Referring your friends and family is easy

Here's how it works:

1. **Get your referral link**
   - If you're an eligible customer, you will automatically receive an email from Citibank with your unique referral link.

2. **Show your 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 eligible referral who opens a new Checking Account using your unique referral link. Max. 20 referral bonuses per customer — that's up to $4,000!

### Terms and Conditions

- **Eligibility**
  - Friends and family must be at least 18 years of age and not have owned a Checking Account within the last 180 days.
  - Eligible Accounts are consumer checking and savings accounts. Checking Accounts do not include accounts subject to backup withholding or accounts for persons outside of the United States.

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

- **Cash bonuses will be credited to your open, eligible account within 90 calendar days from the date the customer you referred opens a qualified account.**

**Important Legal Disclosures and Information**

- **Fiduciary, estate and trust accounts do not qualify for this offer, although trust accounts that are a living trust and custodial accounts** are eligible.
- **Accounts held in Citi Alliance**
- **Savings Plus and Citi Miles Ahead Savings**
- **Fiduciary, estate and trust accounts do not qualify for this offer, although trust accounts that are a living trust and custodial accounts** are eligible.
- **Referrers cannot refer themselves, even if they have not owned a Checking Account in the past 180 days.**
- **Referrers are limited to twenty (20) Referral Bonuses within the lifetime of their checking and savings account relationship with Citibank.**

**T&Cs Eligible Bonuses**

**Eligible Customers**

Citigold and Citi Priority customers who meet the requirements and are selected by Citibank in their discretion will receive the following bonuses:

- **$250**
- **$500**
- **$750**
- **$1,000**

Citigold or Citi Priority customers are not eligible for the Member-Get-Member (MGM) Offer. The Member-Get-Member (MGM) Offer is not, and should not, be construed as an offer, solicitation or advertisement to buy or sell the products or services at issue to individuals outside of the United States.

**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.

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 (MGM) Offer.

**Notice at Collection**

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

**CA Privacy Hub**

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

**Contact Us**

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