



Introducing a wealth management service to help you build upon your success

Citigold Private Client is a unique banking relationship created specifically for those with US\$1 million and more invested with Citibank.

We've combined the products, ideas and insights of Citi Private Bank with the scale and services of Citigold to give you the reach and expertise of a global powerhouse, with the convenience of being a local bank.

At Citigold Private Client, your account will be managed by a highly skilled wealth management team, led by an industry-leading senior banker. With our full suite of retail and business banking products, you can be assured of financial solutions that are customized specifically for you.



As a Citigold Private Client, your dedicated senior relationship manager is supported by an experienced group of specialists located on-site –treasury specialists, portfolio counsellors and business bankers – as well as regional and global teams.

Through direct discussions with you, our experienced relationship team will gain a thorough understanding of your investment portfolio and financial objectives. This ensures that the advice and recommendations are tailored to your individual portfolio strategy – a mark of our personalized service and dedication.

At a glance

- A senior relationship manager supported by a dedicated team of global and regional specialists
- Expertise from a wide range of specializations including equity, treasury, trade, insurance and investment banking
- Receive personal advice tailored to your individual portfolio strategy
- Access to a dedicated, independent Portfolio Counsellor

You understand the value of expertise.

So do we.

The difference between a decision and a profitable decision?

Access to insights.

As a Citigold Private Client, you will be privy to up-to-the-minute information and the most thorough research that spans all investment sectors and continents.

Your relationship team will tap into these findings to identify key insights that can guide your financial investment decision making. By making informed choices, you will be in a better situation to capitalize on opportunities whenever they arise. This will allow you to benefit from something truly invaluable: the assurance that you are making the right decisions.



At a glance

- Macro-economic and strategic research
- Global investment research across multiple asset classes
- Thematic medium to long-term investment trends

When is a good time to invest?
with a well-diversified portfolio, anytime.



When your wealth has grown to a substantial level, you are always invested in the markets regardless of conditions. That's why, at Citigold Private Client, we strive to help you maximize your returns and manage the risks across your portfolio, regardless of prevailing market conditions.

This is achieved with a strategic portfolio drawing on multiple asset classes – from cash and deposits to mutual funds and structures, direct equities and bonds, currencies and commodities as well as alternative investments. Because when your investments are substantial, it becomes even more essential to build a focused portfolio that is self-sustaining. We also would be happy to cater to your insurance needs as well.

The result? You pursue your investment objectives with a greater degree of confidence in both times of volatility, as well as opportunity.

At a glance

- Model portfolios for varying risk profiles and multiple markets
- Access to multiple asset classes
- Portfolio structuring and re-balancing to optimize long-term outcomes

Disciplined investing requires regular and up-to-date analysis and evaluation of the market, as well as constant performance tracking of your portfolio benchmarked to model portfolios. Bearing this in mind, we constantly monitor your portfolio, allowing you to capitalize on market shifts anywhere, anytime to reveal unexpected opportunities.

This gives you the assurance that your portfolio will reach its full potential.

At a glance

- Disciplined approach to portfolio management with regular and specialized reporting as well as comparisons to model portfolios
- Portfolio view of wealth through unique tools such as Navigator
- Frequent reviews for a better understanding of your investment goals



There's no such thing as a lack of opportunities.
Only missed opportunities.



At a glance

- Professional and personal attention from senior and assistant relationship manager
- Worldwide recognition at Citigold centers and branches
- Secure access to accounts in multiple countries with a single login via Global View of Accounts

As a Citigold Private Client, we don't just equip you with the experience and expertise of a senior relationship manager but also the dedication of an assistant service relationship manager. This way, we're confident that we'll have everything planned perfectly for you. With the Citigold Private Client Service Line, a team of skilled service personnel will be on standby 24/7 to help you with all matters big and small. Impeccable service - nothing short of what you would expect from Citigold Private Client.

You see the big picture - and the little details.
Well, so do we.

Good is the enemy of great.
We couldn't agree more.

As a Citigold Private Client, you will naturally be accorded with the signature VIP treatment you deserve. From credit cards with specially designed features and no annual fees, to exclusive interest and foreign exchange rates, you can be assured of unrivalled privileges that are worthy of your status.

