



General Terms and Conditions for Welcome Offer to Citigold Private Clients and Citigold

1. Unless otherwise specified, the promotion period is valid from May 1, 2024 to May 31, 2024, inclusive of both dates ("Promotion Period").
2. All welcome offers are not applicable to U.S. persons, except deposit interest rate.
3. All welcome offers are not applicable to CitiBusiness® Accounts.
4. All offers are not applicable to existing banking clients of Citibank (Hong Kong) Limited and / or Citibank, N. A. (Citibank, N.A., organized under the laws of U.S.A. with limited liability) (collectively, "the Bank") and clients who had a banking relationship with the Bank during the previous 12 months prior to the account opening month.
5. Unless otherwise specified, overseas clients (with an overseas correspondence address) are not eligible for all welcome offers. However, International Personal Banking clients are eligible for the "Engagement reward", "New-Fund offer", "Product Balance offer" and "Anniversary Reward". The Bank reserves the absolute right to determine the eligibility of International Personal Banking clients to enjoy the abovementioned offers subject to relevant policy of the Bank, which may change from time to time without prior notice.
6. All the current "HK stock buy fee waiver offer", "Stock transfer-in for HK\$10,000 cash rewards", "No Minimum Brokerage Fee Offer", "Selected credit card and loan customer offer" and credit card welcome offers are not applicable to Citibank staff.
7. Each client can only enjoy the Welcome Offer once during the Promotion Period. For joint accounts, only the primary account holder is eligible for the Welcome Offer.
8. The cash rebate will be credited to eligible clients' HKD account only and the account status of each client must remain valid and in good standing at the time when the corresponding offer is rewarded or distributed to the client. If the account status has changed, the Bank reserves the right to forfeit the cash rebate without prior notice.
9. The "**Average Daily Combined Balance**" is calculated based on the sum of daily balances of deposit, investment and accumulated paid premium* of selected insurance products of all your single name account(s) and joint name account(s), divided by the number of calendar days in the month. Selected insurance products mean insurance policy(ies) with savings element.
* For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan
10. Citigold Private Client accounts are exclusive for clients who maintain the "Average Daily Combined Balance" of HK\$8,000,000 or above. Otherwise, the Bank reserves the right to convert a customer's Citigold Private Client account to a Citigold account. Citigold accounts are exclusive for clients who maintain the "Average Daily Combined Balance" of HK\$1,500,000 or above. Otherwise, the Bank reserves the right to convert a customer's Citigold account to a Citiplus or Citibanking account. Should the "Average Daily Combined Balance" fall below HK\$1,500,000 for 3 consecutive months, a monthly service fee of HK\$300 will be charged. For the fees of individual services, please refer to the latest service fee guide.
11. The Bank reserves the right to claim for the refund of the cash rebate should the new account be closed/ downgraded within 6 months from the date of account opening, or the new customer's "Average Daily Combined Balance" falls below the minimum balance requirement within 6 months from the date of account opening. A sum equivalent to the cash rebate will be debited from the customer's account at the time of account closure or downgrade, or 1 month from the first day the account balance falls below the minimum balance requirement, whichever is earlier.
12. If the new customer closes all of his/ her accounts with the Bank within 6 months from his/ her account opening date of the first banking account, an account closure fee of HK\$500 (or equivalent) will be charged.
13. The Bank reserves the right to amend the Terms and Conditions from time to time without prior notice. Should there be any dispute, the Bank's decision will be final.
14. Welcome Offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
15. The above product(s) and/or service(s) mentioned in this Citibank Accounts & Services Opening Application are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador and Sri Lanka. This Citibank Accounts & Services Opening Application is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.
16. Welcome offers will be credited to each eligible customer's banking account by the Fulfilment Date as specified in the table below.

| Account Opening Date | Fulfilment Date |
|-----------------------------|--------------------------------|
| May 1, 2024 to May 31, 2024 | On or before December 31, 2024 |

- 17. For Citigold Private Client and Citigold customers to be eligible for the Welcome Offers, the customers must register and login at least once for 3 consecutive months from the date of account opening at Citi Mobile® App or Citibank Online.
- 18. New customers must enroll in the e-Statement Service at the time of account opening.
- 19. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

