers to the customer service unit of Citibank, N.A. dedicated to serving customers in Citigold® Private Client International, Citigold® International and Citi International Personal Account Packages.
  - International Personal Bank U.S. (“**IPB U.S.**”), is a business of Citigroup Inc. (“**Citigroup**”) which provides its clients access to a broad array of products and services available through Citigroup, its bank and non-bank affiliates worldwide (collectively, “**Citi**”). Through IPB U.S. prospects and clients have access to the Citigold® Private Client International, Citigold® International, and Citi International Personal Account Packages.
  - Citi International Financial Services, LLC (“**CIFS**”), member FINRA and SIPC, is a broker-dealer registered with the Securities and Exchange Commission offering brokerage products and services to non-U.S. citizens, residents or non-U.S. entities. CIFS and Citibank are affiliated companies under common control of Citigroup Inc.

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- Citi Personal Investments International (“CPII”) is a business of Citigroup Inc., which provides access to investment products and services offered through Citigroup Global Markets Inc. (“CGMI”), member SIPC.

**INVESTMENT AND INSURANCE PRODUCTS: • NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE**

## Additional Definitions of Types of Accounts

“Consumer accounts” are those accounts maintained by individuals in their own name and used for personal banking activities.

“Non-Commercial Entity Accounts” sometimes referred to as “Entity” accounts, are those accounts in the name of entities maintained by individuals for personal wealth management purposes. The terms and conditions that apply to Consumer accounts vs. Entity accounts may differ. Where this applies, we have indicated such in this *Marketplace Addendum*.

Non-Commercial Entity accounts are not Consumer accounts. Certain consumer protection regulations may not apply to Non-Commercial Entity Accounts.

## All Joint Accounts

With a Joint Account or a Joint Tenants in Common Account, we can act on the instructions of any one or more joint Account Owner(s) whose signature is on file with us. We may, at our discretion, not honor requests, if not legally obligated, to “block” or “freeze” the account given to us by an individual Account Owner. Similarly, we may, at our discretion, not accept instructions from one Account Owner to disregard the instructions provided by another Account Owner, since all Account Owners have full right to dispose of any or all of the account funds. In the event there is a dispute involving any one or more of the Account Owners, it is up to the Account Owners to resolve the dispute amongst themselves. Citibank, N.A. will not make any determination regarding the merits, nor will it adjudicate, such dispute.

**NOTE:** Nothing herein alters Citibank, N.A.’s ability to “block,” “freeze,” “close,” or take any other action with respect to an account in its sole discretion.

### Joint Account – Additional Terms

In this *Marketplace Addendum*, “Joint Accounts” refer to Joint Accounts as described in the *Client Manual – Consumer Accounts*. Unless you specifically choose otherwise, an account in the name of more than one individual will be considered a Joint Account.

### Joint Tenants in Common (JTIC) Accounts

If you select a Joint Tenant in Common Account, each Account Owner while living may act for the other Account Owner(s) and will have full authority to withdraw any amount, request us to act upon his or her instructions, close the account, remove the other Account Owner(s), or take any other action with respect to the account. Each Account Owner understands that Citibank will comply with any writ of attachment, adverse claim, execution, garnishment, tax levy or restraining order, subpoena, warrant or other legal process that we believe to be valid as if this account were a Joint Account. Each of you agrees to hold us harmless from and indemnify us against any losses, causes of actions, damages and expenses arising from or as the result of us having followed the instructions of either (or any) Account Owner.

Each Joint Tenant or Joint Tenants in Common Account Owner agrees that, in the event of the death of the other tenant, the survivor or survivors shall immediately give us written notice thereof, and we may, before or after receiving such notice, take such actions, require such documentation, retain such portion of the account and restrict transactions in the account, as we may deem advisable to protect us against any tax, liability, penalty or loss under any present or future laws or otherwise.

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The estate of either or any Joint Account or Joint Tenants in Common Account Owner who has died shall be liable, and each surviving Tenant shall continue liable, jointly and severally, to us for any net debit balance or loss in said account in any way resulting from the completion of transactions initiated prior to the receipt by us of the written notice of the death of the decedent. Each Account Owner agrees that, in the event of the death of either or any of you, the interest in the account shall be determined as you specified to us without in any manner releasing the decedent's estate from the liability provided for herein.

### **Non-Commercial Entity Accounts**

For entity accounts, you acknowledge that any multiple signature designation by you in any resolution, signature card or other Citibank documentation is a statement of your own internal policy, and not a service offered by us. You agree that Citibank assumes no responsibility for the payment of a check, draft or other item drawn on any account which is honored and bears only a single authorized signature.

We reserve the right to require, at our sole discretion, all authorized signatories to sign for specific transactions.

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# Your Citibank N.A. Relationship through the Citigold® Private Client International, the Citigold® International or the Citi International Personal Account Packages

By applying for or maintaining an account with us, you acknowledge, warrant and agree to the following important statements:

- We conduct business in the United States of America and accept, execute, close and book transactions related to the same in the United States of America. We generally conduct our business on a private basis only. Our accounts, products and services may not have been registered, reviewed or approved by any governmental authority in your country of residence, may not be supervised thereby, and may not be subject to the laws and jurisdiction of your country of residence or of citizenship. Not all of our accounts, products and services 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, rules and regulations regarding taxes, foreign exchange and or capital controls.**
- **You are solely responsible for, and neither WE nor any other affiliated organization has any responsibility for your compliance with any laws, regulations or rules applicable to your use of the services provided by us under these Account Disclosures, including, but not limited to, any laws, regulations or rules in your or any other jurisdiction relating to tax, foreign exchange and/ or capital controls, and for reporting or filing requirements that may apply as a result of your country of citizenship, domicile or residence or taxpaying status.**
- **You currently comply with any such laws, rules and regulations.**
- **Compliance with Tax and Tax Reporting Obligations: You agree to comply with all applicable tax and tax reporting obligations with respect to your business relations and/or account(s) with Citi.**
- **Disclosure of Information by Citigroup and its affiliates ("Citi"):**
  - Internal to Citi and third-party service providers: You agree that Citi may process your personal information and disclose it to any Citi affiliate and, where applicable, third-party service providers engaged by Citi, both foreign and domestic. You acknowledge that the information that Citi processes, discloses, or transfers in connection with your account(s), and with its business relations with you, may include information relating to other persons to the extent permitted by applicable laws, regulations, legal process, courts, regulatory codes of conduct, and guidance and agreements between any regulator or authority ("applicable law"). In relation to such information, you represent and warrant that the relevant persons are aware of and agree to the processing, disclosure, and transfer of their information.
  - U.S. and Local Booking Center (if outside the U.S.) Regulations as Required by Law: You acknowledge that Citi may disclose your personal information, or transfer information and data with respect to your business relations and/or account(s) in Citi's possession, to regulators and governmental authorities, foreign and domestic, where required by either a United States regulator/government authority or by the applicable booking center's regulator/government authority (if outside the U.S.), including disclosure of internal bank records that reflect communications regarding your business relations and/ or account(s), if and to the extent permitted by applicable law.

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- In respect of the above two acknowledgments, “Internal to Citi and third-party service providers” and “U.S. and Local Booking Center Regulations (if outside the U.S.) as Required by Law,” you hereby give your consent to the processing, disclosure, and transfer (electronically or otherwise) by Citi of all information and data with respect to your business relations and/or your account(s). Such consent shall be irrevocable to the extent permitted by applicable law. You expressly release Citi from all applicable statutory or contractual privacy, secrecy, and other confidentiality-related obligations of any kind – including, in particular, data protection, financial privacy, and/or banking secrecy – that would prevent Citi from processing, transferring, and disclosing information and data with respect to your business relations and/or your account(s). You expressly waive any rights you may have under privacy, data protection, and bank secrecy laws, as applicable, to the fullest extent possible.
  - You will inform us promptly if you discover that you may not be in compliance with such laws, rules, or regulations as a result of your use of our products and/or services.
  - To administer or maintain your records, electronic or otherwise, we may maintain or transfer your personal or account information, or a derivative thereof, to a Citigroup entity or vendor in any country which satisfies our strictest standards pertaining to confidentiality, privacy, and information security. You understand that you have no rights to control or direct this aspect of your relationship with Citibank. You further understand that our policy is not to advise or inform you of the maintenance of information in any particular country.
  - You are expressly inquiring and requesting information about the following types of products and services to the extent permitted by all applicable laws: Banking products and services including but not limited to U.S. Dollar and Foreign Currency accounts and products, Citibank® Debit Cards, CitiPhone Banking® and Citibank® Online services, as well as access to brokerage investment<sup>1</sup> products and service available through Citibank, N.A. affiliates or companies in the Citigroup family. Your request is based solely on appropriate financial needs you have, such as your need for product or currency diversification, reduced financial volatility, or enhanced service.

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- You acknowledge that you are aware that the value of one currency may fluctuate versus the value of another. Therefore, there can be a gain or loss when one currency is exchanged for another. By holding deposits in a currency other than the currency of your home country, you accept all risks of any decreases or other fluctuations at any time or times occurring in the value of the currency of your deposit, and all risks of any fluctuations at any time or times occurring in currency exchange rates.

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**Footnotes:**

<sup>1</sup> *Investment products and services are made available through either:*

- *Citi Personal Investments International (“CPII”), a business of Citigroup Inc., which offers securities through Citigroup Global Markets Inc. (“CGMI”), member FINRA and SIPC, an investment advisor and broker-dealer registered with the Securities and Exchange Commission; or*
- *Citi International Financial Services, LLC (“CIFS”), member FINRA and SIPC, and a broker-dealer registered with the Securities and Exchange Commission that offers investment products and services to non-U.S. citizens, residents, or non-U.S. entities.*

*CGMI and CIFS investment accounts are carried by Pershing LLC, member FINRA, NYSE, and SIPC.*

*Insurance is offered by CPII through Citigroup Life Agency LLC (CLA). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746).*

*Citibank N.A., CGMI, CIFS, and CLA are affiliated companies under common control of Citigroup Inc.*



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- Unless you have specifically requested for us not to contact you, you are requesting that we contact you, and are providing us your specific authorization and consent to do so, directly or through an affiliate, through any means or medium we choose (including personally or by mail, telephonic, facsimile or electronic means), to provide you: (i) information about our financial accounts, products and services, including information on global markets and financial developments and information on specific matters concerning your accounts, products, services or transactions, and (ii) application forms and other documents necessary to establish an account relationship, engage in product or service transactions and receive service for your account.
  - You are requesting that we contact you, and are providing us your specific authorization and consent to do so, directly or through an affiliate, through any means or medium we choose (including personally or by mail, telephonic, facsimile or electronic means), for anti-money laundering, anti-terrorist and anti-fraud purposes, among other purposes, to request and receive (i) information from you explaining transactions or attempted transactions in or through your account, and (ii) documents and other information that helps verify explanations we have received. We may block or close your account, in our sole discretion, if we do not receive information on a timely basis that satisfies our request.
  - In the course of our business, we may provide certain of our affiliate's information about you and your accounts and transactions with us, and our affiliates may provide or refer to us information about you. You are requesting and consenting to such a disclosure of information. We and our affiliates will keep your information confidential in accordance with our Privacy Notice. We will disclose such information when required by applicable law.
  - When you provide information for your account package through Citibank N.A., you are providing information to each of the companies in the Citigroup family who offer bank and non-bank products and services.
  - Terms, conditions and fees for accounts, products, programs and services are subject to change.

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# Information about Account Packages

## Choose an Account Package That's Right for You

At Citibank, we are committed to giving our customers superior service and value by providing strategies designed to help meet your individual needs. You can work towards achieving your financial goals and simplify the way you manage your money with one of our account packages to address your current or future needs.

You can keep track of your finances in one place, receive personalized service, and access services you value. Our Citibank account packages can provide you with more benefits when you bank with Citibank and certain of its affiliates. By bringing together your eligible deposits and investments\* through either Citigroup Global Markets Inc. ("CGMI") or Citi International Financial Services, LLC ("CIFS"), you can reduce or even eliminate service fees on some account packages.

There are several ways to bring your accounts together and each package is tailored with specialized pricing to make the most of your resources. Based on your account balances and your service and financial requirements, one of these packages can provide the right solutions for your particular needs:

### The Citigold® Private Client International Account Package

### The Citigold® International Account Package

### The Citi International Personal Account Package

Terms, conditions, and fees for accounts, products, programs, and services are subject to change.

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## The Citigold® Private Client International Account Package

### Package Features

The Citigold® Private Client International Account Package provides you the highest level of international financial solutions designed to help you reach your unique wealth management goals. It is that commitment and client focus, backed by the strength and resources of Citigroup Inc., that continue to distinguish Citigold® Private Client International Account Package as one of the premier account packages of financial services for international clients.

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### Footnotes:

\* *Investment products and services are made available through either:*

- *Citi Personal Investments International ("CPII"), a business of Citigroup Inc., which offers securities through Citigroup Global Markets Inc. ("CGMI"), member FINRA and SIPC, an investment advisor and broker-dealer registered with the Securities and Exchange Commission; or*
- *Citi International Financial Services, LLC ("CIFS"), member FINRA and SIPC, and a broker-dealer registered with the Securities and Exchange Commission that offers investment products and services to non-U.S. citizens, residents, or non-U.S. entities.*

*CGMI and CIFS investment accounts are carried by Pershing LLC, member FINRA, NYSE, and SIPC.*

*Insurance is offered by CPII through Citigroup Life Agency LLC (CLA). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746).*

*Citibank N.A., CGMI, CIFS, and CLA are affiliated companies under common control of Citigroup Inc.*

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As a valued client of Citibank, N.A. through the Citigold® Private Client International Account Package, you have the opportunity to enjoy exclusive benefits, keep track of your finances in one place and conveniently access the services you value.

The Citigold® Private Client International Account Package is a premium account package that gives you access to:

- A team of financial professionals will provide you dedicated and highly personalized support to better serve your financial needs and make available to you Citi's wide variety of financial products and services.
- A wide range of investment products and services and resources to help broaden your financial knowledge.
- Convenient remote access services that allow you to get information from anywhere at any time.
- Exclusive benefits, features and services, including preferred pricing and fees

### **Checking Account Requirement**

For Consumer accounts, your Citigold® Private Client International Account Package must contain a Regular Checking or Interest Checking account. Only one checking account can be included in any Citigold® Private Client International Account Package. Your account package may also include savings, money market accounts or certificates of deposit. For additional information about the various accounts in this package, please see the "Information About Specific Accounts" section.

For Entity accounts, your Citigold® Private Client International Account Package must contain a Regular Checking account. Only one checking account can be included in any Citigold® Private Client International Account Package.

### **Combined Average Monthly Balances for Fees and Charges**

#### ***Linked Accounts***

The combined average monthly balances in the linked accounts within your Citigold® Private Client International Account Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine your combined average monthly balance. Your combined average monthly balance during this period will be used to determine your other fees and charges as described in the "Other Fees and Charges for All Accounts" section of this *Marketplace Addendum*. Balances in the linked accounts listed below will be included to determine your combined average monthly balance.

Consumer accounts are considered a separate relationship from Non-Commercial Entity accounts. Combined balance ranges in a Non-Commercial Entity account will not be included when determining combined balance ranges in a Consumer account and vice versa.

