



Fixed Rate Deposits

Prospectus 2023



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Statement From The CEO



We understand that last year was not the greatest year to achieve financial freedom and a lot of clients focused their energy on capital preservation, with low-risk strategies a favourite to maintain their goals.

We have been working hard to incorporate a fixed income element to one of our best performing investment products. To ensure safety and security, but also to achieve the situation of a healthy, market beating rate of return with zero risk to your invested capital.

This fixed rate term deposit investment has been created with both of these key factors in mind. It comes with the highest level of corporate governance and security, being asset backed and insured to a government level and has the latest technology and emerging sectors to continue to maximise growth in a secure manner.

Let's ensure 2023 is a year in which we keep our financial value close to inflation levels and get our savings working harder for us giving us the freedom to spend valueable time on things that matter the most to us.

David Livingstone

Chief Executive Officer

Citibank Europe

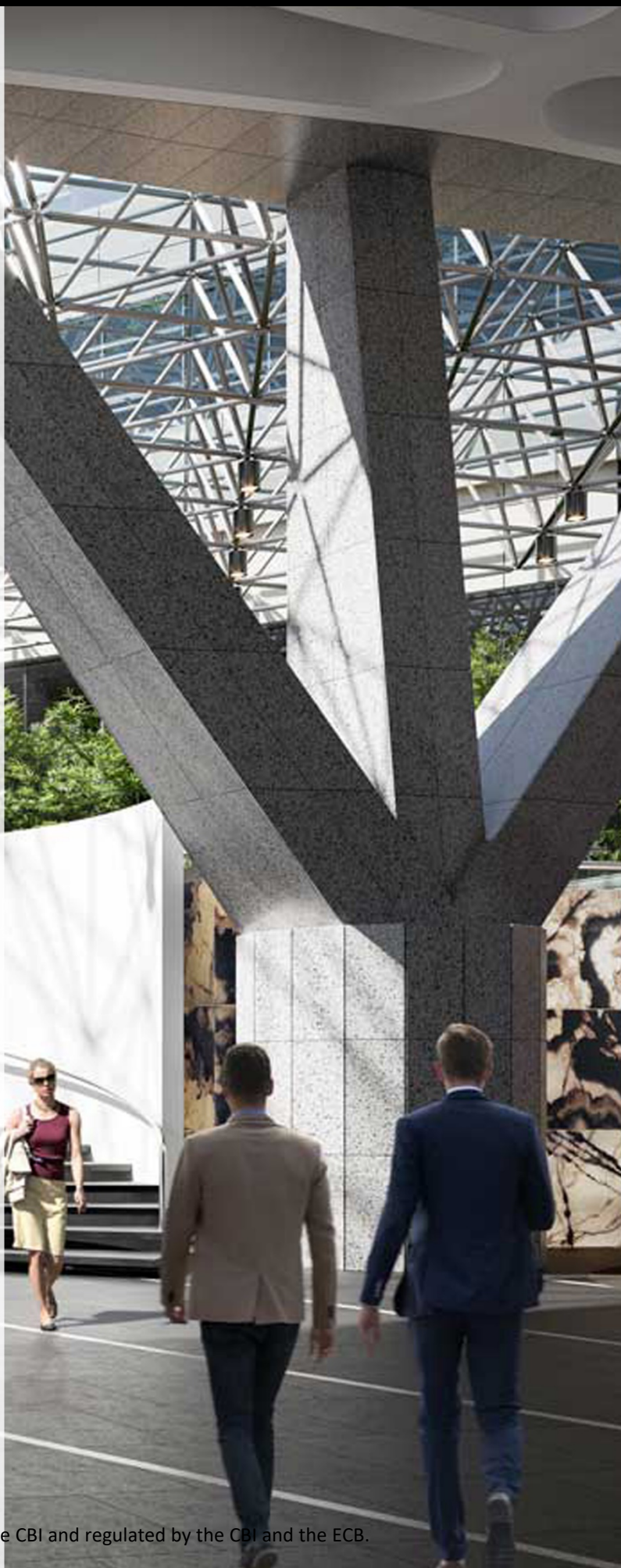
Explanation and breakdown of this Fixed Rate Deposit

What is a Fixed Term Deposit?

A fixed term deposit, also known as FTD, is a financial product through which an individual (natural person) or a company (legal entity) deposits an amount of money in a financial entity during a specific period of time in exchange for remuneration at a previously fixed interest rate. An investment bond provides a broader selection of investment opportunities, greater management expertise, and lower investment risk than investors might be able to obtain on their own.

What is the Investment strategy?

When an account holder deposits funds at a bank, the bank can use that money to lend to other consumers or businesses. In return for the right to use these funds for lending, they will pay the depositor compensation in the form of interest on the account balance. With most deposit accounts of this nature, the owner may withdraw their money at any time. This makes it difficult for the bank to know ahead of time how much they may lend at any given time. To overcome this problem, banks offer term deposit accounts. A customer will deposit in one of these accounts, agreeing not to withdraw their funds for a fixed period in return for a higher rate of interest paid on the account. The interest earned on a term deposit account is slightly higher than that paid on standard savings or interest-bearing checking accounts. The increased rate is because access to the money is limited for the timeframe of the term deposit. Term deposits are an extremely safe investment and are therefore very appealing to conservative, low-risk investors.



