

This is an illustrative Key Information Document (KID), that only explains the general functionality of the product representing an example trade. Your actual transaction may differ regarding costs, performance scenarios and payouts depending on the actual value and investment amount. If you want to receive a KID specific to your transaction, you may request it from your Citibank N.A., Jersey Branch representative.

### Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

### Product

<b>Product name</b>	92 days Premium Instrument on EUR/USD (the product)
<b>Product Manufacturer</b>	Citibank N.A., Jersey Branch, (Citi Private Bank) (see <a href="https://www.citiprivatebank.com/capitalmarkets/KIDs">https://www.citiprivatebank.com/capitalmarkets/KIDs</a> or call +44 (0) 1534608 101 for more information)
<b>Competent Authority of the PRIIP Manufacturer in relation to the KID</b>	Citibank N.A., Jersey Branch is authorised by the Jersey Financial Services Commission.
<b>Date of production of the KID</b>	May 2, 2018 15:55 CET

**Please note:** You are about to purchase a product that is not simple and may be difficult to understand.

## I. What is this product?

**Type:** The product is a Premium Instrument structured tailored instrument.

**Objectives:** The product is a complex financial instrument linked to the exchange rate between Euro (EUR) and US Dollar (USD) (the **underlying**, see table below).

By investing in a Premium Instrument you are investing in a product that is linked to the exchange rate movement of EUR/USD. On the expiration date (the **expiration date**) Citibank N.A., Jersey Branch will pay you the principal amount (the **investment amount**) and the enhanced yield (the **accrued interest rate**) in either the investment currency (the **investment currency**) or the alternate currency (the **alternative currency**), depending on the level of the underlying exchange rate (the **spot rate**) and the specified exchange rate (the **strike**).

On the expiration date:

- If the underlying appreciates, for example where the exchange rate between EUR and USD is **above** the strike of 1.00 EUR = 1.168 USD, you will receive the investment amount plus the accrued interest of 2.75 % p.a. in USD.
- If the underlying depreciates, for example where the exchange rate between EUR and USD is **at or below** the strike, you will receive the investment amount plus the accrued interest of 2.75 % p.a. in USD, converted to EUR, at a previously agreed strike rate of 1.00 EUR = 1.168 USD.

If USD appreciates significantly above EUR, there is the potential to make a significant loss compared to an investment directly in the alternative currency.

### Product data:

<b>Investment currency</b>	USD	<b>Alternative currency</b>	EUR
<b>Investment amount</b>	USD 1,000,000.00	<b>Spot exchange rate on trade date</b>	1.00 EUR = 1.20 USD
<b>Strike</b>	1.00 EUR = 1.168 USD	<b>Coupon</b>	2.75 % p.a.
<b>Trade date</b>	May 2, 2018	<b>Expiration date</b>	August 2, 2018

### Underlying data:

<b>Underlying</b>	EUR/USD	<b>Underlying type</b>	Foreign currency exchange rate
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**Intended retail investor:** This product is intended for retail investors with sufficient knowledge and/or experience in these types of products, a significant ability to bear investment loss and an investment horizon below one year.

**Term:** The expiration date of the product is August 2, 2018. The term of the product is 92 days. The investor can request early termination of the Premium Instrument however it is at the Product Manufacturer's discretion and subject to breakage charges as determined by the Product manufacturer. The value of the investment may be less than the minimum return of Investment amount if the Premium Instrument is terminated before expiration.

## II. What are the risks and what could I get in return?

### Summary Risk Indicator



Lower Risk



Higher Risk

The risk indicator assumes you keep the product until the end of the recommended holding period (August 2, 2018). You cannot cash in your product early. You will have to pay significant extra costs to cash in your product early.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance at a very high level, and poor market conditions are very likely to impact the capacity of the product manufacturer to pay you. **Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.** This product does not include any protection from future market performance so you could incur significant losses. If we are not able to pay you what is owed, you could incur significant losses.

### Performance Scenarios

Investment USD 12,000.00

Scenarios		92 days (Recommended holding period)
Stress scenario	<b>What you might get back after costs</b>	<b>USD 10,060.16</b>
	Average return/loss each year	-50.32 % p.a.
Unfavourable scenario	<b>What you might get back after costs</b>	<b>USD 11,689.70</b>
	Average return/loss each year	-9.87 % p.a.
Moderate scenario	<b>What you might get back after costs</b>	<b>USD 12,083.18</b>
	Average return/loss each year	2.78 % p.a.
Favourable scenario	<b>What you might get back after costs</b>	<b>USD 12,083.18</b>
	Average return/loss each year	2.78 % p.a.

This table shows the money you could get back over the next 92 days, under different scenarios, assuming that you invest USD 12,000.00. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. This product cannot be cashed in. This means it is difficult to estimate how much you would get back if you cash in before the end of the recommended holding period. You will either be unable to cash in early or you will have to pay high costs or make a large loss if you do so. The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

## III. What happens if Citibank N.A., Jersey Branch is unable to pay out?

If the product manufacturer becomes insolvent or otherwise unable to deliver under the product, investors should in the worst case be prepared to suffer a total loss of their investment. Your loss would not be covered by any investor compensation or guarantee scheme.

## IV. What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for the recommended holding period. They include potential early exit penalties. The figures assume you invest USD 12,000.00. The figures are estimates and may change in the future.

### Cost over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment USD 12,000.00

Scenarios	If you cash in at the recommended holding period
<b>Total costs</b>	USD 30.00
Impact on return (RIY) per year	1.03 % p.a.

### Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

**This table shows the impact on return per year**

<b>One-off costs</b>	<b>Entry costs</b>	1.03 % p.a.	The impact of the costs you pay when entering your investment. The impact of the costs already included in the price. This is the most you will pay and you could pay less. This includes the cost of distribution of your product.
	<b>Exit costs</b>	n.a.	The impact of the costs of exiting your investment when it matures.
<b>Ongoing costs</b>	<b>Portfolio transaction costs</b>	n.a.	The impact of the costs of us buying and selling underlying investments for the product.
	<b>Other ongoing costs</b>	n.a.	The impact of the costs we take each year for managing your investments and the costs presented in Section II.

## V. How long should I hold it and can I take my money out early?

**Recommended holding period: 92 days**

The product is designed to be held until the Expiration. It does not provide for an early termination right of the investor other than the termination right upon occurrence of certain extraordinary events set out above under "Term" in Section I, if any. Therefore, investors should be prepared to stay invested for the term of the product.

## VI. How can I complain?

Complaints about the product, the conduct of the product manufacturer and/or any person advising on or selling the product should be addressed in writing for the attention of Complaints Team to the relevant Citi Private Bank manufacturer's address or email address: Citibank N.A., Jersey Branch, PO Box 104, 38 Esplanade, St Helier, Jersey JE4 8QB, or at [cpbjerseycomplaints@citi.com](mailto:cpbjerseycomplaints@citi.com)

## VII. Other relevant information

After entering into the contract, the relevant confirmation and the underlying master agreement will constitute the contractual basis of this product. The master agreement and the relevant and applicable annexes will be provided by the product manufacturer. The confirmation has to be made available to you by the product manufacturer. The information contained in this key information document does not constitute a recommendation to buy or sell the product and is no substitute for individual consultation with the investor's bank or advisor. An updated version of this key information document will be published on <https://www.citiprivatebank.com/capitalmarkets/KIDs>.