For Consumer accounts, balances in the linked accounts listed below can be included to determine your combined balance range:

Deposits (US Dollars)	Investments <sup>1</sup>
Checking (Non-Interest Regular Checking or Interest Checking) Savings Accounts Money Market Accounts Certificates of Deposit	Investments held in your Linked CGMI Accounts <sup>2</sup> and annuity positions shown on Linked CGMI Account statements <sup>3</sup>  Investments held in your Linked Citi International Financial Services, LLC (CIFS) Accounts <sup>2</sup>

For Entity accounts, balances in the linked accounts listed below can be included to determine your combined balance range:

Deposits (US Dollars)	Investments <sup>1</sup>
Checking (Non-Interest Regular Checking) Money Market Accounts Certificates of Deposit	Investments held in your Linked CGMI Accounts <sup>2</sup>  Investments held in your Linked Citi International Financial Services, LLC (CIFS) Accounts <sup>2</sup>

The following combined average monthly balance ranges have been established for the Citigold® Private Client International Account Package.

Combined Average Monthly Balance Range <sup>4</sup>	Monthly Service Fee <sup>5</sup>	Non-Citibank ATM Fee <sup>6</sup>	Citibank branch or Proprietary Citibank ATM <sup>7</sup>	Per Check Fee
Less than \$1,000,000	\$125.00	None	None	None
\$1,000,000 or more	None	None	None	None

**Footnotes:**

- <sup>1</sup> Made available through Citigroup Global Markets Inc. ("CGMI") or Citi International Financial Services, LLC ("CIFS").
- <sup>2</sup> Reduced by the amount of any outstanding margin loan balance, provided by Pershing LLC. CGMI and CIFS accounts carried by Pershing LLC, Member FINRA, NYSE, SIPC.
- <sup>3</sup> Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.
- <sup>4</sup> Combined average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.
- <sup>5</sup> Uniform Transfers to Minors Accounts (UTMA) will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.
- <sup>6</sup> Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all functions are available at all ATMs.
- <sup>7</sup> Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

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### ***Associated Accounts Linking and Household Linking***

If you linked your Citigold® Private Client International Account Package among Associated Accounts or within a Household, as applicable, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages among the linked Associated Accounts or within the Household (which includes those accounts in your Citigold® Private Client International Account Package) to determine the combined average monthly balance range (“combined Associated Accounts balance” or “combined Household balance”) for purposes of determining your Citigold® Private Client International Account Package monthly service fees. For the calendar months where the combined Associated Accounts or Household balance equals or exceeds the Citigold® Private Client International Account Package requirement for eliminating monthly service fees, you will not be charged a monthly service fee for your Citigold® Private Client International Account Package in your next monthly statement. For additional information about Associated Accounts and Household linking, please refer to the section of this *Marketplace Addendum* titled “Linking Account Packages.”

### ***Fees***

Monthly service fees will be determined by the fee schedule applicable to the governing state of the account to be charged. When owed, monthly service fees will be deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, these fees will be deducted from your money market account (generally, in the order of first money market opened).

Monthly service fees are applied only to accounts with a combined average monthly balance range under the specified limits starting two (2) statement cycles after account opening. Service fees when assessed will appear as a charge on your next statement.

ATM Fees – Citibank will not charge you a fee when you use Citibank ATMs. Fees charged by other institutions for use of their ATMs will be reimbursed. For details, please see “Reimbursement of Other Bank ATM Fees.”

### ***Reimbursement of Other Bank ATM Fees***

Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive reimbursement from Citibank for ATM fees, including those pertaining to international ATM transactions, charged by other banks in any statement period. The reimbursement of other bank ATM fees will appear as a credit on the statement you receive for the next monthly period. We rely upon data we receive from ATM operators to accurately calculate the amount of reimbursements to you. If you are charged a fee for the use of an ATM overseas or if you believe you did not receive a correct reimbursement, please contact us for a full refund.

### ***Overdraft Protection Services***

The Safety Check service is available for the Citigold® Private Client International Account Package. For additional information on Safety Check, please see the “Overdraft Protection” section.

For additional information about the various accounts in this package, please see the section of this *Marketplace Addendum* titled “Information About Specific Accounts.”

## **The Citigold® International Account Package**

### **Package Features**

The Citigold® International Account Package provides you personalized attention and banking benefits designed to help you meet your financial goals. Your Citigold® International Account Package must contain a Regular Checking or Interest Checking account. Only one checking account can be included in any Citigold® International Account Package. It may also include savings, money market and certificate of deposit accounts. For additional information about the various accounts in this package, please refer to the sections of this *Marketplace Addendum* titled “Information about Specific Accounts.”

## Combined Average Monthly Balances for Fees and Charges

### Linked Accounts

The combined average monthly balances in the linked accounts within your Citigold® International Account Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine your combined average monthly balance. Your combined average monthly balance during this period will be used to determine your other fees and charges as described in the “Other Fees and Charges for All Accounts” section of this *Marketplace Addendum*. Balances in the linked accounts listed below will be included to determine your combined average monthly balance.

Deposits (US Dollars)	Investments <sup>8</sup>
Checking (Non-Interest Regular Checking or Interest Checking)	Investments held in your Linked CGMI Accounts <sup>9</sup> and annuity positions shown on Linked CGMI Account statements <sup>10</sup>
Savings Accounts	
Money Market Accounts	Investments held in your Linked Citi International Financial Services, LLC (CIFS) Accounts <sup>9</sup>
Certificates of Deposit	

The following combined average monthly balance ranges have been established for the Citigold® International Account Package. Your combined monthly balance range will be determined by computing an average of your monthly balances for your linked accounts during the prior calendar month.

Combined Average Monthly Balance Range <sup>11</sup>	Monthly Service Fee <sup>12</sup>	Non-Citibank ATM Fee <sup>13</sup>	Citibank branch or Proprietary Citibank ATM <sup>14</sup>	Per Check Fee
Less than \$200,000	\$100.00	None	None	None
\$200,000 or more	None	None	None	None

### Footnotes:

- <sup>8</sup> Made available through Citigroup Global Markets Inc. (“CGMI”) or Citi International Financial Services, LLC (“CIFS”).
- <sup>9</sup> Reduced by the amount of any outstanding margin loan balance provided by Pershing LLC. CGMI and CIFS accounts carried by Pershing LLC, Member FINRA, NYSE, SIPC.
- <sup>10</sup> Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.
- <sup>11</sup> Combined average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.
- <sup>12</sup> Uniform Transfers to Minors Accounts (UTMA) will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.
- <sup>13</sup> Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.
- <sup>14</sup> Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank’s control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

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### ***Associated Accounts Linking and Household Linking***

If you linked your Citigold® International Account Package among Associated Accounts or within a Household, as applicable, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages among the linked Associated Accounts or within the Household (which includes those accounts in your Citigold® International Account Package) to determine the combined average monthly balance range (“combined Associated Accounts balance” or “combined Household balance”) for purposes of determining your Citigold® International Account Package monthly service fees. For the calendar months where the combined Associated Accounts or Household balance equals or exceeds the Citigold® International Account Package requirement for eliminating monthly service fees, you will not be charged a monthly service fee for your Citigold® International Account Package in your next monthly statement. For additional information about Associated Accounts and Household linking, please refer to the section of this *Marketplace Addendum* titled “Linking Account Packages.”

### ***Fees***

Monthly service fees will be determined by the fee schedule applicable to the governing state of the account to be charged. When owed, monthly service fees will be deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, these fees will be deducted from accounts in the order displayed below, depending on the combination of linked components you have in your Citigold® International Account Package:

- Money market account (generally, in the order of first money market account opened); or
- Savings account (generally, if no money market account, in the order of first opened savings account)

Monthly service fees are applied only to accounts with a combined average monthly balance range under the specified limits starting two (2) statement cycles after account opening. Fees assessed will appear as a charge on your next statement.

ATM Fees – Citibank will not charge you a fee when you use Citibank ATMs. Fees charged by other institutions for use of their ATMs will be reimbursed. For details, please see “Reimbursement of Other Bank ATM Fees.”

### ***Reimbursement of Other Bank ATM Fees***

Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive reimbursement from Citibank for ATM fees, including those pertaining to international ATM transactions, charged by other banks in any statement period. The reimbursement of other bank ATM fees will appear as a credit on the statement you receive for the next monthly period. We rely upon data we receive from ATM operators to accurately calculate the amount of reimbursements to you. If you are charged a fee for the use of an ATM overseas or if you believe you did not receive a correct reimbursement, please contact us for a full refund.

### ***Overdraft Protection Services***

The Safety Check service is available for the Citigold® International Account Package. For additional information on Safety Check, please see the “Overdraft Protection” section.

For additional information about the various accounts in this package, please see the section of this *Marketplace Addendum* titled “Information About Specific Accounts.”

## **The Citi International Personal Account Package**

### **Package Features**

The Citi International Personal Account Package is a full service banking package which links all your eligible accounts together for ultimate control and simplicity. Your Citi International Personal Account Package must contain a Regular Checking or Interest Checking account. Only one checking account can be included in any Citi International Personal Account Package. It may also include money market

and certificate of deposit accounts. The Citi International Personal Account Package includes unlimited check writing and ATM transactions with no non-Citibank ATM fee when you meet minimum balance requirements. For additional information about the various accounts in this package, see the sections of this *Marketplace Addendum* titled "Information about Specific Accounts."

**Notice of Restricted Availability**

You are eligible to open a new account in the Citi International Personal Account Package if you are an existing account owner in a Citi International Personal Account Package, a Citigold® International Account Package, a Citigold® Private Client International Account Package, a Citi Global Executive Preferred Account Package<sup>15</sup>, or a Citi Global Executive Account Package<sup>15</sup>, and established your account package prior to May 9, 2019.

**Combined Average Monthly Balances for Fees and Charges**

**Linked Accounts**

The combined average monthly balances in the linked accounts within your Citi International Personal Account Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine whether or not you will be charged monthly service fees, non-Citibank ATM fees, or per check fees for the statement period. Any fees will appear as a charge on your next monthly statement. With a minimum combined average monthly balance in your Citi International Personal Account Package, your monthly service fees, non-Citibank ATM fees, and per check fees will be waived. Balances in the linked accounts listed below will be included to determine your combined average monthly balance.

<b>Deposits (US Dollars)</b>	<b>Investments<sup>16</sup></b>
Checking (Non-Interest Regular Checking or Interest Checking)	Investments held in your Linked CGMI Accounts <sup>17</sup> and annuity positions shown on Linked CGMI Account statements <sup>18</sup>
Day-to-Day Savings	
Money Market Accounts	Investments held in your Linked Citi International Financial Services, LLC (CIFS) Accounts <sup>17</sup>
Certificates of Deposit	

**Footnotes:**

<sup>15</sup> Refer to the *Marketplace Addendum for Global Executive Banking customers*, available under "Marketplace Addendum by Account Package" online at [ipbus.citi.com](http://ipbus.citi.com) or by contacting CitiPhone Banking. See the "Contact Information" section of this *Marketplace Addendum*.

<sup>16</sup> Made available through Citigroup Global Markets Inc. ("CGMI") or Citi International Financial Services, LLC ("CIFS").

<sup>17</sup> Reduced by the amount of any outstanding margin loan balance provided by Pershing LLC. CGMI and CIFS accounts carried by Pershing LLC, Member FINRA, NYSE, SIPC.

<sup>18</sup> Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.



The following combined average monthly balance ranges have been established for the Citi International Personal Account Package.

Combined Average Monthly Balance Range <sup>19</sup>	Monthly Service Fee <sup>20</sup>	Non-Citibank ATM Fee <sup>21</sup>	Citibank branch or Proprietary Citibank ATM <sup>22</sup>	Per Check Fee
Less than \$50,000	\$50.00	\$1.50 per withdrawal	None	\$0.50
\$50,000 or more	None	None	None	None

**Associated Accounts Linking and Household Linking**

If you linked your Citi International Personal Account Package among Associated Accounts or within a Household, as applicable, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages among the linked Associated Accounts or within the Household (which includes those accounts in your Citi International Personal Account Package) to determine the combined average monthly balance range (“combined Associated Accounts balance” or “combined Household balance”) for purposes of determining your Citi International Personal Account Package monthly service fees, non-Citibank ATM fees, or per check fees. For the calendar months where the combined Associated Accounts or Household balance equals or exceeds the Citi International Personal Account Package requirement for eliminating monthly service fees, non-Citibank ATM fees, or per check fees you will not be charged these fees for your Citi International Personal Account Package in your next monthly statement. For additional information about Associated Accounts and household linking, please refer to the section of this *Marketplace Addendum* titled “Linking Account Packages.”

**Footnotes:**

<sup>19</sup> Combined average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

<sup>20</sup> Uniform Transfers to Minors Accounts (UTMA) will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers. Monthly service fee may be described as Fee- Service Charge on your bank statement.

<sup>21</sup> Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

<sup>22</sup> Fees charged to you by other institutions for your transactions on non-Citibank ATMs are beyond Citibank’s control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

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### **Fees**

Monthly service fees, non-Citibank ATM fees and per check fees will be determined by the fee schedule applicable to the governing state of the account to be charged. When owed, these fees will be deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, these fees will be deducted from the accounts in the order displayed below, depending on the combination of linked components you have in your Citi International Personal Account Package:

- Money market account (generally, in the order of first money market account opened); or
- Savings account (generally, if no money market account, in the order of first opened savings account)

Monthly service fees, non-Citibank ATM fees, or per check fees are applied only to accounts with a combined average monthly balance range under the specified limits starting two (2) statement cycles after the account opening. Fees assessed will appear as a charge on our next statement.

### **Overdraft Protection Services**

The Safety Check service is available for the Citi International Personal Account Package. For additional information on Safety Check, please see the "Overdraft Protection" section.

For additional information about the various accounts in this package, please see the section of this *Marketplace Addendum* titled "Information About Specific Accounts."

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## Information About Specific Accounts

This section of the Marketplace Addendum describes the features of the following accounts that are available:

- Regular Checking
- Interest Checking
- Citibank® Savings Plus Account
- Citi® Accelerate Savings Account
- Certificates of Deposit

### Regular Checking

#### Account Features

Regular Checking is a non-interest bearing account available in all account packages.

#### Fees

There is no separate monthly service fee for a Regular Checking account. When a Regular Checking account is opened, it must be in a package and is subject to the applicable monthly service, non-Citibank ATM fees and per check fees of the applicable account package as disclosed in the “Information About Account Packages” section of this Addendum.

### Interest Checking

#### Account Features

Interest Checking is an interest bearing account available in all account packages.

Interest Checking is not available for Entity accounts.

#### Interest Rates

The interest rates for Interest Checking are variable, determined by Citibank at its sole discretion, and can change at any time.

For current interest rates and Annual Percentage Yields, please contact us. See the “Contact Information” section of this *Marketplace Addendum*.

#### When Interest Begins To Accrue

Money deposited to this account at a teller or a Proprietary Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Proprietary Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please refer to the *Client Manual – Consumer Accounts* for definition of “Business Day”).

#### Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on interest Checking accounts. The daily balance method applies a daily periodic rate to the full amount of principal in the account each day. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

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The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

#### **Interest Compounding and Crediting**

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

#### **Interest Adjustments**

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

#### **Interest on Closed Accounts**

No interest is paid on the account for the monthly period in which the account is closed.

#### **Fees**

There is no separate monthly service fee for an Interest Checking account. When an Interest Checking account is opened, it must be in an account package and is subject to the applicable monthly service fees, non-Citibank ATM fees and per check fees of the applicable account package as disclosed in the "Information About Account Packages" section of this *Marketplace Addendum*.

### **Citibank® Savings Plus Account**

#### **Account Features**

Your Citibank® Savings Plus Account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. The Citibank® Savings Plus Account can be opened in or linked to any account package.

#### **Check Writing**

The Citibank® Savings Plus Account offers check writing in all packages.

#### **Minimum Opening Deposit**

There is a minimum opening deposit of \$100 required to open the Citibank® Savings Plus Account. We reserve the right to close the account if the account balance falls below the minimum balance.

#### **Interest Rates**

The interest rates for the Citibank® Savings Plus Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please contact us. See the "Contact Information" section of this *Marketplace Addendum*.

