



I'm happy with Citibank and now my colleagues are, too.

As a Citi® at Work member, get a great reward for referring a customer.

Here's how it works:

- Refer someone you know to open an eligible Citibank checking account and you'll both qualify to receive a cash reward
- You can earn up to \$100 per referral*
- Each person you refer can get up to \$100 after they meet funding requirements and perform qualifying activities**

New Checking Account Type	You Get	They Get
Citigold® Account	\$100	\$100
Citibank® Account	\$50	\$50

Speak with a Citi at Work Representative, visit citiatwork.com or call 1-888-CITIBANK



Terms and conditions of accounts, products, programs and services are subject to change. All applications are subject to approval.

* **Referring Customer:** You can qualify to earn a cash bonus when your referee, who does not have an existing account with the bank, opens an eligible consumer regular checking account in one of the following packages: Citibank® Account package or Citigold® Account package. The bonus payments are as follows: \$50 for each new Citibank Account package and \$100 for each new Citigold Account package. Referee must be a new Citibank consumer. You must have an existing checking account in a Citibank Account package or Citigold Account package with Citibank to be eligible. Citibank employees who work in Citibank branches are not eligible. Limit twenty referrals per customer. Cash bonus will be automatically deposited into your account within 90 days of verification of the new customer's account opening. The eligible checking account must be open and in good standing at the time bonus payment is credited.

** **New Consumer Checking Customer (Referee):** To receive this offer and qualify for the cash bonus, you cannot be an existing customer. You must open a new Citibank regular checking account in one of the following eligible packages: Citibank Account package or Citigold Account package and within 60 days after account opening you must also (1) fund the account with \$1,000 or more AND (2) complete one of the following qualifying transactions: one direct deposit or two electronic bill payments and continue for two consecutive months. Qualifying electronic bill payments are those using Citibank® Online, Citi Mobile™ or CitiPhone Banking®. A bill that is paid by making a transfer between linked accounts and/or transfer payments made to accounts within Citibank or to accounts with Citibank affiliates does not qualify as a bill payment for this offer. Limit one offer per Citibank customer. Offer not available on account conversions and cannot be combined with other offers. Cash bonus will be credited to your account within 90 days of your satisfying the terms of this offer. The bonus is as follows: \$50 for Citibank Account package and \$100 for Citigold Account package. The eligible checking account must be open and in good standing at the time bonus payment is credited. All referees must open a new eligible checking account by the expiration date on the certificate. Existing consumer checking customers are not eligible to receive the offer.

Applies to Referring Customer and New Checking Customer: Offers available only in Citibank branches. Customer must be a citizen or resident alien of the United States (U.S.) with a valid U.S. taxpayer identification number to receive credit. The bonus will be reported to the IRS as miscellaneous income on Form 1099-MISC, as required by applicable law. Taxes, if any, are the customer's responsibility. Offer may be modified or withdrawn at any time without notice. See account-opening materials for additional information; other conditions may apply. Must be at least 18 years old to qualify for the promotional offer. Ask for details on the terms that apply for referrals of new CitiBusiness® checking accounts.

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