

## Terms & Conditions

### **BHD Time Deposit - Investment Product Bundle Promotion Terms and Conditions**

1. "Promotion" refers to the Bahraini Dinars ("BHD") Time Deposit ("TD") Insurance Bundle Promotion whereby a higher rate of profit will be offered on the TD.
2. The Promotion shall commence from 1<sup>st</sup> April 2022 until 30<sup>th</sup> June 2022 ("Promotion Period"). This Promotion is not applicable with other promotions unless otherwise stated.
3. Clients who during the promotion period book an Investment product (MF, Bonds & SN) equivalent to 100% of deposit balance will be eligible for booking 5% per annum BHD deposit for 3 months tenor. Investment Amount in USD should be converted to BHD at system rate to find out the ratio to deposit balance in BHD meets 100% criteria.  
  
The minimum deposit balance for promotion is BHD 10,000\* and maximum deposit balance is BHD 1 Million.  
  
\*Minimum investment amount as mandated by the CBB would be applicable for all transactions in the respective investment product category.
4. If a customer cancels subscription into Investment products, the deposit amount will also be terminated at promo rate and early TD breakage conditions will apply. If customer would like to keep TD after cancellation process of promo, TD will be booked at prevailing standard TD interest rate.
5. The Promotion is only applicable to clients who meet the following conditions:
  - Subscription into Investment products must be made within the Promotion Period. Time Deposit will be valued only upon confirmation of subscription into investment product
  - Bundle offer is applicable only for investment transactions which has been booked with a minimum upfront commission of 1%
  - Investment products referred in this promo are products offered by Citibank Bahrain only
  - Investment products recommended/offered to the client would be thoroughly on the basis of assessment done as per Citi process
  - All other existing Investment Products and time deposit products terms and conditions apply
6. All products offered in this promo are available stand alone. TD rates stand alone are lower than promo rate offered in this bundle while the purchase of any other product is not pre-requisite to book TD at standard interest rates.
7. In the event that an eligible Customer decides to pre-maturely terminate and withdraw some or all of the funds, the Citibank N. A. Bahrain General Terms and Conditions available on [www.citibank.bh](http://www.citibank.bh) for early TD breakages will apply.
8. Should an Eligible Customer not meet the terms and conditions of this Promotion, Citibank reserves the right to adjust the Promotional Time Deposit to its standard prevailing rate.
9. Citibank has reasonable discretion to vary, delete or add to any of these terms and conditions, and to suspend or terminate the Promotion without notice. In the event of any inconsistency between any marketing material and these terms and conditions, these terms and conditions shall prevail insofar as it relates to the Promotion.
10. "Citi" or "Citibank" refers to Citibank N.A. Bahrain unless the context otherwise requires.