#### **When Interest Begins To Accrue**

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please refer to the *Client Manual – Consumer Accounts* for definition of "Business Day").

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## Fees

There is no separate monthly service fee for the Citibank® Savings Plus Account. When a Citibank® Savings Plus Account is opened, it must be in a package and is subject to the applicable monthly service fees, non-Citibank ATM fees and per check fee of the applicable account package as disclosed in the “Information About Account Packages” section of this *Marketplace Addendum*.

## Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citibank® Savings Plus Accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

## Account Balance Ranges for Rate Calculations

\$0 - \$24,999.99  
\$25,000 - \$49,999.99  
\$50,000 - \$99,999.99  
\$100,000 - \$249,999.99  
\$250,000 - \$499,999.99  
\$500,000 - \$999,999.99  
\$1,000,000 - \$4,999,999.99  
\$5,000,000 and above

Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential/Home (not Mailing) Address, Rate Region, Account Balance, Account Package Type.

Please refer to the rate sheet for additional rate information.

## Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

## Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

## Linking

The balances in other Citibank accounts that are linked to the Citibank® Savings Plus Account will not be included in the daily balance calculation for the Citibank® Savings Plus Account. The balance in the Citibank® Savings Plus Account may be linked to contribute to the minimum combined average monthly balance requirements of eligible Citibank account packages.

## Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

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## Citi® Accelerate Savings Account

### Account Features

The Citi® Accelerate Savings account gives you the ability to earn short-term market rates in an FDIC insured account. It also provides the convenience of account access through ATMs, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. There is no minimum opening deposit required to open a Citi® Accelerate Savings Account. The Citi® Accelerate Savings Account can be opened in or linked to any account package.

The Citi® Accelerate Savings account does not offer check writing. Any check transactions on a Citi® Accelerate Savings Account that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction, will not be honored.

### Interest Rates

The interest rates for the Citi® Accelerate Savings Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please contact us. See the "Contact Information" section of this *Marketplace Addendum*.

### When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received (Please see the *Client Manual – Consumer Accounts* for definition of "Business Day").

### Fees

There is no separate monthly service fee for the Citi® Accelerate Savings Account. When a Citi® Accelerate Savings Account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the "Information About Account Packages" section of this *Marketplace Addendum*.

### Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citi® Accelerate Savings Accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account. The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

### Account Balance Ranges for Interest Rate Calculations

\$0 - \$24,999.99  
\$25,000 - \$49,999.99  
\$50,000 - \$99,999.99  
\$100,000 - \$249,999.99  
\$250,000 - \$499,999.99  
\$500,000 - \$999,999.99  
\$1,000,000 - \$4,999,999.99  
\$5,000,000 and above

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The same rate may be assigned to more than one balance range. We may offer different rates for the Citi® Accelerate Savings Account depending on your account package and if that account package contains a linked checking account.

Please refer to the rate sheet for additional rate information.

### **Interest Compounding and Crediting**

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

### **Interest Adjustments**

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

### **Linking**

The balances in other Citibank accounts that are linked to the Citi® Accelerate Savings Account will not be included in the average balance calculation for the Citi® Accelerate Savings Account. The balance in the Citi® Accelerate Savings Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

### **Interest on Closed Accounts**

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

## **Certificates of Deposit**

### **Account Features**

Citibank offers Certificates of Deposit (CD) denominated in U.S. Dollars as described below:

- 1 and 2-month CDs with monthly interest
- 3, 4, 5, 6, 7, 8, 9, 10, and 11-month CDs with monthly interest or interest at maturity
- 1-year CD with monthly interest or interest at maturity
- 13, 14, 15, 18, and 30-month CDs, and 2 year, 3 year, 4 year, and 5-year CDs with monthly interest
- Step Up CD – 30-month CD with monthly interest
- No Penalty CD – 12-month CD with monthly interest

All of our certificates are time deposits. With a time deposit, you agree to leave your funds in the account for a specific period, called the term. The last day of the term is called the Maturity Date. The Maturity Date is the first day on which you may withdraw funds without paying an early withdrawal penalty, explained below.

To open any of our Certificates of Deposit, we require you to have or open a linked checking account, money market account or savings account in your account package. You may not open a Certificate of Deposit as a standalone account without linking it to your account package.

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### **Minimum Opening Deposit**

The minimum balance required to open a Certificate of Deposit account is \$500. We may offer promotional CD terms and rates, from time to time, which may require a different account opening balance. No additional deposits are permitted during the term of the account. We reserve the right to close the account if the account balance falls below the minimum balance requirement. Certificate of Deposit accounts that maintain a zero balance will automatically close after 20 days.

### **Step Up CD**

A Step Up CD is only available for a 30-month term. Upon Maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the 7-calendar-day Grace Period or the CD rate or term is no longer offered. The 7-calendar-day Grace Period starts the day after your Maturity Date during which you can make changes, deposits or withdrawals from your CD. You cannot renew an existing Step Up CD to a new Step Up CD. If you make changes to the CD term, change the CD product type, make a deposit or make a withdrawal before the end of the Grace Period, the Grace Period will end on that day and a new opening date and Maturity Date will apply, after which any changes made before the new Maturity Date will incur a penalty. A 30-month CD will renew at the interest rate and APY in effect on the Maturity Date, except that your renewed CD will not be a Step Up CD and will not have the step up feature. If the term of your maturing CD is no longer offered, your CD may be renewed at the next greater term.

### **No Penalty CD**

A No Penalty CD is only available for a 12-month term. With a No Penalty CD, you may withdraw your full balance and interest at any time without incurring any penalty fees after the first six (6) calendar days you make the minimum deposit into your new CD account and your Qualifying Deposit has been fully collected. Withdrawals made before the stated period will result in an early withdrawal penalty. Partial withdrawals are not permitted. Upon Maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the 7-calendar-day Grace Period, or the CD rate or term is no longer offered. The 7-calendar-day Grace Period starts the day after your Maturity Date during which you can make changes, deposits or withdrawals from your CD (the "Grace Period"). You cannot renew an existing No Penalty CD to a new No Penalty CD. If you make changes to the CD term, change the CD product type, make a deposit, or make a withdrawal before the end of the Grace Period, the Grace Period will end on that day and a new opening date and Maturity Date will apply, after which any changes made before the new Maturity Date will incur a penalty (except for a new No Penalty CD that allows full withdrawals six (6) calendar days after deposit). A 12-month CD will renew at the interest rate and APY in effect on the Maturity Date, except that your renewed CD will not have the no penalty feature. If the term of your maturing CD is no longer offered, your CD may be renewed at the next greater term.

### **Rate Information**

Except for Step Up CDs, the interest rate and Annual Percentage Yield (APY) for all new and renewing CDs are fixed for the term of the CD. During the term of a new Step Up CD, the Composite APY is based on a fixed initial interest rate for the first ten-month period and increased interest rates for the second and third succeeding ten-month periods. For a new CD, the interest rate and APY are based on the balance you deposit into the CD as disclosed on the applicable rate sheet delivered when your CD is opened.

For a renewing CD, the interest rate and APY will be based on the rates in effect for the governing state of your CD, product type, and account balance on the date your CD renews, except that a renewing Step Up CD and No Penalty CD will not renew with the step up feature or no penalty feature, respectively. One rate may be assigned to a CD regardless of the balance in the CD. We may offer different rates for CDs depending upon which Citibank account package contains the CD. Please see the applicable rate sheet for details. The renewal term begins on the date of CD Maturity. If you change the term of the CD during the Grace Period, the rate for the renewal term will be determined based on the rate sheet in effect on the date of CD renewal.



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### Interest Rate Determination

Citibank uses the daily balance method to calculate the interest on CDs. This method applies a daily periodic rate to the balance in the account each day. Interest is compounded daily starting on the Business Day when the account is opened, and is credited monthly (except on CDs with the interest-at-Maturity feature, where interest is credited to the account on the Maturity Date). All CDs are offered with a monthly interest feature. CDs with terms between 3 months and 12 months are also available with an interest-at-Maturity feature. Interest is computed on a 365-day year for the actual number of days your money is on deposit. Interest may be computed using a 366-day year for leap years. Interest is credited to your account after the close of business on the last Business Day of the month for all CDs. Interest is paid up to but not including the Maturity Date. If you open your CD, or if your CD renews, during the last week of any month, interest from the date opened/renewed to the end of the month may be included in the interest payment for the first full month after the CD is opened or renewed.

### When Interest Begins To Accrue

Interest begins to accrue on the Business Day you open your account or on the day your CD renews (Please see the *Client Manual – Consumer Accounts* for definition of “Business Day.”)

### Early Withdrawal Penalties

Except for a No Penalty CD, when you open a Certificate of Deposit, you agree to keep the principal on deposit with Citibank for the term you have selected. Citibank will impose a substantial penalty if you withdraw any principal before the Maturity Date. It may be necessary to deduct all or a portion of the penalty from the principal amount of the deposit. Except for a No Penalty CD, you may withdraw interest from your CD at any time during the term after it has been credited without an early withdrawal penalty.

The early withdrawal penalty based on the term of the CD will be assessed according to the chart below:

CD Term	Penalty
1 month or less:	30 days of simple interest
More than 1 month up to 2 months:	60 days of simple interest
More than 2 months up to 1 year: <sup>1</sup>	90 days of simple interest
More than 1 year:	180 days of simple interest

Early withdrawal penalties are calculated on the amount of the principal withdrawn. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

### Automatic Renewal and Grace Period

Unless we receive other instructions, all CDs will renew automatically at Maturity for the same term. The renewal CD will be for the same term, but at the interest rate currently being offered. If the same term isn't available, your CD may renew for the next nearest term. There is up to a 7-calendar-day Grace Period after the Maturity Date. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), then the Grace Period ends on the last Business Day before that non-Business Day. During the Grace Period you can change your term, deposit additional funds or withdraw funds without paying an early withdrawal penalty. However, if you change your term, or make a deposit or withdrawal: (1) the Grace Period will end that day, your opening date will reset and a new Maturity Date will apply, after which you will no longer be able to make any changes until the next Maturity Date without incurring a penalty; and (2) we will pay interest from the Maturity Date until the day before your new opening date (but not more than 7 calendar days) at the interest rate then in effect on the Maturity Date.

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### Footnotes:

<sup>1</sup> For a No Penalty CD, you may withdraw your full balance and interest at any time without incurring any penalty fees after the first six (6) calendar days you make the minimum deposit into your new CD account and your Qualifying Deposit has been fully collected. Withdrawals made before the stated period will result in an early withdrawal penalty.

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### **Interest Withdrawal**

Except for a No Penalty CD, you may withdraw interest from your Certificate of Deposit at any time during the term after it has been credited without an early withdrawal penalty. You may request to have credited interest deposited to another account you have with us or sent to you in the form of a check. If your account renews automatically, after the Grace Period your interest will be added to your principal balance and will no longer be available for withdrawal without penalty.

The Annual Percentage Yield (APY) on your account assumes interest will remain on deposit until Maturity. A withdrawal will reduce earnings.

### **Fees**

There is no separate monthly service fee for a Certificate of Deposit.

### **Linking**

The balances in other Citibank accounts that are linked to the account will not be included in the balance calculation for rate determination of your Certificate of Deposit account. The balances in your Certificate of Deposit account may contribute to the balances of eligible Citibank account packages for the purposes of monthly service fee.

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## Investment Account Linking

The section deals with your ability to link certain investment accounts available through Citi International Financial Services, LLC. and Citigroup Global Markets Inc., both of which are our affiliates, to your account package.

### **Linking Your Account to a Citi International Financial Services, LLC (“CIFS”) or Citigroup Global Markets Inc. (“CGMI”) Investment Account.**

You can link a CIFS or a CGMI Investment Account to your Citigold® Private Client International Account Package, Citigold® International Account Package, or Citi International Personal Account Package, provided that the account titles are identical.

Linking your Citigold® Private Client International Account Package, Citigold® International Account Package or Citi International Personal Account to either a CIFS or CGMI account (“Linked Investment Account”) has many advantages, such as being able to view the balances in your Linked Investment Account using Citibank® Online or Citi Mobile®, and at ATMs located in Citibank branches. In addition, eligible balances in your Linked Investment Account are currently counted toward relationship pricing of your applicable Citigold® Private Client International Account Package, Citigold® International Account Package or Citi International Personal Account Package.

Summary account balances for CIFS or for CGMI investment accounts through Citi Personal Investments International (“CPII”) will be displayed only on statements for your Account Package.

For information about linking a CGMI Investment Account to a checking or money market account in any eligible account package for transfer purposes, see the “Transfers” sub-section in the “Types of Transactions; Limitations” section of the “Electronic Banking” section of the *Client Manual – Consumer Accounts*.

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## Important Information You Should Know

### Account and Banking Package Changes

If a Checking account is converted to an Interest Checking, the account will earn the applicable rate – if one is assigned – of the new checking account on the date the account was converted.

You can choose to change your account package at any time by contacting us, however, limitations apply to the Citi International Personal Account Package.

You are eligible to change your existing account package to the Citi International Personal Account Package if you are an existing account owner in a Citigold® International Account Package or a Citigold® Private Client International Account Package and established your account package prior to May 9, 2019.

See the “Contact Information” section of this *Marketplace Addendum*.

### Minimum Opening Deposit

There is no minimum opening deposit required to open a:

- Regular Checking, Interest Checking, or Citi® Accelerate Savings account in a Citigold® Private Client International Account Package, Citigold® International Account Package or a Citi International Personal Account Package.

Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all accounts that may be included in specific account package. We reserve the right to close the account at our sole discretion, including if the account remains at a zero balance for ninety calendar days.

### Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included with your statement upon request. To receive check images with your statement or if you need a copy of a canceled check, please contact CitiPhone Banking®. See the “Contact Information” section of this *Marketplace Addendum*. Please refer to “Other Fees and Charges for All Accounts” in this Addendum for applicable fees. As an alternative, you can view and print check images online at no cost to you via citibankonline.com. Check images are viewable for 18 months from the date the check posted to the account.

### When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the *Client Manual – Consumer Accounts* for definition of “Business Day”) will be credited to your account that day. However, there may be a delay before these funds are available for your use.

See the “Funds Availability at Citibank” section of this *Marketplace Addendum* for more information.

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## Linking Account Packages

This section explains certain features of linking account packages among Associated Accounts. When you link together the Citigold® Private Client International Account Packages, Citigold® International Account Packages or Citi International Personal Account Packages of two or more owners of Associated Accounts, the combined balances of the accounts in those account packages can provide each Associated Account owner with certain additional benefits.

### **Associated Accounts Linking of Account Packages – Applicable to Non-U.S. Person account owners only. (For persons living in the U.S. or U.S. Citizens living abroad, the account linking requirements under “Household Linking of Account Packages” below will apply.)**

In case of Associated Accounts where two or more eligible owners each have at least one account in a separate account package, and you request us to link those account packages together, we can make the features and benefits of our relationship pricing structure available to those Associated Accounts owners. In most cases, eligible accounts belonging to all Associated Accounts owners can be counted towards the combined Associated Accounts balance for purposes of determining whether account service fees and certain other account charges will be assessed and for determining eligibility for benefits associated with higher balance tiers or ranges.

Only Citibank accounts opened in Citigold® Private Client International, Citigold® International or Citi International Personal Account Packages may be eligible for linking.

**Associated Accounts:** We define deposit accounts as “Associated Accounts” when those accounts are owned by at least one common account owner. In these cases, we can make available to the common account owner, upon request, the features and benefits of our relationship pricing structure. When asking us to link account packages you agree that your request will comply with any limitations applicable to the account packages that you ask to be linked. Under federal regulations:

- When any account package includes an account with one of our affiliates, immediate family members whose accounts can contribute to pricing benefits are limited to the account owner and spouse; the account owner’s parents, step-parents, siblings, step- brothers, step-sisters, children, step-children, grandchildren and their spouses.