Investment Timeframes, Returns & Securities

3 months
upto
3.00%



Fixed per term

- No fees or commission
- Minimum Investment per person is €20,000
- Capital is securely protected in its entirety and will never decrease in value
- Insured by Citibank up to €250,000 per investment on any defaults
- Insured up to €100,000 per investment by the Deposit Guarantee scheme (DGS)

6 Months
upto
3.75%



Fixed per term

- No fees or commission
- Minimum Investment per person is €20,000
- Capital is securely protected in its entirety and will never decrease in value
- Insured by Citibank up to €250,000 per investment on any defaults
- Insured up to €100,000 per investment by the Deposit Guarantee scheme (DGS)

1 Year
upto
4.50%



Fixed per Annum

- No fees or commission
- Minimum Investment per person is €50,000
- Capital is securely protected in its entirety and will never decrease in value
- Insured by Citibank up to €250,000 per investment on any defaults
- Insured up to €100,000 per investment by the Deposit Guarantee scheme (DGS)

Investment Timeframes, Returns & Securities

2 Years
upto

4.75%

Fixed per Annum



- No fees or commission
- Minimum Investment per person is €100,000
- Capital is securely protected in its entirety and will never decrease in value
- Insured by Citibank up to €250,000 per investment on any defaults
- Insured up to €100,000 per investment by the Deposit Guarantee scheme (DGS)

3 Years
upto

5.25%

Fixed per Annum



- No fees or commission
- Minimum Investment per person is €100,000
- Capital is securely protected in its entirety and will never decrease in value
- Insured by Citibank up to €250,000 per investment on any defaults
- Insured up to €100,000 per investment by the Deposit Guarantee scheme (DGS)

Bond Breakdown and Performance

Please note: Clients will only benefit from compounded interest if they do not opt to withdraw dividends during their fixed term.

Term / Amount	3 months	6 months	1 Year	2 Year	3 Year
€20,000	2.75%	3.25%	N-A	N-A	N-A
€50,000	3.00%	3.50%	4.00%	N-A	N-A
€100,000	N-A	3.75%	4.25%	4.50%	4.75%
€250,000	N-A	N-A	4.50%	4.75%	5.00%
€500,000	N-A	N-A	N-A	N-A	5.25%

Frequently asked Questions around this Fixed Term Deposit



Why chose the Fixed Rate Deposit?

This is a fully managed investment. Regardless of how the market performs the client will get a fixed return along with the safety and security of their capital being asset backed and DGS protected. It's a perfect choice for a risk adverse investor, who are still looking to get a fair rate of return for investing their bonds.

Is the return Guaranteed?

Yes, it is fixed, so regardless of market conditions or economic situations like COVID-19 or a recession, you will still get the rate of return outlined in this prospectus regardless of what happens. Citibank, will take the funds and invest them into both emerging and blue-chip global markets or loan them out. Your funds are more of a loan with a fixed rate of return than an investment.

Is my capital safe?

Yes, your capital is protected in its entirety by Citibank up to the value of €250,000 per investment as this is fully regulated by the Central Bank of Ireland. You also have the Deposit Guarantee Scheme (DGS) protection of €100,000 per investment.

Is there any fees or charges?

There is no management fee for this investment. As an asset management company any profits over and above the fixed rate of return will be kept by us.

How is my profit paid?

You have Three options; your profit can be paid per term, or it can be paid in full at the end of the term. If you decide to leave it for the full term then the interest will be compounded and you will make more than the fixed rate return.

How do I set up an account and invest?

Please get in touch with your advisor and request the application form and we will send a list of the "know your client" documentation required. They will also be happy to answer any further questions you may have.

Terms and Conditions

Terms and conditions - Refined

The Applicant or applicants are the people or persons outlined in the main application form completed by the client. These terms and conditions are final and legally binding under Ireland & EU law. These are between the client and Citibank Europe, referred to as the company in this agreement.

Privacy policy and data protection are the same throughout the group and details of these agreements can be found on our website. However, all data taken and stored on behalf of our clients is strictly confidential and will not be shared with any other third parties or organisations outside of the company.

Fixed income refers to the guarantee that regardless of the market performance the client will get the fixed rate of return.

The company protect the investment up to €250,000 per investment. This is because the Citibank is a regulated entity. Complying in full to the Central Bank of Ireland regulations and the EU Securities and Exchange Commission under the International Adviser exemption. The funds within this investment are also covered by the Deposit Guarantee Scheme (DGS) up to €100,000 per investment. Should the managed investment default, Citibank will be required to pay the client back, within 30 business days, their total capital up to a value of €250,000 per investment. The profit on this investment is not covered in the event of liquidation or default.

Cancellation is allowed after the first 14 days and will take a further 30 days to process and return the funds back to the client from the company. In this instance the client will forfeit any fixed rate return that is due and will receive back their initial deposit only.

To cancel the term deposit the client will need to email in the request with a valid reason. Once accepted and processed the client will be sent an email confirming the amount and day the funds will be returned to them.

