

# Long-Term Investment Options Available at Citibank in UAE

DUBAI, UNITED ARAB EMIRATES, December 1, 2023 /EINPresswire.com/ -- Investors looking to build wealth and work towards retirement may consider long-term investments, which are typically held for an extended period of 3, 5, or 10 years. By committing to [long-term investment](#) options, investors won't have to worry about short-term market volatility; instead, staying invested through the highs and lows of the market can help investors manage risk and leverage opportunities for capital appreciation and growth. Long term investment also allows investors to take advantage of the power of compounding by reinvesting their returns and potentially achieving significant growth.

Let's take a closer look at the long-term [investment options](#) Citi offers in the UAE.

## Fixed Income Securities

Investing in fixed-income securities like bonds may be a suitable option for investors who wish to diversify their portfolios while gaining stability and generating regular income. At Citi, investors can access an array of international bonds issued by creditable organizations from the US, Eurozone, and Asia. Typically, bonds come with tenures ranging from 1 month to 30 years and generate coupon payments at regular intervals. Once the bond matures, investors can expect to receive the principal and any outstanding coupon payments.

## Time Deposits

Investors looking to save up for a big-ticket purchase or build their retirement funds can consider opening a Time Deposit account, which typically earns a fixed rate of returns and comes with a specified tenure. At Citi, customers can start a Fixed Rate Time Deposit account with a minimum balance of AED 1000 or its equivalent in USD, AUD, or CAD. With competitive interest rates and flexible tenures of 1 month, 3 months, 6 months, and 1 year, Citi's Fixed Rate Time Deposit account can help investors achieve their financial objectives promptly.

## Mutual Funds

Mutual Funds are investment vehicles that pool capital from several investors to invest in a portfolio of assets, including stocks, bonds, and commodities. At Citi, investors can choose from a wide selection of Mutual Funds targeting various industry sectors, geographies, and

investment themes designed to match diverse risk and return profiles. Alternatively, investors may invest in Mutual Funds through a Systematic Investment Plan (SIP), which allows investments to be made in equal, affordable monthly installments.

## Structured Notes

Structured Notes are investment products with returns linked to one or more underlying assets or indexes. At Citi, investors can access Structured Notes from reputed providers across the globe and leverage the benefits of a variety of underlying assets, including bonds, equities, commodities, and currencies. Investors may also tap on Structured Notes to achieve portfolio diversification and generate desired returns aligned with their risk tolerance.

Long-term investment may be ideal for investors looking to grow wealth and work towards a long-term goal, such as saving up for a child's education and preparing for retirement. With so many long-term investment products on the market, investors need to weigh their options and consider factors like their risk appetite and wealth objectives to make an informed decision. Investors may also consult a qualified financial advisor to understand how to devise a sound investment strategy aligned with their long-term investment goals.

## About Citibank UAE

Citibank UAE offers consumers and institutions a range of financial products and services, including consumer and investment banking, credit cards, and personal loans. Citibank UAE aims to deliver holistic and innovative solutions to clients and meet the increasingly complex strategies of its regional client base in the Middle East in an ever-changing financial landscape.

Disclaimer

Investment products are not bank deposits and neither bank guaranteed. They may lose value over time.

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