**Important:** When account packages are linked for combined balances, statements for each linked account package may show the Associated Accounts combined balance range. As a result, Associated Accounts owners may be able to deduce approximate balances of other owners of the Associated Accounts when account packages are linked. Therefore, when deciding whether to link Associated Accounts packages, customers should evaluate their privacy needs among Associated Accounts, along with their need for the rate and fee advantages.

### **Household Linking of Account Packages Applicable to Persons living in the U.S. or U.S. Citizens/U.S. Resident Aliens.**

This section explains certain features of linking account packages within a household. When you link together the Citigold® Private Client International Account Packages, Citigold® International Account Packages or the Citi International Personal Account Packages of two or more members of a household, the combined balances of the accounts in those account packages can provide each household member with certain additional benefits.

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If you reside in a household where two or more eligible members each have at least one account in a separate account package, and you link those account packages together, we can make the features and benefits of our relationship pricing structure available to those household members. In most cases, eligible accounts belonging to all household members can be counted towards the combined household balance for purposes of determining whether monthly service fees and certain other account charges will be assessed and for determining eligibility for benefits associated with higher balance tiers or ranges.

Only Citibank accounts opened in Citigold® Private Client International, Citigold® International or Citi International Personal Account Packages may be eligible for linking.

We define a “Household” as an account owner and members of the account owner’s immediate family who reside at the same address. When asking us to link account packages you agree that your request will comply with any limitations applicable to the account packages that you ask to be linked. Under federal regulations:

- When any account package includes an account with one of our affiliates, immediate family members whose accounts can contribute pricing benefits are limited to the account owner and spouse; the account owner’s parents, step-parents, siblings, step-brothers, step-sisters, children, step-children, grandchildren and their spouses.

**Important:** When Household members’ account packages are linked for combined balances, statements for each linked account package may show the Household combined balance range. As a result, Household members may be able to deduce approximate balances of other members in the Household when account packages are linked. Therefore, when deciding whether to link Household account packages, customers should evaluate their privacy needs within the Household, along with their need for the rate and fee advantages.

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## Overdraft Protection

This section outlines two optional services that are designed to help you cover overdrafts in your checking account. Availability is not automatic. Contact us for application and enrollment information.

### Safety Check

Safety Check covers overdrafts by transferring funds from your linked money market or savings account. Safety Check will not permit you to get cash or transfer funds from your checking to other accounts if there are insufficient funds in your checking account. Safety Check will also not permit transfers for Bill Payments made from your checking account. The linked contributing account also covers the use of deposited funds that are not yet available in your checking account.

### Contributing Accounts

When you sign up for Safety Check, you may select one account you maintain at Citibank as your "Contributing Account." It can be either a savings or money market account. Other types of deposit accounts are not eligible Contributing Accounts. Only available funds in your Contributing Account can be used for Safety Check coverage.

When Safety Check is used to cover your use of deposited funds in your checking account that are not yet available (uncollected), a like amount in your Contributing Account will be held until the deposited funds become available. The funds held in your Contributing Account are not transferred to the checking account and will continue to earn interest. Since no transfer of funds occurs, there is no transfer fee for use of this service in this circumstance.

### Safety Check Transfers

Safety Check transfers from your Contributing Account will be made in the amount needed to cover your overdraft and any applicable fees, rounded up to the next \$100 increment, not to exceed the available balance in your contributing account.

### Transfers

No more than \$99,999.99 per calendar month will be transferred from your savings account, or per monthly period from your money market account, to cover overdrafts or use of uncollected funds in your checking account. If one or more transactions cause your checking account to have a negative available balance on a given day, and if you have available funds in your Contributing Account to cover them, only one transfer will be processed for the total amount transferred to cover the transactions.

### Overdraft Protection Transfer Fee

The Overdraft Protection Transfer Fee is waived for accounts in Citigold® Private Client International, Citigold® International and Citi International Personal Account Packages.

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## Checking Plus® (variable rate) Line of Credit

The Checking Plus® (variable rate) Line of Credit is not available to clients in Citigold® Private Client International, Citigold® International, and Citi International Personal Account Packages at this time.

The following terms apply for all existing Checking Plus® and Checking Plus® (variable rate) Line of Credit customers.

Checking Plus® is a revolving personal line of credit linked to your Citibank checking account that provides overdraft protection and allows you to borrow the extra cash you need. Funds are automatically transferred from the Checking® Plus line to the Checking account to cover overdraft amounts; you can also withdraw cash at any time directly from your Checking Plus® account without overdrawing your checking account (up to your available credit limit).

Please refer to your Checking Plus® or Checking Plus® (variable rate) Account Agreement and Disclosure, as applicable, for terms and conditions relating to transfers from Checking Plus® Line of Credit or Checking Plus® (variable rate) Line of Credit Accounts.



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## Safe Deposit Box Rental

Safe Deposit Boxes are available in select Citibank branch locations in the U.S. For more information on a Safe Deposit Box rental or your existing Safe Deposit Box rental, please refer to your Safe Deposit Box Rental Agreement or contact the Citibank branch where the Safe Deposit Box is located.

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# Account Opening/Ownership/ Maintenance – Additional Terms

## Copies of the Agreement

You can obtain a copy of the current *Client Manual – Consumer Accounts* and *Marketplace Addendum* by calling CitiPhone Banking®. See the “Contact Information” section of this *Marketplace Addendum*. The *Client Manual – Consumer Accounts* is also available in the Forms and Documents library within the Help section on citi.com.

## Non-Commercial Entity

Account Opening Information required for Entity Accounts

For Entities, we will ask for the following:

- Entity name,
- Street address, and,
- Entity formation documents (for a U.S. entity, you must also provide a tax identification number, that Federal law requires us to obtain).

## Verifying Information for Entity Accounts

We may verify the information you give us when you open an account. In addition, you agree to allow us to answer any credit inquiries we may receive about your account from other financial institutions. In the event your account is closed for cause, Citibank may report this information, in accordance with applicable law, to a credit bureau.

## Updating Your Account Information

You are responsible for providing us with amended documents should the information contained in your documentation change. This is especially important if there is a change in the officers or signing authority of your entity account. We cannot be responsible for losses you sustain if you fail to inform us of changes in the authority of your representatives to conduct your banking business.

## Opening Additional Accounts

As an existing account owner of accounts in a Citigold® Private Client International Account Package, Citigold® International Account Package or Citi International Personal Account Package, you may contact your financial professional or CitiPhone Banking® to open additional Citibank, N.A. accounts made available through these account packages.

If you choose to open additional accounts in your existing account packages, you authorize Citibank to open those accounts without further original signature, provided that the new accounts are in the same title and have the same account owners/authorized signers as your existing account relationship. You authorize us to accept your oral or electronic instructions with the same effect as if you had signed them.

If for any reason you choose to open an additional Citibank account outside of a Citigold® Private Client International Account Package, Citigold® International Account Package, or Citi International Personal Account Package, this account may not be linked to your existing Account Package and you may not receive the same benefits.

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## Updating Your Account Information

When you request us to update your address information, you understand and agree that the information will also be updated for your securities backed loans<sup>1</sup> and investment<sup>2</sup> accounts made available through your account package.

## Provisions Regarding Controlling Language

### English Documents Are Controlling

Foreign language translations of this *Marketplace Addendum* and other documents and materials describing or relating to Citibank, N.A. products and services made available through the Citigold® Private Client International Account Package, the Citigold® International Account Package, or the Citi International Personal Account Package, and/or products and services offered by other banks and companies in the Citigroup organization, may be furnished to you from time to time. Translations are provided to you for convenience only, and you understand and agree that the English language version of the *Marketplace Addendum* and of any other document we furnish to you will control and be conclusive in the event of any difference in meaning between the translation and the English language version.

**INVESTMENT AND INSURANCE PRODUCTS: • NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE**

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## Footnotes:

<sup>1</sup> Securities backed loan products are made available through either Pershing LLC or Citibank, N.A.

<sup>2</sup> Investment products and services are made available through either:

- Citi Personal Investments International (“CPII”), a business of Citigroup Inc., which offers securities through Citigroup Global Markets Inc. (“CGMI”), member FINRA and SIPC, an investment advisor and broker-dealer registered with the Securities and Exchange Commission; or
- Citi International Financial Services, LLC (“CIFS”), member FINRA and SIPC, and a broker-dealer registered with the Securities and Exchange Commission that offers investment products and services to non-U.S. citizens, residents, or non-U.S. entities.

CGMI and CIFS investment accounts are carried by Pershing LLC, member FINRA, NYSE, and SIPC.

Insurance is offered by CPII through Citigroup Life Agency LLC (CLA). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746).

Citibank N.A., CGMI, CIFS, and CLA are affiliated companies under common control of Citigroup Inc.

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## Account Transactions – Additional Terms

### Deposit By Mail

You may mail your deposits to the deposit-processing center for your Citibank branch at the addresses listed in the “Contact Information” section of this *Marketplace Addendum*.

To ensure efficient processing and avoid delays of the deposits you send us by mail, please do the following:

- Ensure that the stated amount in dollars matches the amount written in words.
- Ensure that the date follows the MM/DD/YY format if it is written in numbers or the name of the month is stated in words.
- You may endorse the check by writing “For Deposit Only” and your account number on the back of the check in the space provided. You do not need to sign the check if you include this endorsement.

For security reasons, we recommend that you do not sign the back of the check.

Please also refer to the “Endorsements” section of the *Client Manual – Consumer Accounts*.

### Instructions

In addition to the options available to you through our Electronic Banking services, you may provide us with financial and non-financial instructions on your accounts as follows:

#### In Person at one of Our Locations

When you are traveling to the U.S., you may visit one of our locations. Please see the “Contact Information” section of this *Marketplace Addendum* for the addresses of our locations.

Please note that the branches listed in the “Contact Information” section of this *Marketplace Addendum* do not provide Teller services.

As a Citibank, N.A. client, you may access Teller services at any full service Citibank branch in the United States. If for any reason you choose to open an additional Citibank account not through your existing Citigold® Private Client International Account Package, Citigold® International Account Package or Citi International Personal Account Package, this account may not be linked and you may not receive the same benefits.

#### By Facsimile Transmission

When you send us a request to execute a transaction by regular facsimile you are agreeing to be bound under the terms and conditions listed in this *Marketplace Addendum*.

We will accept instructions on regular fax for all accounts you have with us and from any Account Owner or Authorized Signer on those accounts. You agree that we will only accept instructions on a regular fax in accordance with established procedures, which may be amended from time to time.

### Acknowledgment of Facsimile Transmission Risk

Citibank recommends that you send your instructions using channels containing automated authentication measures such as Citibank® Online to better safeguard your money and privacy. If you choose to send your instructions via a facsimile transmission:

- You acknowledge that you are fully aware that facsimile transmissions are not encrypted and are not secure means of transmission of sensitive and/or confidential information pertaining to you or your Citibank account.

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- You acknowledge and accept that such a non-secure transmission method may be intercepted by unauthorized individuals and/or involves the risks of possible unauthorized accessing and/or alteration of data and/or unauthorized usage thereof for whatever purposes.
  - You agree to exempt us from any and all responsibility of any misuse, and hold us harmless for any costs or losses we may incur due to any errors, delays or problems in transmission or otherwise caused by using facsimile as a means of transmission.
  - You acknowledge and agree to accept any risk associated with facsimile transmissions and authorize us to act upon each fund transfer instructions or other instruction or communication sent to us via facsimile to debit or credit, as the case may be, your account(s) held by us, or to execute as instructed transactions on your behalf, or to send you information via facsimile to the facsimile number in our records.
  - You also authorize us to accept instructions from you via facsimile. You agree that we may:
    - accept instructions from any person purporting to be an account holder; and;
    - refuse to accept any instructions given in this method.
  - You understand that you are responsible for ensuring that any instruction sent by facsimile has been properly received and accepted by us. You agree that we are not responsible for any losses, including attorney's fees, which result from our acting, failing to act or refusing to act on instructions communicated to us in any of these manners.

While we implement security measures to protect the loss, misuse, and alteration of the information under our control, you understand that facsimile communications are not secure against third-party interception, monitoring or modification, and therefore you should not expect privacy on documents transmitted through electronic means. If you are concerned about transmitting personal information using facsimile means, contact CitiPhone Banking® for an alternative method to provide the information. See the "Contact Information" section of this *Marketplace Addendum*.

### **Paying Your Checks**

Facsimile Signature: You authorize Citibank to pay any check drawn on your account which bears or appears to bear a facsimile signature that you have provided to or filed with Citibank.

### **Written Instructions**

For purposes of this section, "Written Instructions" shall mean any written instructions you may send us by mail or courier, or through facsimile transmission.

In order to transact on your accounts, your written instructions must include your account number(s) and the signature of at least one Account Owner. All written instructions must be received by 12:00 PM U.S. Eastern Time for same day processing. Written instructions received after this time will be deemed received the following Business Day. When possible, service requests for the Citigold® Private Client International Account Package will be given priority processing service.

To ensure timely processing of your request, written instructions should be sent to the applicable Customer Service Center address listed in the "Contact Information" section of this *Marketplace Addendum*.

Regular Faxes should be sent to the designated fax numbers we can make available to you upon request.

### **Confirmation of Instructions**

We reserve the right in our sole discretion to contact any Account Owner or account signer, including Attorney(s) in Fact (if such exists on your account) to confirm by telephone the authenticity and content of your instructions prior to completing them. When exercising this right, we will usually call you at the number(s) indicated in our records. For funds transfers, we will call you at the number(s) in our records

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and you agree that you will not hold us liable for transfers delayed or not completed due to our inability to contact you in order to confirm funds transfer instructions. By sending us an instruction for your account, you agree to our use of these confirmation procedures.

You further understand and agree that this confirmation procedure is designed to verify the source of the request and not to detect errors in the details of your instructions or to avoid duplicate transfers.

## **Funds Transfers**

This section sets forth terms and conditions (hereafter referred to as “terms”) under which you may instruct Citibank, N.A. to transfer funds from your Citibank account(s) maintained through the Citigold® Private Client International Account Package, the Citigold® International Account Package, the Citi International Personal Account Package to another account internally within Citibank or to an external account with another financial institution other than those made using an online or mobile person to person transfer service which is subject to a separate agreement. Examples of funds transfer covered by this section include wire transfer and Citibank Global Transfers. In addition to the information provided here, please refer to any funds transfer agreements you may receive when you initiate such request.

For international funds transfers from Consumer accounts<sup>1</sup>, you will be provided with certain disclosures required by federal law at the time you initiate your request for that transfer. To the extent the provisions of this section are inconsistent with the disclosures provided to you for an intentional wire transfer, the provisions of such disclosures shall govern.

As used in this section, the term “Business Day” means any day that is not a Saturday, Sunday, or bank holiday.

### **Authority to Transfer Funds**

When you request a funds transfer, you authorize Citibank to debit your account for the amount of the transfer and you also authorize Citibank to charge your account any applicable service fees in accordance with the fee schedule in effect at the time of your request. For international funds transfer requests from Consumer accounts<sup>1</sup>, you will be given information regarding the fees associated with that transfer in the disclosure you are provided at the time of the transfer request.

### **Reliance By Citibank**

You agree that Citibank will rely on the information you provide in making a funds transfer on your behalf. It is your responsibility to provide Citibank® with accurate information regarding that transfer, including the account number of the beneficiary of the funds transfer and where applicable, the number (such as “BIC” or “SORT”) identifying the beneficiary institution; payment will be processed based on the number(s) provided by you. Should you provide an incorrect account number and/or beneficiary institution identifier, you understand that any losses resulting from the funds being credited to the wrong account will be your responsibility. For international transfers from Consumer accounts<sup>1</sup>, you may be required at the time you initiate the request to provide Citibank with information regarding the currency in which the beneficiary account is maintained. You understand and acknowledge that Citibank will rely on this information in executing your instructions in accordance with the provisions set forth under “Currency of Funds Transfer” in this section.

