

Citibank Term Deposit with a 31 day notice period

Please read this fact sheet to learn more about the 31 day notice period and to assist you in making a decision about your deposit.

How does the 31 day notice period work?

- You must provide us with at least 31 days notice if you wish to vary, withdraw funds from or close your Citibank Term Deposit prior to maturity, unless hardship applies as defined by us.
- If you have less than 31 days remaining on your Citibank Term Deposit then the earliest you can vary, withdraw funds from or close the deposit is at maturity.
- The 31 day period begins on the day (AEST) that you provide us with a written request to vary, withdraw funds from or close your Citibank Term Deposit.

What happens at maturity?

- Unless you advise us otherwise, your funds will automatically be reinvested at the maturity of your Citibank Term Deposit. Where this occurs, the same terms including the 31 day notice period will apply to your new term deposit, however the interest rate may be lower.

Product suitability

- Suitable if you require a fixed term product that pays a guaranteed rate of return, with a choice of terms and interest payment frequencies.
- Funds are not available "At call" so if there may be a future need to access your funds immediately, you should consider an alternate deposit product. Please speak with your Personal Banker or Relationship Manager to discuss alternative options.



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