At a glance

- Exclusive credit card with no annual fees and special member features
- Privileged interest and foreign exchange rates
- Access to special Citigold Private Client events and rewards



Don't settle for second best.

Only the best financial products appear in the Citigold Private Client selection of offerings. From fixed income investments to mutual funds to catering to your insurance requirements, each one is handpicked by our forward-thinking panel of experts to enhance the quality of your portfolio:

- **A full range of everyday banking products, including an exclusive credit card**
- **A full range of transaction, call and term deposits in all major currencies and a full range of premium deposits**
- **An expansive range of retail and wholesale mutual funds and structured products**
- **Specialist equities advice, with access to key major exchanges globally**
- **Advice on, and access to, investment-grade bonds and fixed interest in global and regional markets**
- **Lending secured against a variety of Investment assets ranging from bonds, to mutual funds and structured notes**
- **Combined solutions for Personal and Business Banking**
- **Trust services**
- **Access to a select range of alternative investments such as hedge funds and structures**

Rewards and Referral Program

- Enjoy 5 Free Marhaba Meet and Greet Diamond Services per annum for you and 4 of your family members.
- 24-Hour Free Limousine* Service & Airport Lounge Access when you travel. Benefit from the ease of being chauffeured to or from the airport in a dedicated limousine, and enjoy preferential treatment at priority airport lounges with global Citigold Private Client recognition.
- Citigold Private Client Concierge - Enjoy a worldwide presence of luxury and special benefits wherever you are and look forward to discovering unparalleled service.
- Preferential Pricing on Invitation only Credit Cards - Enjoy the Citibank Elite Card or Ultima Card, the most exclusive credit card offering the finest selection of privileges, with our compliments.
- Travel Benefits - Receive exclusive discounts on tickets and hotel bookings through our special ticketing desk. Just book your travel arrangements from our exclusive Travels and we will ensure you get exclusive pricing on your travel packages.
- Enjoy dedicated Citiphone Banking Services at 04 3114 272 (CPC) where you will be assisted by a team of dedicated professionals taking care of all your phone banking needs.
- With International SOS Emergency Healthcare Assistance, international medical assistance is now at your fingertips. This service allows you to access your own personal medical and safety assistance advisor in any emergency.
- Exclusive Invitations to Private Events - Receive "By-Invitation-Only" to private, closed-door events such as new car model launches, designer fashion previews and exclusive entertainment events.
- Share Your Experience and Be Rewarded - Introduce your friends to Citigold Private Client so they too may enjoy personalized wealth management services and financial expertise. With every successful referral, you will be rewarded with 25,000 Skyward Miles, a Premium Wallet, an iPad or a prestigious writing instrument which suits your style.

*2 free limousine transfers per year.

Rewards and Referral Program

- As a valued Citi Private Client, you are entitled to 2 rounds of complimentary golf* at some of the most premium golf clubs in the U.A.E. and golfing resorts around the world.
- As a Citi Private Client, the privileges you enjoy are truly borderless. With Global Access, by presenting your ATM/Debit Card when you are abroad, you can enjoy the equally premium services you receive in Citibank UAE.
- Free Global Funds Transfer* - Enjoy instant and complimentary funds transfers between Citibank accounts globally.
- 24-Hour Home Connect - Access our 24-Hour toll-free Home Connect at IDD-800-2484-2633 (IDD-800-CITI-CODE) from anywhere in the world for assistance on your account or phone banking.
- Seamless Account Opening Convenience of pre arrival account opening and credit portability whenever you need to relocate overseas for work or studies.
- Emergency Cash Withdrawal - Gain instant access of up to US\$10,000 cash when faced with an emergency situation while overseas through our 550 Citigold centers worldwide.
- Global View of Accounts - One login to access multiple Citibank accounts from wherever you are. Enjoy a single online view of all your accounts. No more repetitive, time consuming steps to manage multiple accounts.
- Citibank World Privileges - Enjoy attractive deals at the world's leading hotels, retail shops, restaurants, tourist attractions and more as a Citibank card member with Citibank World Privileges. For more information on this exclusive global privilege program with more than 40,000 merchant establishments around the world, please visit www.citiworldprivileges.com.

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For all products, services, benefits, special Terms and Conditions apply, are subject to change without prior notice and are available upon request. For the current Terms and Conditions, please visit our website www.citibank.ae. *Golf offer is subject to availability.

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