### **Execution of a Funds Transfer Request**

#### ***Immediate Funds Transfer Request***

If your funds transfer request is received by Citibank on a day that is not a Business Day or on a Business Day after the established cut-off hour, (refer to the “Written Instructions” section of this *Marketplace Addendum*), your request will not be processed until the next Business Day.

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#### **Footnotes:**

<sup>1</sup> *Non-Commercial Entity accounts are not Consumer accounts.*

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### ***Scheduled or Recurring Future-Dated Funds Transfer Request for a Wire Transfer***

If the date of a scheduled or recurring future-dated funds transfer request falls on a day that is not a Business Day, you understand that your request will be executed on the next Business Day. Citibank will make the determination to pay or reject your funds transfer request on the day on which it is executed based on your available balance at the time the funds transfer request is processed.

Effective October 28, 2013, Citibank is unable to accept new standing instructions for the execution of a future-dated international funds transfer(s) from a consumer account. Should this service resume, the dates on which these future transfers will be executed will be described in the disclosures that are provided to you when you establish such a transfer or transfers in accordance with federal law. Standing instructions for future-dated international funds transfer(s) from a consumer account established before October 28, 2013 will continue to be processed provided there are no changes made by you to those instructions. In addition, Citibank will continue to accept new instructions for a future-dated domestic funds transfer(s) from a consumer account after October 28, 2013.

### ***Responsibility for Funds Transfers***

To the fullest extent permitted by law, you agree to assume full responsibility and be bound by all funds transfer requests issued in your name, whether or not authorized, provided the funds transfer request was executed by Citibank in good faith and in accordance with the procedures set forth in this agreement.

### ***Security Procedures***

When you place an order for a funds transfer, we will follow a security procedure established for your protection and ours to verify that the transfer has been properly authorized. You understand that the security procedure is designed only to verify the source of the funds transfer instruction and not to detect errors in the content of that instruction or to prevent duplicate transfers. The procedure depends on the means by which you provide instructions to us. Unless we agree on another security procedure, you agree that we may confirm the authenticity and content of instructions by placing a call to any authorized signer on your account. By placing a transfer order, you agree to our use of the applicable security procedure. You agree to be bound by any funds transfer request that Citibank receives and verifies in accordance with the security procedure outlined above.

### ***Currency of Transfer***

Funds Transfers to beneficiaries within the United States are made only in U.S. dollars. For international transfers, Citibank may ask you to indicate the currency in which the beneficiary account is held. If you indicate that the account is held in U.S. dollars, your transfer must be made in U.S. dollars. If you indicate that the account is held in foreign currency (either the local currency of the country where the account is maintained or another foreign currency offered by Citibank) Citibank will send the transfer in that foreign currency unless the transfer in foreign currency is prohibited by local restrictions of the destination country. If you indicate you do not know the currency in which the beneficiary account is held, you can choose to send the transfer in U.S. dollars or in one of the foreign currency options provided by Citibank at the time of the transfer request. You understand that Citibank has the right to rely on your statement as to the currency of the beneficiary account and that it will not be responsible for any error in the information it provides you concerning the applicable exchange rate and the amount of funds to be received by the beneficiary should your statement be incorrect and a currency conversion occurs after Citibank sends your transfer. For transfers in foreign currency, Citibank will convert your U.S. dollar payment to the foreign currency selected by you at Citibank's exchange rate in effect at that time for similar transactions. The exchange rate includes a commission to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to you at the time you initiate the transfer request.

### ***Delays or Non-Execution of Funds Transfers***

We will not be liable for any delay or failure to execute your funds transfer request, or delay in making the funds available to the beneficiary due to circumstances beyond the control of Citibank or any intermediary or beneficiary bank handling the transfer, including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of your funds transfer request or execution of

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such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or delays caused by one or more institution's fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws. You further agree that Citibank may refuse to process or delay processing any request if it would violate any guideline, rule, policy, or regulation of any government authority or funds transfer system.

**TO THE EXTENT PERMITTED BY LAW, CITIBANK MAKES NO WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO ANY MATTER IN CONNECTION WITH YOUR FUNDS TRANSFER.**

### **Indemnity**

In consideration of the agreement by Citibank to act upon funds transfer requests in the manner provided in this section, you agree to the fullest extent permitted by applicable law to indemnify and hold Citibank harmless from and against any and all claims, suits, judgments, execution, liabilities, losses, damages, costs, and expenses including reasonable attorney's fees-in connection with funds transfers made pursuant to this section. This indemnity will not be effective to relieve and indemnify Citibank against its gross negligence, bad faith, willful misconduct, or as otherwise provided by law.

### **Transfer to a Beneficiary Bank**

When you request a funds transfer, you must select a financial institution to receive it. For funds transfers within the U.S., the beneficiary bank must be a member of the Federal Reserve System, a correspondent bank of such a member, or a Clearing House Interbank Payment System (CHIPS) member. You may request that the funds either be deposited into a particular account at the beneficiary bank or be held at the beneficiary bank for your beneficiary. The beneficiary bank is responsible for notifying the beneficiary that the funds are available. After the funds are transferred to the beneficiary bank, they become the property of the beneficiary bank. The beneficiary bank is responsible to locate, identify, and make payment to your beneficiary. If the beneficiary cannot be located, the funds may be returned. Except as may be prohibited by federal law, any losses resulting from an incorrect account number or other misidentification of your beneficiary provided by you are your responsibility and not Citibank's.

### **Incoming Funds Transfers**

Notice of your incoming funds transfers will be deemed to have occurred when you receive your periodic bank statement, or another notice from us, containing a credit to your account for the funds received. Also, to determine if a funds transfer has been credited to your account, you can call CitiPhone Banking®, view your account information on Citibank® Online or Citi Mobile®, or request account updates via Citi® Text Banking.

### **Means of Transfer**

To make external funds transfers, Citibank uses a variety of banking channels and facilities but will ordinarily use electronic means. You agree that Citibank may choose any conventional means that Citibank deems suitable to transfer your funds to the beneficiary. Because Citibank does not maintain banking relations with every bank, it may be necessary to use one or more intermediary banks before the funds are transferred to the beneficiary bank. After Citibank transmits the funds transfer to the intermediary bank, it will be that bank's responsibility to ensure that the funds transfer is completed. You understand that there may be fees imposed by these other banks for handling your funds transfer and that these fees may be deducted from the transfer amount before it is credited to the beneficiary. Effective September 28, 2013 for international funds transfers from Consumer accounts, you will be provided with more detailed information regarding applicable fees at the time of your funds transfer request.



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## **Cancellations or Amendments of Funds Transfer Requests**

### ***Applicable to Consumer International Citibank Global Transfers and International Wire Transfers***

You have the right to cancel your funds transfer request for a full refund or to amend your funds transfer request provided you cancel or amend your request within thirty (30) minutes of your authorizing payment for that transfer. If you request a cancellation or amendment after this thirty (30) minute period, the provisions under the paragraph "Applicable to all other Funds Transfer Requests" will apply.

To cancel a Consumer Citibank® Global Transfer, please call 1-866-515-1725 (TTY: 1-800-788-6775), sign into citibankonline.com, or visit a full-service proprietary Citibank ATM. At this time, Citi Mobile® may not be used to cancel a Consumer Citibank® Global Transfer for clients of the Citigold® Private Client International Account Package, the Citigold® International Account Package and the Citi International Personal Account Package. When canceling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three Business Days of your request to cancel.

To cancel a Consumer International Wire Transfer, please call 1-888-606-9716 (TTY: 1-800-788-6775) and for Citibank® Online initiated wire transfers, you can cancel online. When canceling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three Business Days of your request to cancel.

### ***Applicable to all other Funds Transfer Requests***

You may cancel or amend a funds transfer request only if we receive the request prior to having executed the transfer and at a time that provides us with a reasonable opportunity to act upon that request. In general, after we have sent the transfer, you will not be able to cancel or amend it unless the beneficiary bank consents to such a request. Citibank will first have to check with the beneficiary bank to determine whether or not the beneficiary bank will return your funds. We and/or the beneficiary bank may impose a fee in connection with the return of that transfer and for any required currency conversion. We will not be liable to you for any loss resulting from the failure of the beneficiary bank to agree to a recall or amendment of your funds transfer request.

## **Rejection of Funds Transfer Request**

We reserve the right to reject your funds transfer request without cause or prior notice. We may reject your request if the dollar value of one or more of your transfer requests exceeds your daily transfer limit, if you have insufficient available funds in your account for the amount of the funds transfer and applicable fee, if the information you provide in connection with that transfer is incomplete or unclear, if we are unable to confirm the identity or authority of the person providing the request, or if we are unable to fulfill your request for any other reason. For international transfers you understand we are required by U.S. regulations to provide you with certain information about your transfer request and if we are unable to provide you with that information at the time of your transfer request for any reason, we will need to reject your request. If we reject a request for a funds transfer, you will be notified of the rejection at the time of your request or as soon thereafter as we determine to reject the transfer request.

## **Claims**

### ***Applicable to claims or questions with respect to Consumer International Citibank Global Transfers and International Wire Transfers***

Please refer to the "Error Resolution and Notice Procedures for Claims or Questions concerning an International Global Transfer or International Wire Transfer" paragraph under "Electronic Banking" in the *Client Manual – Consumer Accounts* for a description of your rights.

### ***Applicable to claims or questions with respect to domestic Citibank® Global Transfers***

Please refer to the "Error Resolution and Notice Procedures for all other Electronic Fund Transfers" paragraph under "Electronic Banking" in the *Client Manual – Consumer Accounts* for a description of your rights.

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### ***Applicable to claims or questions with respect to Domestic Wire Transfers***

You have the responsibility to let us know of any error, delay or other problem with your funds transfer within thirty (30) days from the date you receive notification that we have transferred the funds. In the event that your transfer was delayed or erroneously executed as a result of erroneous information you provided, you understand that you may be responsible for the amount of that transfer and any associated fees. If your transfer was delayed or erroneously executed as a result of Citibank's error, Citibank's sole obligation to you is to pay or refund such amounts as may be required under the Uniform Commercial code Article 4A or by other applicable law. Any claim for interest payable by us at our published savings account rate in effect within the state of the home financial center of the account from which the funds transfer was made.

In any event, an action or proceeding by you to enforce any obligation, duty or right under the terms of this section must be commenced within one (1) year from the date that such cause of action accrues.

**IN NO EVENT SHALL CITIBANK BE RESPONSIBLE FOR CONSEQUENTIAL, INCIDENTAL, SPECIAL, OR PUNITIVE DAMAGES OR EXPENSES IN CONNECTION WITH YOUR FUNDS TRANSFER.**

### ***Limitation of Liability***

Citibank shall not be responsible for any incidental or consequential damages or expenses arising in connection with your funds transfer.

### ***Notices***

Except as otherwise provided in this section, any notice given under this agreement shall be deemed given upon receipt of United States mail, postage prepaid, or by facsimile if delivered to you at the address and number shown in Citibank's account records at the Home Branch where you opened your account or to which your account was assigned.

### ***Amendment/Termination***

Unless otherwise required by law, Citibank may amend the terms and conditions of this section without prior notice to you. If Citibank chooses to notify you of an amendment or is required to do so, Citibank may mail or deliver a notice to you at the last address Citibank has on file for you. The terms of this section will be terminated upon account closure.

### ***Severability***

If any portion of the terms of this section is found to be unenforceable, its remaining portions shall remain in full force and effect.

### ***Governing Law***

In general, the terms of this section shall be governed by federal law and, where not in conflict with or preempted by federal law, the laws of the state in which your home branch is located. Funds transfers authorized under the terms of this section may involve one or more funds transfer systems, such as Fedwire or the Clearing House Interbank Payments Systems (CHIPS). In these cases, the rules of the appropriate funds transfer system(s) will apply along with applicable law.

Subpart B of Regulation J and Article 4A of the Uniform Commercial Code apply to funds transfers made through Fedwire. Funds transfers made through CHIPS are governed by and subject to CHIPS Rules and Administrative Procedures and the laws of the State of New York, including Article 4A of the Uniform Commercial Code.

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## Account Statements and Notices, Periodic Statements – Additional Terms

All statements are mailed monthly. Statements and Notices regarding your account(s) are considered sent or mailed when they are sent or mailed to the address in our records. You must act with all the care and diligence of a reasonably prudent person when maintaining an account with Citibank. You agree that your failure to keep and maintain a secure place for receipt of correspondence or electronic transmission shall be deemed as contributory negligence on your part, meaning that you shall be liable for the entire amount of damages resulting from your negligence. You assume all risks associated with the use of the mailing address you designate and you agree that Citibank, N.A., Citigroup Inc., and their branches, affiliates, subsidiaries, officers, directors, employees or agents are not liable for, and will be held harmless by you from any claims, suits or damages resulting from our use of the mailing address you provide to us or from the mailing of our statements and notices to the mailing address indicated in your account records, including losses or damages resulting from your failure to receive such statements and notices. It is your responsibility to review your statement and notify us promptly after each mailing of any errors, omissions or improper payments or transfers. If you do not do so, various time limitations under applicable law may prevent you from asserting a claim.

We reserve the right to, at our discretion, mail certain correspondence, such as certifications, legal notices, account term amendments, certain confirmations, and other special documentation, to your domicile address of record in our files, directly, without sending it to your mailing address.

If we have reason to believe that the mailing address you provide or have provided to us has been compromised, we reserve the right, at our discretion, not to accept such mailing address. If this occurs, we will inform you of our decision and you will need to provide us with a mailing address that is acceptable to us.

We reserve the right to close your account if a mailing address acceptable to us is not provided to us within thirty calendar days of the date of our notice to you.

### Enrolling in the Paperless Statement Service

Please refer to the "Account Statements and Notices, Periodic Statements – Additional Terms" section of the *Client Manual – Consumer Accounts* for more information.

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## Special Mailing Services

For your security, “Hold Mail” or other types of special mailing services whereby bank correspondence is maintained on bank premises and/or sent to you via a special mail method is not provided for Citibank N.A. accounts in Citigold® Private Client International, Citigold® International, or Citi International Personal Account Packages.

If you choose to use the services of a company that provides special mailing services, you agree to assume all risks associated with the use of those services. You agree that Citibank, N.A., Citigroup Inc. and their branches, affiliates, subsidiaries, officers, directors, employees or agents are not liable for, and will be held harmless by you from any claims, suits or damages resulting from use of the services of any company providing special mailing services.

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## Special Circumstances – Additional Terms

### Death or Legal Determination of Incompetence

In addition to the documents that we may legally require from you as indicated under the “Accounts of Deceased Persons” section in the *Client Manual – Consumer Accounts*, we must be provided with an Estate Claim Application and any document that we, in our sole discretion, believe may be necessary to establish the surviving ownership interest(s) of the funds in the account before we release the account balance to any survivor(s) or to the estate of the decedent or to any beneficiary. You agree that we will have no obligation to release such balance or any part thereof or any other asset of the decedent unless and until we are fully satisfied, in our sole judgment, that we will have no resulting liability or potential liability for any estate tax, gift tax or similar tax under the federal law of the United States or under any other applicable law of any jurisdiction.

A fee may apply for processing an Estate Claim Application. Please refer to the “Service Fees and Charges” section. This fee is in addition to any Legal Costs and Fees that may be incurred by us as a result of a claim on the account of a Deceased person.

