



Earn Up To \$4,000

when you refer your friends, and they open a new eligible Citibank® consumer checking account. Get \$200 for every qualified referral, up to a maximum of 20 referral bonuses. Eligible customers only. See Terms and Conditions below.\*

Check your email† for a shareable referral link or speak to a Relationship Manager.

## 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 \$200 cash bonus for every referral who is new to Citibank checking and opens an eligible checking account using your unique referral link. Max. 20 referral bonuses per customer – that's up to \$4,000!

Cash bonuses will be credited to your open, eligible account within 90 calendar days from the date the customer you refer opens a qualifying account.

Ask a Relationship Manager for Program Details.

†If you do not currently receive Member-Get-Member (MGM) emails, check your email preferences to make sure they're up to date.



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#### Important Legal Disclosures and Information



#### \*Terms and Conditions

##### Eligibility

So long as you are at least 18 years of age, are not an employee of Citigroup (or its affiliates and subsidiaries), meet Tax Requirements and are the first titled owner on an Eligible Account on the day your Friend opens a Checking Account, you can participate in this offer ("Referrer").

- "Tax Requirements": U.S. persons must furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file. Accounts subject to backup withholding do not qualify for this offer.

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

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:

- Savings Plus and Citi Miles Ahead Savings
- Retirement accounts (IRAs, SEPs, CESAs, money purchase pension plans and profit-sharing plans)
- Accounts held in Citi Alliance®, Citi Private Bank and International Personal Bank
- Fiduciary, estate and trust accounts do not qualify for this offer, although trust accounts that are a living trust and custodial accounts are eligible

Here are the required activities to qualify:

If a Friend opens a Checking Account by any other means than those described below, the Referrer will not earn the Referral Bonus.

First: The Referrer must provide their unique referral link or code to the Friend.

Second: The Friend must open a new Checking Account.

Between 07/24/2023 – 01/09/2024 ("Offer Period"), the Friend must open a new Checking Account using the Eligible Referrer's unique referral link on [citi.com](#) or by providing the Referrer's unique referral code to a Citibank banker at a branch during account opening.

Third: Eligible Referrer bonus level.

The Referrer will receive a Referral Bonus paid at the Level stated in the below chart. Levels are determined by the account type the Referrer owns at the time the Friend opens the new account. Account changes after account opening will not affect the Referral Bonus Level.

Account type	Levels for Referral Bonuses
Citigold® Private Client (CPC)	\$500
Citigold®	\$200
Priority	\$100
Other	\$100

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

The Referrer's and 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.

- A single Friend opening multiple Checking Accounts does not increase the reward for the Referrer. For example, if a Friend opens three new Checking Accounts, the Citigold Referrer will receive a \$200 Referral bonus.
- Referrers are limited to twenty (20) Referral Bonuses within the lifetime of their checking and savings account relationship with Citibank.
- Referrers cannot refer the same Friend more than once during the lifetime of the Referrer's checking and savings account relationship with Citibank.
- Referrers cannot refer themselves, even if they have not owned a Checking Account in the past 180 days.
- To protect the privacy of our customers, we cannot provide any information about the Friend to the Referrer, including whether the Friend has applied or has met the requirements for the Member-Get-Member Offer.

**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.

Citibank provides information about and access to accounts and financial services provided by Citibank, N.A. and its affiliates in the United States and its territories. The Member-Get-Member (MGM) Offer is not, and should not, be construed as an offer, invitation or solicitation to buy or sell the products or services at issue to individuals outside of the United States.

All accounts subject to applicable terms, fees, programs, products and services which are subject to change. This offer contains information about U.S. domestic financial services provided by Citibank, N.A. and is intended for use domestically in the U.S.

As a Citigold, Citi Priority or Citigold Private Client customer, you can receive banking and lending services from Citibank, N.A. ("Citibank"), Member FDIC and Equal Housing Lender NMLS# 412915, along with financial planning and investment products as a client of Citi Personal Wealth Management, a business of Citigroup Inc., that offers investment guidance, products and services through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Citibank and CGMI are affiliated companies under the common control of Citigroup Inc.

Deposit products provided by Citibank, N.A. Member FDIC.

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