Here are the required activities to qualify:

Eligible Accounts are consumer checking and savings accounts. Checking Accounts are consumer Regular Checking and Access Checking accounts. The following accounts do not qualify as Eligible Accounts or Checking Accounts:

- Friends are at least 18 years of age and cannot have owned a Checking Account within the last 180 days.

Eligibility

Fourth: The Friend's Checking Account must be kept open until the Referrer is paid.

The Friend's Checking Account must both remain open and in good standing from the time the Friend opens their Checking Account until the Referral Bonus is paid to the Referrer.

The Referral Bonus will be paid within 90 days after the Eligible Referee opens their Checking Account.

Important Tax Information: The Referral Bonus will be reported to the IRS as miscellaneous income to the first titled owner on the account, in the year received, as required by applicable law. Offer limited to customers who are either citizens or resident aliens of the United States that furnish or have a valid Form W-9 on file and the account must not be subject to backup withholding. The cash reward may be reported to the IRS as miscellaneous income on Form 1099-MISC in the year received, if the value of the award plus other taxable miscellaneous income awards received from Citibank, N.A., is in the aggregate $600 or greater for a calendar year. Customer is responsible for any applicable taxes and consulting a tax advisor. Citi is not a tax advisor.

Referring your friends and family is easy

Here's how it works:

1. Get your referral link
   - If you are an eligible customer, you will automatically receive an email from Citi with your unique referral link.

2. Share with friends and family
   - Simply share your unique referral link with friends and family via email.

3. Earn your cash bonus
   - You will receive a $500 cash bonus for every referred who is a new to Citibank consumer and open a qualified checking account using your unique referral link, up to a maximum of 20 referral bonuses.

The cash bonus will be credited to your open, eligible checking account within 30 calendar days from the date the customer you refer opens a qualifying account.

Ask a Wealth Relationship Manager for Program Details. Offer valid for referred accounts opened between 07/24/2023 – 01/09/2024.