### Legal Costs and Fees

You agree to pay on demand all losses, costs and expenses (including, but not limited to, reasonable fees and expenses of counsel, whether incurred at trial, on appeal, as part of any other legal process, or in anticipation of litigation), if any, incurred by us in connection with any of your accounts. Your responsibility for losses, costs and expenses includes but is not limited to, losses, costs and expenses sustained as a result of (i) a default by you in the performance of your obligations as stated in the Account Disclosures and or (ii) any claim by a third party or other Account Owner, including but not limited to Estate Claims, whether legally enforceable or not, relating to any of your accounts. You specifically authorize us to charge all or part of any such costs, fees and expenses to your account and pay amounts as they become due.

### Right of Setoff

Under certain circumstances and in addition to any similar rights we may have by law, we may at any time and without notice to you use the money from any account in your name or from any account that you own jointly with another person (excluding IRA and Keogh accounts) and use the money to pay or set off any overdraft or overdue debt or any other obligation or liability that you owe us (whether direct or indirect, several or joint, original or arising by purchase or assignment, and whether for principal, interest, attorneys’ fees, or any other amounts) that is payable now or in the future by you to us. In paying or setting off, we may apply the money from any account, in such order as we elect. We will not be liable if any items presented for payment are dishonored due to insufficient funds as a consequence of our exercise of our set off rights, as described in this paragraph and the “Right of Setoff” section in the *Client Manual – Consumer Accounts*. Our rights under this paragraph are in addition to, and not exclusive of, any similar rights, including any set-off rights, afforded to us under applicable law or under any other contract.

For your entity accounts, in certain situations, we may have the Right of Set-Off against your individual accounts. For example, we may debit the personal account of a general partner for an obligation owed to us by the partnership.

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# Electronic Banking – Additional Terms

## Citi Mobile®

The Citi Mobile® application is only available for download on U.S. Apple and U.S. Google App Stores. Not all Citi Mobile® services are available for clients with accounts in Citigold® Private Client International, Citigold® International, and Citi International Personal Account Packages.

## Types Of Transactions; Limitations

### Restricted Transactions

For entity accounts, in accordance with the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) and Regulation GG, restricted transactions are prohibited from being processed through an account or relationship with Citibank.

### Cash Withdrawals

The cash withdrawal limits apply to each Citibank® Debit Card issued on the account, whether to a single signer or multiple signers. These apply during a time frame which may extend beyond a Business Day – see “Withdrawal Posting Cut-Off Times” under “Electronic Banking” section of the *Client Manual – Consumer Accounts*, from your checking, savings or money market accounts. The number of cards issued does not affect the maximum withdrawal limit per account based on the balances in the linked accounts as stated below. You can use your Citibank® Debit Card to withdraw cash up to the following maximum limits, (checking, savings or money market account).

Account Package	Cash Withdrawal Limit
Citigold® Private Client International	\$5,000
Citigold® International	\$2,000 \$5,000 <sup>1</sup>
Citi International Personal	\$1,500

## Transfers

### Online Transfers Between Bank and CIFS Accounts

Funds cannot be transferred using Citi Online or CitiMobile®<sup>2</sup> between your checking or money market accounts and a linked Citi International Financial Services, LLC Account (CIFS Account).

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### Footnotes:

<sup>1</sup> This higher limit applies for Citigold® International Account Packages with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the transaction.

<sup>2</sup> The Citi Mobile® application is only available for download on U.S. Apple and U.S. Google App Stores. Not all services are available for accounts in Citigold® Private Client International, Citigold® International, and Citi International Personal Account Packages.

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## Citibank® Global Transfer Service

Citibank® Global Transfer Service Limits for Account-to-Account Transfers: (transfer limits are stated in U.S. dollars):

Unless noted below, the Citibank® Global Transfer Service is subject to the same terms and conditions as those stated in the *Client Manual – Consumer Accounts*.

Account Package	Citibank® Online	Citi Mobile®	Proprietary Citibank ATM	Weekly Limit
Citigold® Private Client International	\$100,000	\$100,000	\$100,000	\$500,000
Citigold® International	\$100,000	\$100,000	\$100,000	\$150,000
Citi International Personal	\$75,000	\$75,000	\$75,000	\$100,000

**PLEASE NOTE:** The transfer limits described in this section may vary at our discretion and without prior notice based on risk factors relevant to this service and your personal transaction activity. The Citi Mobile® application is only available for download on U.S. Apple and U.S. Google App Stores. Not all services are available for accounts in Citigold® Private Client International, Citigold® International, and Citi International Personal Account Packages.

## Point-of-Sale (POS) Transactions

Your maximum purchase limits on your Citibank® Debit Card per Business Day, per account, are shown below limited by the amount available in your account, whichever is lower:

Account Package	PIN Based Transaction	Signature Based Transaction
Citigold® Private Client International	\$50,000	\$50,000
Citigold® International	\$5,000 \$25,000 <sup>3</sup>	\$5,000 \$25,000 <sup>3</sup>
Citi International Personal	\$5,000	\$5,000

In addition to our right to change withdrawal limits or to suspend or discontinue operation of certain electronic banking services at any time based on security or other factors, we also reserve the right to set a lower dollar limit for POS transactions occurring during a disruption of the electronic connection between a merchant and Citibank.

Please refer to the "Electronic Banking" section of the *Client Manual – Consumer Accounts* for more information and for our definition of "Business Day".

## Payments to Us and to Our Affiliates

You can make payments at a Proprietary Citibank ATM or through Citi Online directly to qualifying loans linked to your Citibank® Debit Card and Citi Online profile by transferring funds from your checking, money market or savings account to the loan account.<sup>4</sup>

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### Footnotes:

<sup>3</sup> This higher limit applies for Citigold® International Account Packages with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the transaction.

<sup>4</sup> Your ability to make a transfer is subject to our Funds Availability Policy and other terms and conditions in the *Client Manual – Consumer Accounts* and this Marketplace Addendum.

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## Funds Availability at Citibank

This section will help you determine when deposits to your checking, savings and money market account(s) will be available for withdrawal.

Please note that the availability of deposits made via the Mobile Check Deposit service is described separately in the agreement governing that service.

### Our General Policy

Our general policy is to make funds from any type of check deposit available to you no later than the first Business Day after the day of your deposit. This includes government checks, cashier's checks and other special types of checks described below. Cash deposits with a teller or at a Proprietary Citibank ATM are generally available immediately on the same Business Day your deposit is received. Wire transfers and electronic direct deposits are also generally available on the same Business Day your deposit is received.

Once funds are available, you may withdraw the funds in cash or use them to pay checks and other items. In some cases, we may place longer delays on your deposit which means you will have to wait a few additional days before being able to use the funds. If we decide to place a longer delay at the time you make a deposit, you will be provided a notice that lets you know when your funds will become available to you. If your deposit is not made with a teller, or we decide to take this action after you have made your deposit, we will send a notice to you by the next Business Day. Please refer to the "Longer Delays May Apply" section for a description of these longer delays.

### Determining the Date of Deposit

The day funds become available is determined by counting Business Days from the day of your deposit. Every day is a Business Day except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a Business Day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a non-Business Day, we will consider the next Business Day we are open to be the day your deposit is received.

- Deposits made in person with a teller before the end of the Business Day are considered received that day. The end of Business Day is posted at each branch and may vary by branch location.
- Deposits made at Proprietary Citibank ATMs and Network (non-Citibank) ATM facilities before 10:30pm Eastern Time (9:30pm Central Time; 7:30pm Pacific Time) are considered received that day.
- Deposits made at a night depository are considered received by Citibank when the deposit is removed from the night depository, which will be no later than the next Business Day.
- Check deposits by mail. A check deposit received by mail is considered received on the day we receive it at the mail facility designated below. Check deposits made by mail and addressed to any other Citibank address will be forwarded to the designated facility for processing and will be considered received on the date the deposit is received by this facility.

#### For regular mail:

Citibank  
Check Ops – Bank by Mail  
P.O. Box 769009  
San Antonio, TX 78245



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**For overnight mail:**

Citibank  
Check Ops – Bank by Mail  
100 Citibank Drive  
San Antonio, TX 78245

## **Government Checks, Cashier's Checks and Other Special Types of Checks**

Funds from the following types of checks are available no later than the first Business Day after the day we receive your deposit:

- U.S. Treasury Checks, Federal Reserve Bank checks, Federal Home Loan Bank checks
- Checks issued by a U.S. state or by the general purpose units of U.S. local governments
- U.S. postal money orders
- Cashier's checks, teller's checks, certified checks, and travelers checks
- Checks drawn on a Citibank, N.A. U.S. branch

## **Longer Delays May Apply**

In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first Business Day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next Business Day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the fourth Business Day after the day of the deposit as follows:

### Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the third Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit, an additional \$450 will be available on the second Business Day after the day of deposit and the remainder of the deposit will be available on the third Business Day after the day of deposit.

### Large dollar deposits greater than \$5,525

If the total of your check deposits on any one day is greater than \$5,525, the amount in excess of \$5,525 will be available on the fourth Business Day after the day of deposit.

### **By way of example:**

If you deposit a check (or multiple checks on any given day) that total(s) \$10,000

- The first \$225 of your deposit will be available on the first Business Day after the day of deposit
- An additional \$450 will be available on the second Business Day
- An additional \$4,850 will be available on the third Business Day
- The remaining \$ 4,475 will be available on the fourth Business Day.

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**We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:**

- **Doubt of collectability** – If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.
- **Emergency Situations** – If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.

### **Special Rules for New Clients**

You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening one. For the first 30 days your new account is open, the following special rules apply:

You will be entitled to the availability described above for:

- Incoming wire transfers and electronic direct deposits
- Cash
- Government checks, Cashier's checks, and other special types of checks (as defined above)

For all other check deposits, your funds will be available on the 5th Business Day after the day of deposit.

### **Collection Items**

We may require that a check received for deposit be sent out for collection. This may occur, for example, if the check is drawn on an institution outside the United States. We will make the funds available to you after we receive payment from the bank on which the check is drawn. A service fee will generally apply. Please refer to "Other Fees and Charges For All Accounts".

### **Holds on Other Funds**

If we cash a check that is drawn on another bank, we may withhold the availability of a corresponding amount already in your account. Those funds will be made available on the day they would have been available if you had deposited the check.

### **Our Right of Chargeback**

The availability of funds from checks that you deposit will not affect your obligation to repay Citibank for any check that you deposit that is not paid nor does it affect our right to charge back your account for any check that is not paid.

### **Changes to Our Policy**

We will notify you of any change(s) to our funds availability policies as required by applicable law.

## Other Fees and Charges

Service	Citigold® Private Client International Account Package	Citigold® International Account Package	Citi International Personal Account Package
Checkbook Orders	WAIVED <sup>1</sup>	WAIVED <sup>1</sup>	\$40.00 <sup>2</sup>
Account Package Closing (within 60 days of opening)	\$250.00		
Citibank® Global Transfer Service <sup>3</sup>	No Transfer Fee	No Transfer Fee	No Transfer Fee
Clerical Research (per hour, one-hour minimum)	WAIVED	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank <sup>4</sup>	\$30.00	\$30.00	\$30.00
Collection of Notes and Sight Drafts on Domestic Bank <sup>4</sup>	\$25.00	\$25.00	\$25.00
Domestic Bank Collections <sup>4</sup>	\$25.00	\$25.00	\$25.00
Consular/Verification/Bank Reference Letter	WAIVED	WAIVED	\$25.00*
Copy(ies) of Canceled Check(s) (each check)	WAIVED	WAIVED*	\$5.00*
Deposited Check Returned Unpaid (each check)	WAIVED	WAIVED	\$10.00
Estate Claim Application Processing	WAIVED	\$125.00 <sup>5</sup>	\$125.00 <sup>5</sup>
Foreign Currency Exchange (Foreign Currency Fee <sup>6</sup> ): \$1,000 and over	No Charge	No Charge	No Charge
Foreign Currency Exchange (Foreign Currency Fee <sup>6</sup> ): Under \$1,000	WAIVED	WAIVED	\$5.00
Foreign Exchange Fee <sup>7</sup> (Foreign Transaction Fee <sup>6</sup> )	WAIVED	WAIVED	WAIVED
Interim Statement	WAIVED	WAIVED	\$5.00
Legal Process Compliance (levies, attachments, etc., assessed on a per defendant basis )	\$125.00	\$125.00	\$125.00
Miscellaneous Copies (Fee for Photocopying <sup>6</sup> ) IRS Forms 1099, Deposit Ticket, etc.)	WAIVED	WAIVED	\$5.00
Money Order for Customers	WAIVED	WAIVED	\$5.00
Official Check	WAIVED	WAIVED	\$10.00
Overdraft Protection Transfer Fee for Safety Check	WAIVED	WAIVED	WAIVED
Overdraft and returned Items <sup>†</sup> Overdraft (may be created by check, in-person withdrawal, transfer, draft, ACH transaction or other electronic means or by service charges or fees)	\$34.00	\$34.00	\$34.00
Returned Item (Unpaid) (Returned Check/NSF Fee <sup>6</sup> )	\$34.00	\$34.00	\$34.00
Statement Copy (previous month)	WAIVED	WAIVED	\$5.00
Stop Payment Request (each)	WAIVED	WAIVED	\$30.00 <sup>8</sup>
Wire Transfers: Incoming Domestic and International <sup>9</sup> (Service Charges Incoming Wire Fee <sup>6</sup> )	WAIVED	WAIVED	WAIVED
Wire Transfers: Outgoing Online Domestic (Within the U.S.) (Fee for Domestic Funds Transfer <sup>6</sup> )	WAIVED	\$10.00 <sup>10</sup>	\$18.75
Wire Transfers: Outgoing Domestic (Within the U.S.)	\$50.00	\$60.00	\$60.00

Service	Citigold® Private Client International Account Package	Citigold® International Account Package	Citi International Personal Account Package
Wire Transfers: Outgoing Online International (U.S. Dollars)	WAIVED	\$10.00 <sup>10</sup>	\$30.00
Wire Transfers: Outgoing Online International (Foreign Currency) <sup>11</sup>	WAIVED	WAIVED	WAIVED
Wire Transfers: Outgoing International	\$50.00	\$60.00	\$60.00
Fees and Charges related to specific account types, and specific transactions or activities specified elsewhere are incorporated herein	As specified elsewhere	As specified elsewhere	As specified elsewhere

### Notes to "Other Fees and Charges for All Accounts"

\* Courier delivery fee may apply. Varies by delivery location.

<sup>†</sup> An Overdraft fee may be assessed when your account is in overdrawn status after transactions post at the end of the day. A Returned Item fee may be assessed when a check or item is returned unpaid due to insufficient/unavailable funds in your account. Overdraft fees and Returned Item fees, in any combination, will not be assessed more than four (4) times per day. An Overdraft fee may also be charged whenever a transaction, including a service fee or charge, is deducted from your account and either causes your account to be overdrawn or increases the amount by which your account is overdrawn. For more information, please refer to the "Insufficient Account Balances" and "Overdrawing Your Account" sections of the Client Manual – Consumer Accounts.

<sup>1</sup> Fee is waived for standard and non-standard checkbook orders. Courier delivery fee is waived.

<sup>2</sup> Fee includes standard checkbook orders and courier delivery. Additional fees may apply for non-standard checkbook orders.

<sup>3</sup> For Citibank® Global Transfers made in foreign currency, Citibank's exchange rate includes a commission for the conversion service. For more information, please refer to the "Electronic Banking" section of the Client Manual – Consumer Accounts under "Types of Transactions; Limitations."

<sup>4</sup> Additional fees may apply as a result of fees charged for collection of the item by other institutions.

<sup>5</sup> Fee is for Claim Application processing only – additional legal fees may apply.