There is no risk of capital loss to the client regardless of the markets' performance. It is capital protected and regulated in its entirety by the bank and the government.

Updates and Statements will be provided each term and the account balance and frequency of the profit will be determined by the client on the application and adhered to by the bank. If you wish to change this date and payment frequency you will be required to do so 60 days before the specified repayment date. Please contact the bank to arrange this and complete the necessary documentation.

Regulation

Citibank iEurope is fully authorised and regulated by the Central Bank of Ireland.

Company Registration Details and Numbers

CITIBANK EUROPE PLC

Registered in Ireland: Company Registration Number 132781 and Regulatory Reference Number

C26553.

Registered office: 1 North Wall Quay, Dublin 1, Ireland, DO1 T871

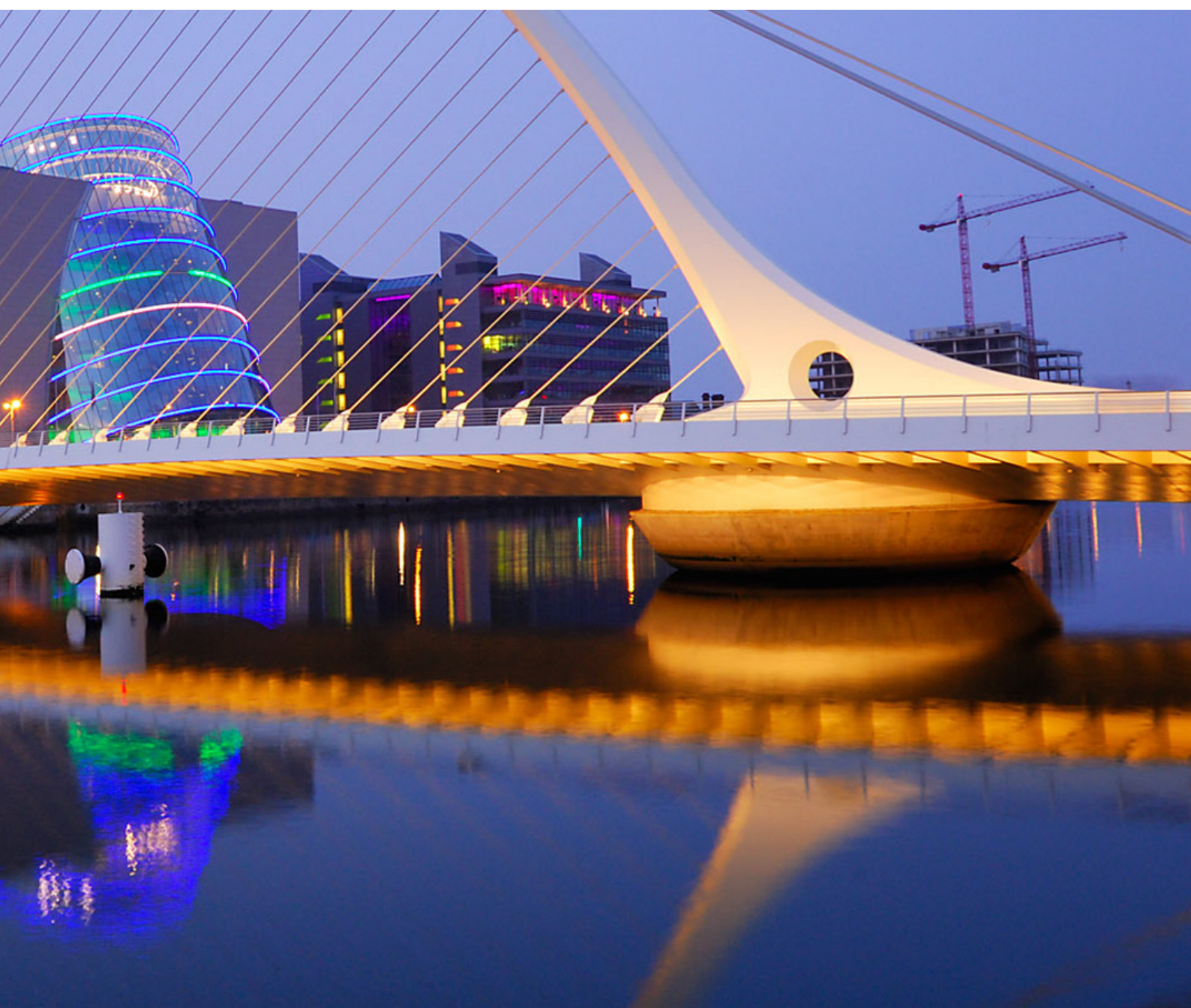
Authorised by the CBI and regulated by the CBI and the ECB.

Citibank Europe is a certified corporation and a member of Climate Active network of members. Please only print this document if it is necessary as we try and encourage an environmentally friendly approach.

Making a complaint

If you are not happy with any of the information in this document or have any issues you would like to raise, please do so in writing to:

Compliance Officer
1 North Wall Quay, Dublin 1, Ireland, DO1 T871.



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1 North Wall Quay, Dublin
1, Ireland, DO1 T871.