<sup>6</sup> How fee/s will be described on your bank statement.

<sup>7</sup> Fee applies to transactions made outside the U.S. and Puerto Rico using your Citibank® Debit Card and when you use your card to purchase goods or services in a foreign currency or in U.S. Dollars with a foreign merchant (a "Foreign Transaction"). Foreign Transactions include Internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country. Transaction amount includes credits and reversals.

<sup>8</sup> Fee applies on Personal Checks, Official Checks, and Money Orders.

<sup>9</sup> This waiver does not include fees imposed by the sending bank or by any other correspondent bank, including Citibank, for international transfers of funds into your account. Please refer to the Client Manual – Consumer Accounts for more information.

<sup>10</sup> This fee will be waived for Citigold® International Account Packages that had a combined average monthly balance of \$400,000 or more for the monthly period that was two (2) calendar months before the date of the transaction.

<sup>11</sup> The wire transfer fee will be waived for clients in the Citigold® Private Client International Account Package, Citigold® International Account Package, and Citi International Personal Account Package who wire funds in foreign currency using Citi Online or Citi Mobile.

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## Contact Information

### CitiPhone Banking®

**Citigold® Private Client International Account Package:**  
1-813-604-3080

1-877-309-0914 toll-free within the U.S.

**Citigold® International Account Package:**  
1-813-604-3006

1-866-637-9042 toll-free within the U.S.

**Citi International Personal Account Package:**  
1-813-604-3000

1-800-568-8555 toll-free within the U.S.

#### Contact us at the numbers above to:

- Report errors or to ask questions about electronic transfers
- Obtain current interest rates and annual percentage yields
- Inquire about your balance or other kinds of account information
- Transfer funds between your accounts
- Report a stolen, missing or damaged Citibank® Debit Card
- Order checks
- Request a stop payment on a check

Our CitiPhone Banking® representatives are available to assist you 24 hours a day, seven days a week. To ensure quality service, calls are randomly monitored and may be recorded.

For Text Telephone (TTY) services call 1-800-945-0258 or 711 if dialing from the U.S.

**International Personal Bank U.S. website:** [ipbus.citi.com](http://ipbus.citi.com)

**Citibank® Online:** [citibankonline.com](http://citibankonline.com)

### Customer Service Centers

**For the Citigold® Private Client International Account Package**

#### ***Mailing Address***

Citibank, N.A.

Citigold® Private Client International Customer Service Center

P.O. BOX 30212

Tampa FL 33630-3212

U.S.A.

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**Courier Address**

Citibank, N.A.  
Citigold® Private Client International Customer Service Center  
3800 Citigroup Center, Building A1-03  
Tampa, Florida 33610  
U.S.A

**For the Citigold® International and Citi International Personal Account Packages****Mailing Address**

Citibank, N.A.  
CI/IPB Customer Service Center  
P.O. Box 31277  
Tampa, Florida 33631-3277  
U.S.A.

**Courier Address**

Citibank, N.A.  
CI/IPB Customer Service Center  
3800 Citigroup Center, Building A1-03  
Tampa, Florida 33610  
U.S.A.

**Branch Locations****Miami**

Citibank, N.A.  
201 South Biscayne Boulevard, 5th Floor  
Miami, Florida 33131  
U.S.A.

**New York**

Citibank, N.A.  
601 Lexington Avenue, 25th Floor  
New York, New York 10022  
U.S.A

**San Francisco**

Citibank, N.A.  
One Sansome Street, 23rd Floor  
San Francisco, California 94104  
U.S.A.

**Office Location****Houston**

Citibank, N.A.  
Galleria Tower 1 2700  
Post Oak Blvd, Suite 520  
Houston, TX 77056-5841  
U.S.A.

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## Deposit By Mail Address

### By Regular Mail:

Citibank  
Check Ops - Bank by Mail  
P.O. Box 769009  
San Antonio, TX 78245

### By Overnight Mail via UPS, FedEx or Other Courier Service:

Citibank  
Check Ops - Bank by Mail  
100 Citibank Drive  
San Antonio, TX 78245  
Telephone: (636) 261-1102

## Instructions for Incoming Wire Transfers

### For accounts based in Miami, send to:

Citibank, N.A.  
Miami, Florida Branch 017  
ABA 266086554  
Beneficiary: (Your Name)  
A/C: (Your Account number)  
SWIFT CODE: CITIUS33

### For accounts based in New York, send to:

Citibank, N.A.  
New York, New York Branch 465  
ABA 021000089  
Beneficiary: (Your Name)  
A/C: (Your Account number)  
SWIFT CODE: CITIUS33

### For accounts based in San Francisco, send to:

Citibank, N.A.  
San Francisco, California Branch 886  
ABA 321171184  
Beneficiary: (Your Name)  
A/C: (Your Account number)  
SWIFT CODE: CITIUS33

You can use your Citibank® Banking Card wherever you see these symbols.



Citibank® Banking Card with the MasterCard® Brand Mark will be accepted at participating merchants.



To find the most convenient location, you can call: 1-800-CITI-ATM, 24 hours a day, 7 days a week. Also visit us at [citibank.com/locations](http://citibank.com/locations).

**Note:** Not all accounts are accessible at every ATM network machine. Assistance is also available 24 hours a day, 7 days a week, at phones located in Citibank branches.

**Terms, conditions and fees for accounts, products, programs and services are subject to change.**

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# Amendments to the Citibank® Marketplace Addendum for International Personal Bank U.S. (“Marketplace Addendum”) November 18, 2021 Edition



For clients in the Citigold® Private Client International Account Package, Citigold® International Account Package, and Citi International Personal Account Package

Please read and keep this notice with your important account records.

Last Updated 04/02/2024

## EFFECTIVE DATE: APRIL 2, 2024

### AMENDMENT:

Effective April 2, 2024, the following change is made to the *Marketplace Addendum*:

The “Account Balance Ranges for Interest Rate Calculations” section within the “Citi® Accelerate Savings Account” section of the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

#### Account Balance Ranges for Interest Rate Calculations

\$0 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$249,999.99

\$250,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000 - \$4,999,999.99

\$5,000,000 and above

The same rate may be assigned to more than one balance range. We may offer different rates for the Citi® Accelerate Savings Account depending on your account package and if that account package contains a linked checking account.

Please refer to the rate sheet for additional rate information.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 90 days beginning on the day the interest rate exception is applied to a savings account.

## EFFECTIVE DATE: APRIL 2, 2024

### AMENDMENT:

Effective April 2, 2024, the following change is made to the *Marketplace Addendum*:

The “Account Balance Ranges for Rate Calculations” section within the “Citibank® Savings Plus Account” section of the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

#### Account Balance Ranges for Rate Calculations

\$0 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$249,999.99

\$250,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000 - \$4,999,999.99

\$5,000,000 and above



Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential/Home (not Mailing) Address, Rate Region, Account Balance, Account Package Type.

Please refer to the rate sheet for additional rate information.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 90 days beginning on the day the interest rate exception is applied to a savings account.

## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT:

As of August 19, 2023, the following fee is waived for accounts in the Citi International Personal Account Package: the \$25.00 fee for a Consular/Verification/Bank Reference Letter:

Effective immediately, the below row of the fee chart titled "Other Fees and Charges" is revised as follows:

Service	Citigold® Private Client International Account Package	Citigold® International Account Package	Citi International Personal Account Package
Consular/Verification/Bank Reference Letter	WAIVED	WAIVED	WAIVED*

## EFFECTIVE DATE: MARCH 21, 2024

### AMENDMENT:

Effective March 21, 2024, the following change is made to the "Citi® Accelerate Savings Account" section of the *Marketplace Addendum*:

The last paragraph of the "Account Features" section is deleted in its entirety and replaced with the following:

The Citi® Accelerate Savings account does not offer check writing. Any check transactions on a Citi® Accelerate Savings Account that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction, will not be honored. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible for a Citi Accelerate Savings account at account opening.

## EFFECTIVE DATE: MARCH 21, 2024

### AMENDMENT:

Effective March 21, 2024, the following change is made to the "Citibank® Savings Plus Account" section of the *Marketplace Addendum*:

The "Account Features" section is deleted in its entirety and replaced with the following:

#### Account Features

Your Citibank® Savings Plus Account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. The Citibank® Savings Plus Account can be opened in or linked to any account package. Although a Citibank® Savings Plus account can be owned by more than one owner, the first titled owner on the account must be eligible for a Citibank® Savings Plus account at account opening.



## EFFECTIVE DATE: NOVEMBER 28, 2023

### AMENDMENT:

Effective November 28, 2023, the following change is made to the *Marketplace Addendum*:

The "Account Balance Ranges for Interest Rate Calculations" section within the "Citi® Accelerate Savings Account" section of the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

#### Account Balance Ranges for Interest Rate Calculations

\$0 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$249,999.99

\$250,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000 - \$4,999,999.99

\$5,000,000 and above

The same rate may be assigned to more than one balance range. We may offer different rates for the Citi® Accelerate Savings Account depending on your account package and if that account package contains a linked checking account.

Please refer to the rate sheet for additional rate information.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account.

## EFFECTIVE DATE: NOVEMBER 28, 2023

### AMENDMENT:

Effective November 28, 2023, the following change is made to the *Marketplace Addendum*:

The "Certificate of Deposit" section under "Information About Specific Accounts" within the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

#### Key Features

Our certificates of deposit ("CD") are time accounts, denominated in U.S. Dollars. When you open a CD, and each time a CD renews, you agree to leave your funds in the account for the term which is a specific amount of time that cannot be changed until the Maturity Date. The Maturity Date is the last day of the term and the day the CD matures. The Maturity Date is the first day you can withdraw funds without paying an early withdrawal penalty and the first day you can add funds. CDs have a fixed interest rate during the term.

To open any of our Certificates of Deposit, we require you to have or open a linked checking account, money market account or savings account in your account package. You may not open a Certificate of Deposit as a standalone account without linking it to your account package.

#### CD Types and CD Terms

Citi offers three types of CD accounts.

- **Certificates of Deposit:** Multiple term options available.
  - Term options with interest paid monthly or at maturity: 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12 Month CDs
  - Term options with interest paid monthly: 1, 2, 13, 14, 15, 18, and 30 Month CDs; 2, 3, 4, and 5 year CDs



- **No Penalty Certificate of Deposit:** Available for a 12 month term with the no penalty feature for the first term only, and interest paid monthly. The No Penalty CD allows a one-time withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. An early withdrawal penalty applies to withdrawals made before the first 6 days. Partial withdrawals before maturity, including interest withdrawals, are not permitted. If you want to withdraw funds before maturity, you must close your No Penalty CD. If you would like access to credited interest during the term, you must elect at account opening to have interest deposited to another Citi account or sent by check. No Penalty CDs automatically renew without the no penalty feature to a 12 month CD. You cannot renew an existing CD into a No Penalty CD. A No Penalty CD is only available for new No Penalty CD accounts. If you want to change your existing CD to a No Penalty CD, you must first close your existing CD and then open a new No Penalty CD. You can renew a No Penalty into any of the CD term options listed above.
- **Step Up CD:** Available for a 30 month term with the step up feature for the first term only, and interest paid monthly. The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. Step Up CDs automatically renew without the step up feature to a 30 month CD. You cannot renew an existing CD to a new Step Up CD. A Step Up CD is only available for new Step Up CD accounts. If you want to change your existing CD to a Step Up CD, you must first close your existing CD and then open a new Step Up CD. You can renew a Step Up CD into any of the CD term options listed above.

### Minimum Balance

The minimum balance required to open a Certificate of Deposit account is \$500. We may offer promotions, from time to time, which may require a different account opening balance. No additional deposits are permitted during the term. A CD account will automatically be closed after 20 consecutive calendar days with a zero balance. Citi reserves the right to close the CD if the balance falls below any applicable minimum balance requirement. We will notify you that we closed your account if required by law.

### Monthly Service Fee

There is no monthly service fee for a Certificate of Deposit.

### Linking

The balances in other Citibank accounts that are linked to the account will not be included in the balance calculation for rate determination of your Certificate of Deposit account. The balances in your Certificate of Deposit account may contribute to the balances of eligible Citibank account packages for the purposes of package fee determination.

### Check Writing

Certificates of Deposit do not offer check writing.

### APYs and Interest Rates

Annual Percentage Yield (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. "Interest Rate" is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Annual Percentage Yields and interest rates for CDs are determined by Citibank at its sole discretion and can change at any time without notice before a term begins for a new account and renewal. Interest rates are fixed for the CD term.

The APY for a Step Up CD is a Composite APY based on 3 fixed interest rates during the term for Months 1 through 10, Months 11 through 20, and Months 21 through 30. The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings. For current APYs and interest rates, please visit [citi.com](http://citi.com), call CitiPhone Banking® or contact your financial professional.

For a new CD, the APY and interest rate is based on the CD type, CD term, account package, account balance, and applicable promotion at account opening. For a renewing CD, the APY and interest rate will be the APY and interest rate in effect on the CD renewal date for the CD term, account package, and account balance. When the APY is based on account balance, the applicable balance range at account opening or renewal will be used to determine your APY and interest rate and the interest rate will be fixed for the term; account balance may not be a factor for all CD terms. Citi may assign the same APY and interest rate to more than one balance range.

Please refer to your applicable Rate Sheet. Balance ranges include:



- 0 - \$24,999.99
- \$25,000 - \$49,999.99
- \$50,000 - \$99,999.99
- \$100,000 - \$249,999.99
- \$250,000 - \$499,999.99
- \$500,000 - \$999,999.99
- \$1,000,000 - \$4,999,999.99
- \$5,000,000 - \$9,999,999.99
- \$10,000,000+

Please refer to the Rate Sheet provided at account opening to learn which factor(s) affect the APY and interest rate.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

#### **When Interest Begins to Accrue**

Interest begins to accrue as of the calendar day you open your CD account.

#### **Interest Compounding and Crediting**

Interest is compounded daily starting as of the calendar day you open your CD account, for the actual number of days your money is on deposit. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

All CDs are available with the monthly interest feature. CD terms of one year or less also are available with the interest at maturity feature. The No Penalty CD is only available with the monthly interest feature. Selecting the interest payment frequency can only be done when you open or renew your CD and not during the CD term. When you select the interest at maturity feature, the interest is credited on the Maturity Date and the interest payment frequency may be displayed as "Deferred" next to the CD term on your Account Statements and other notices. When you select the monthly interest feature, interest is credited to your account after the close of business on the last Business Day of each month, and on the Maturity Date. Interest is paid up to but not including the Maturity Date.

If you open your CD or your CD renews during the last week of any month, interest from the new CD opening date or CD renewal date to the end of the month may be included with the interest for the first full month after the CD is opened or renewed. If you open your CD on the last day of a month with 30 days, and funding is credited on the first week of the next month, the interest for the day the account was opened may be credited on the day the CD was funded and the interest for the first full month may then be included in the next month's interest payment. If the end of the month occurs during the Grace Period, interest accrued during the Grace Period will be included in the next month's interest for renewed CDs. If the CD account is closed before maturity, the interest minus any applicable early withdrawal penalty will be reflected in the closeout balance.

#### **Interest Calculation Method**

We use the daily balance method to calculate interest. This method applies a daily periodic rate to the balance in the account each day.

#### **Interest Withdrawal**

You may withdraw interest before maturity after it has been credited to your CD account without an early withdrawal penalty. You may request to have credited interest deposited to another account you have with us or sent to you in the form of a check. You can only request this when you open or renew your CD and not during the CD term. If you have elected to have the interest deposited to another Citi account and that account is closed, the CD interest will be credited to your CD for the rest of the CD term. When your CD automatically renews and after the grace period, interest will be added to your principal balance and will no longer be available for withdrawal without penalty. No Penalty CDs do not allow partial withdrawals before maturity, including interest withdrawals.

The APY on your CD assumes the full balance and interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings.



### Automatic Renewal and Grace Period

Your CD will automatically renew at maturity for the same CD term at the APY and interest rate in effect on the Maturity Date which is the renewal date, unless: (1) you change your CD term, or (2) the same term is not available and we notify you that your CD term is changing. Account promotions will not apply to renewing CDs, unless specifically stated otherwise.

If you do not want your CD to automatically renew, you can make changes during the Grace Period. The Grace Period begins on the day after the Maturity Date and is up to 7-calendar days. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), the Grace Period ends on the last Business Day before the non-Business Day (the Grace Period End Date). During the Grace Period you can change your CD term, deposit additional funds, or withdraw funds without paying an early withdrawal penalty. If you change your term, make a deposit, or withdraw funds during the Grace Period: (a) the Grace Period will end that day, your renewed CD will have a new opening date which is your renewal date, your renewed CD will have a new Maturity Date, and you will not be able to withdraw funds without penalty or make any other changes until the new Maturity Date; (b) we will pay interest from the Maturity Date until the day before your new opening date (but not more than 7-calendar days) at the interest rate in effect on the Maturity Date; and (c) your renewed CD will be assigned the APY and interest rate in effect on your new opening date which is your CD renewal date. If you change your term, deposit additional funds, or withdraw funds during the Grace Period on a non-Business Day, the CD renewal date will be the Business Day following the non-Business Day.

Your account number will not change when your CD renews.

### Early Withdrawal Penalties

Citibank will impose a substantial penalty if you withdraw any amount from the principal before the Maturity Date. It may be necessary to deduct all or a portion of the penalty from the principal amount of the deposit. Early withdrawal penalties are calculated on the amount of the principal withdrawn. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

The early withdrawal penalty will be assessed for the Citigold® Private Client International, Citigold® International and Citi International Personal Account Packages based on the CD term as per the chart below:

CD Term	Penalty
1 month or less:	30 days of simple interest
More than 1 month up to 2 months:	60 days of simple interest
More than 2 months up to 1 year: <sup>1</sup>	90 days of simple interest
More than 1 year:	180 days of simple interest

### Footnotes:

<sup>1</sup> The No Penalty CD allows a one-time full withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD account and your qualifying deposit has been fully collected. A No Penalty CD withdrawal made during the first 6 days will result in an early withdrawal penalty. A No Penalty CD does not allow partial withdrawals before maturity, including interest withdrawals



## EFFECTIVE DATE: NOVEMBER 28, 2023

### AMENDMENT:

Effective November 28, 2023, the following change is made to the *Marketplace Addendum*:

The "Account Balance Ranges for Rate Calculations" section within the "Citibank® Savings Plus Account" section of the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

#### Account Balance Ranges for Rate Calculations

\$0 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$249,999.99

\$250,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000 - \$4,999,999.99

\$5,000,000 and above

Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential/Home (not Mailing) Address, Rate Region, Account Balance, Account Package Type.

Please refer to the rate sheet for additional rate information.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account.

## EFFECTIVE DATE: NOVEMBER 4, 2023

### AMENDMENT:

Effective November 4, 2023, the following fees are waived for the account packages listed below:

#### Citigold® International Account Package

- Clerical Research

#### Citi International Personal Account Package

- Clerical Research
- Copy(ies) of Canceled Check(s)
- Interim Statement
- Miscellaneous Copies
- Statement Copy

As a result, the *Marketplace Addendum* is amended as follows:

Effective November 4, 2023, the following fees on the chart titled "Other Fees and Charges" is revised as follows:

Service	Citigold® Private Client International Account Package	Citigold® International Account Package	Citi International Personal Account Package
Clerical Research (per hour, one-hour minimum)	WAIVED	WAIVED	WAIVED
Copy(ies) of Canceled Check(s) (each check)	WAIVED	WAIVED	WAIVED
Interim Statement	WAIVED	WAIVED	WAIVED
Miscellaneous Copies (Fee for Photocopying <sup>6</sup> ) IRS Forms 1099, Deposit Ticket, etc.)	WAIVED	WAIVED	WAIVED
Statement Copy (previous month)	WAIVED	WAIVED	WAIVED

## EFFECTIVE DATE: OCTOBER 21, 2023

### AMENDMENT:

Effective October 21, 2023, the following change is made to the *Marketplace Addendum*:

The "Longer Delays May Apply" section under "Funds Availability at Citibank" within the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

### Longer Delays May Apply

In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first Business Day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next Business Day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the third Business Day after the day of the deposit as follows:

#### Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the second Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit and the remainder of the deposit will be available on the second Business Day after the day of deposit.

#### Large dollar deposits greater than \$5,525

If the total of your check deposits on any one day is greater than \$5,525, the amount in excess of \$5,525 will be available on the third Business Day after the day of deposit.

#### By way of example:

If you deposit a check (or multiple checks on any given day) that total(s) \$10,000

- The first \$225 of your deposit will be available on the first Business Day after the day of deposit
- An additional \$5,300 will be available on the second Business Day
- The remaining \$ 4,475 will be available on the third Business Day.

**We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:**

**Doubt of collectability** – If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.

**Emergency Situations** – If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.





## EFFECTIVE DATE: JULY 22, 2023

### AMENDMENT:

Effective July 22, 2023, the Deposited Check Returned Unpaid fee will be eliminated. As a result, the *Marketplace Addendum* is amended as follows:

The row titled "Deposited Check Returned Unpaid (each check)" in the "Other Fees and Charges" section of the *Marketplace Addendum* is deleted in its entirety.

## EFFECTIVE DATE: JUNE 1, 2023

### AMENDMENT REGARDING THE ELIMINATION OF THE ABILITY TO SEND DOMESTIC AND INTERNATIONAL CITIBANK® GLOBAL TRANSFERS (CGTS) AND CANCELLING INTERNATIONAL CGTS AT CITIBANK ATMS.

Between June 1 and June 23, 2023, Citi will phase out the following features at Citibank ATMs: ability to send domestic and international Citibank® Global Transfers (CGTs) and to cancel international CGTs. Therefore, these features may be unavailable during this time and will be unavailable after June 23, 2023. You may continue to use the CGT service via Citibank® Online or Citi Mobile®.

As a result, the *Marketplace Addendum* is amended as follows:

1. The second paragraph within the "Applicable to Consumer International Citibank Global Transfers and International Wire Transfers" section within the "Cancellations or Amendments of Funds Transfer Requests" section of the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

To cancel a Consumer Citibank® Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service) or sign into citibankonline.com. At this time, Citi Mobile® may not be used to cancel a Consumer Citibank® Global Transfer for clients of the Citigold® Private Client International Account Package, the Citigold® International Account Package and the Citi International Personal Account Package. When canceling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three Business Days of your request to cancel.

2. The Citibank® Global Transfer Service chart within the *Marketplace Addendum* is deleted in its entirety and replaced with the following revised chart:

Account Package	Citibank® Online	Citi Mobile®	Proprietary Citibank ATM*	Weekly Limit
Citigold® Private Client International	\$100,000	\$100,000	\$100,000	\$500,000
Citigold® International	\$100,000	\$100,000	\$100,000	\$150,000
Citi International Personal	\$75,000	\$75,000	\$75,000	\$100,000

**PLEASE NOTE:** The transfer limits described in this section may vary at our discretion and without prior notice based on risk factors relevant to this service and your personal transaction activity. The Citi Mobile® application is only available for download on U.S. Apple and U.S. Google App Stores. Not all services are available for accounts in Citigold® Private Client International, Citigold® International, and Citi International Personal Account Packages.

\* Service will be fully discontinued as of June 23, 2023.

## EFFECTIVE: JANUARY 31, 2023

### AMENDMENT:

Effective January 31, 2023, the "Branch Locations" section of the *Marketplace Addendum* has been updated with a new address for the San Francisco branch:

#### San Francisco

Citibank, N.A.  
One Market Street, 40th Floor  
San Francisco, California 94105  
U.S.A.



## EFFECTIVE: IMMEDIATELY

### AMENDMENT:

Effective Immediately, the following changes are made to the *Marketplace Addendum*:

All references to TTY: 1-800-788-6775 is replaced with "We accept 711 or other Relay Service"

All references to TTY: 1-800-945-0258 is replaced with "We accept 711 or other Relay Service"

## EFFECTIVE DATE: NOVEMBER 15, 2022

### AMENDMENT:

Effective November 15, 2022, the "Other Fees and Charges" chart within the *Marketplace Addendum* is revised as follows:

A new fee line for "Courier Delivery" has been added.

Service	Citigold® Private Client International Account Package	Citigold® International Account Package	Citi International Personal Account Package
Courier Delivery	Fees may apply, varies by delivery location	Fees may apply, varies by delivery location	Fees may apply, varies by delivery location

The footnote note "*\*Courier delivery fee may apply. Varies by delivery location*" and associated asterisks (\*) have been removed.

## EFFECTIVE AUGUST 1, 2022

### AMENDMENT:

Effective August 1, 2022, all references to Citi International Financial Services, LLC ("CIFS") are deleted within the *Marketplace Addendum*.

## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT:

Effective Immediately, the following change is made to the *Marketplace Addendum*:

Footnote 7 to the "Other Fees and Charges" chart within the *Marketplace Addendum* has been deleted in its entirety and replaced with the following:

<sup>7</sup> We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories. Fee is waived for Citigold, Citi Priority, Citi Private Bank, and International Personal Bank U.S. accounts.

## EFFECTIVE JULY 18, 2022

### AMENDMENT:

Effective July 18, 2022, the following fees are waived for accounts in the Citigold® International Account Package: the \$10.00 fee for sending outgoing online domestic wire transfers and the \$10.00 fee for sending outgoing online international wire transfers in U.S. dollars. "Online" refers to self-service wires sent via Citi® Online or Citi Mobile®.

As a result, the *Marketplace Addendum* is amended as follows:

Effective July 18, 2022, the Wire Transfer section of the fee chart titled "Other Fees and Charges" is revised as follows:



Service	Citigold® Private Client International Account Package	Citigold® International Account Package	Citi International Personal Account Package
Wire Transfers: Incoming Domestic and International <sup>9</sup> (Service Charges Incoming Wire Fee <sup>6</sup> )	WAIVED	WAIVED	WAIVED
Wire Transfers: Outgoing Online Domestic <sup>10</sup> (Within the U.S.) (Fee for Domestic Funds Transfer <sup>6</sup> )	WAIVED	WAIVED	\$18.75
Wire Transfers: Outgoing Domestic-Other Channels <sup>12</sup> (Within the U.S.)	\$50.00	\$60.00	\$60.00
Wire Transfers: Outgoing Online International <sup>10</sup> (U.S. Dollars)	WAIVED	WAIVED	\$30.00
Wire Transfers: Outgoing Online International (Foreign Currency) <sup>11</sup>	WAIVED	WAIVED	WAIVED
Wire Transfers: Outgoing International-Other Channels <sup>12</sup>	\$50.00	\$60.00	\$60.00
Fees and Charges related to specific account types, and specific transactions or activities specified elsewhere are incorporated herein.	As specified elsewhere	As specified elsewhere	As specified elsewhere

Footnote 10 is revised as follows:

<sup>10</sup> "Online" refers to self-service wires sent via Citi Online or Citi Mobile.

Footnote 12 is added and described as follows:

<sup>12</sup> "Other Channels" refers to wire transfers initiated through a banker.

## EFFECTIVE DATE: JUNE 19, 2022

### AMENDMENT TO ELIMINATE THE OVERDRAFT FEE, RETURNED ITEM/INSUFFICIENT FUNDS FEE, AND OVERDRAFT PROTECTION TRANSFER FEE

Effective Sunday, June 19, 2022, your account will no longer be assessed an overdraft fee, a returned item/insufficient funds fee, or an overdraft protection transfer fee. The last day an account will be assessed any of these fees is June 18, 2022, for transactions posting to your account balance on June 16, 2022.

1. The "Overdraft Protection" section of the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

#### Overdraft Protection

#### Safety Check

The Safety Check service is available to clients in the Citigold® Private Client International, Citigold® International, and Citi International Personal Account Packages at this time.

#### Checking Plus® (variable rate) Line of Credit

The Checking Plus® (variable rate) Line of Credit is not available to clients in the Citigold® Private Client International, Citigold® International, and Citi International Personal Account Packages at this time.

2. The "Right of Setoff" section is deleted in its entirety and replaced with the following:

For information regarding Right of Setoff, please view the "Right of Setoff" section in the *Client Manual – Consumer Accounts*.

In addition, for your entity accounts, in certain situations, we may have the Right of Set-Off against your individual accounts. For example, we may debit the personal account of a general partner for an obligation owed to us by the partnership.

3. The following paragraph is added above the chart in the “Other Fees and Charges for All Accounts” section of the *Marketplace Addendum*:

Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees by product and banking package, please view the chart below. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

4. The following service fee rows from the “Other Fees and Charges for All Accounts” chart in the *Marketplace Addendum* are deleted in their entirety:

- Row titled “Overdraft Protection Transfer Fee for Safety Check”
- Row titled “Overdrafts and Returned Items”
- Row titled “Returned Item (Unpaid) (Returned Check/NSF Fee)”

5. The following footnotes are deleted in their entirety from the Notes to the Other Fees and Charges for all accounts section of the *Marketplace Addendum*:

<sup>†</sup> An Overdraft fee may be assessed when your account is in overdrawn status after transactions post at the end of the day. A Returned Item fee may be assessed when a check or item is returned unpaid due to insufficient/unavailable funds in your account. Overdraft fees and Returned Item fees, in any combination, will not be assessed more than four (4) times per day. An Overdraft fee may also be charged whenever a transaction, including a service fee or charge, is deducted from your account and either causes your account to be overdrawn or increases the amount by which your account is overdrawn. For more information, please refer to the “Insufficient Account Balances” and “Overdrawing Your Account” sections of the *Client Manual – Consumer Accounts*.

## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT:

Effective immediately, under section titled “Cancellations or Amendments of Funds Transfer Requests”, the subtitled section “Applicable to all other Funds Transfer Requests,” is deleted in its entirety and replaced with the following:

#### Applicable to all Funds Transfer Requests

You may cancel or amend a funds transfer request (including Consumer International Citibank Global Transfers and International Wire Transfers not canceled or amended in accordance with the special rules described in the section above) only if we receive the request prior to having executed the transfer and at a time that provides us with a reasonable opportunity to act upon that request. In general, after we have sent the transfer, you will not be able to cancel or amend it unless the beneficiary bank consents to such a request. Citibank will first have to check with the beneficiary bank to determine whether or not the beneficiary bank will return your funds. We and/or the beneficiary bank may impose a fee in connection with the return of that transfer and for any required currency conversion. We will not be liable to you for any loss resulting from the failure of the beneficiary bank to agree to a recall or amendment of your funds transfer request.

**Please Note:** If your transfer is returned by the beneficiary bank to Citibank, an amendment request cannot be accepted and as a result, the funds will automatically be credited back to your account less any applicable service charges. If your transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return as indicated above.



**EFFECTIVE DATE: NOVEMBER 15, 2021**

**AMENDMENT:**

Effective November 15, 2021, the "Citibank® Savings Plus Account," is revised as follows:

The following is added as a second paragraph to the "Fee" sub-section.

Uniform Transfers to Minors Accounts (UTMAs), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package, including fees and minimum balance requirements for fee waivers.

All other terms and conditions of the Citibank® *Marketplace Addendum* for International Personal Bank U.S. for clients in the Citigold® Private Client International Account Package, Citigold® International Account Package, and Citi International Personal Account Package remain in full force and effect.

Terms, conditions and fees for accounts, products, programs and services are subject to change.

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