A. Engagement reward

- 1. To be entitled to relevant offers, a new customer is required to open a Citigold Private Client or Citigold account during the Promotion Period and fulfill the following requirements:
 - i. Fulfill all the requirements set out in the General Terms and Conditions of the Welcome Offer to Citigold Private Client and Citigold and sign the fund maintenance agreement; and
 - ii. New customers must deposit the required new funds specified below ("**New Funds**") within the first 2 calendar months from the date of account opening (including the month of account opening and the month following); and
 - iii. Customers are required to maintain the New Funds according to the Hold Fund Period specified below); and
 - iv. Complete the below action items with the date specified as below and maintain the status during the entire promotion and fulfillment period(for customers with Hong Kong correspondence address) :
 - 1. Login to Citi Mobile® App at least once; and
 - 2. Enable Push notification; and
 - 3. Complete Investment Risk Profile Questionnaire; and
 - 4. Activate debit card
 - v. Complete the below action items with the date specified as below and maintain the status during the entire promotion and fulfillment period(for customers with an oversea correspondence address) :
 - 1. Complete Investment Risk Profile Questionnaire; and
 - 2. Activate debit card

| Banking Service | New Funds Amount (HK\$ or equivalent) | Account Opening Date | Hold Fund Period |
|-------------------------|---------------------------------------|-----------------------------|----------------------------------|
| Citigold Private Client | HK\$8,000,000 | May 1, 2024 to May 31, 2024 | June 1, 2024 to October 31, 2024 |
| Citigold | HK\$1,500,000 | | |

| Account Opening Date | Completion of actions in clause A.1.iv. | Fulfilment Date |
|-----------------------------|---|--------------------------------|
| May 1, 2024 to May 31, 2024 | On or before July 31, 2024 | On or before December 31, 2024 |

| Banking Service | Cash rebate (HK\$) |
|-------------------------|--------------------|
| Citigold Private Client | HK\$2,000 |
| Citigold | HK\$1,000 |

- 2. The completion of the above items and all of the relevant requirements is subject to the Bank's validation, and the Bank's decision is final and conclusive.

B. New Funds Offer

- 1. To be entitled to relevant offers, a new customer is required to open a Citigold Private Client or Citigold account during the Promotion Period and fulfill the following requirements:

- i. Fulfill the fulfillments stated in general terms and conditions of the welcome offer applicable to Citigold Private Client and Citigold and sign the fund maintenance agreement; and
- ii. New customers must deposit the required new funds specified below ("**New Funds**") within the first 2 calendar months from the date of account opening (including the month of account opening and the month following):

| Banking Service | New Funds amount (HK\$ or equivalent) | Cash rebate (HK\$) |
|-------------------------|--|---------------------------|
| Citigold Private Client | HK\$10,000,000 | HK\$35,000 |
| | HK\$8,000,000 | HK\$30,000 |
| Citigold | HK\$5,000,000 | HK\$16,000 |
| | HK\$2,500,000 | HK\$10,000 |
| | HK\$1,500,000 | HK\$5,000 |

2. Customers are required to maintain the New Funds according to the Hold Fund Period specified below

| Account Opening Date | Hold Fund Period | Fulfilment Date |
|-----------------------------|----------------------------------|--------------------------------|
| May 1, 2024 to May 31, 2024 | June 1, 2024 to October 31, 2024 | On or before December 31, 2024 |

3. New Funds exclude transfer of funds within accounts maintained with the Bank.
4. Transfer-in Mutual Funds/ Bonds/ Securities (Hong Kong, US or A shares via Hong Kong Shanghai Connect) will be counted as New Funds. Only Mutual Funds/ Bond offered by Citibank (Hong Kong) Limited, Citibank, N.A., organized under the laws of U.S.A. with limited liability, Citigroup Inc. will be accepted. The transfer-in process may take at least 2 to 3 months.

C. Product Balance Offer

1. To be eligible for Product Balance Offer, a new Citigold Private Client/ Citigold customer is required to fulfill the following requirements:
 - i. Fulfill the requirements stated in respective banking account's New Funds Offer and sign the fund maintenance agreement; and
 - ii. Maintained an aggregate amount (in prevailing market value) of Designated Product Balance consisting of the following Designated Product with the Bank on the date specified below:

| Designated Product | Balance to be calculated under the Product Balance Offer on the specified date |
|---------------------------|--|
| Mutual Funds | <ul style="list-style-type: none"> • Total amount of Mutual Fund holdings minus the total amount of Mutual Funds redeemed and transferred out. • Mutual Funds must be distributed by the Bank and authorized by the Securities and Futures Commission. |
| Bonds | <ul style="list-style-type: none"> • Total amount of Bond holdings minus the total amount of Bonds redeemed and transferred out. • Not applicable to all retail Bond IPOs and Certificates of Deposit. |
| Structured Products | <ul style="list-style-type: none"> • Total amount of Structured Products holdings in minus the total amount of Structured Products early called/ matured/ sell back. *Premium account is not included in the Structured Products in this program |
| Life Insurance | <ul style="list-style-type: none"> • First year premium amount under AIA life insurance plans (including both basic plans and riders) which are of in-force status. • The plans have to be purchased through the Bank. |
| Mortgage | <ul style="list-style-type: none"> • 30% of total outstanding balance of the mortgage loan as a primary mortgagor |

Note:

- Clients should only apply for suitable insurance products based on your own protection needs and affordability.
- Client should only apply to suitable investment products based on your own investment appetite and affordability
- The amount of cash rebate is not solelylinked to the premium amount, and the client can still enjoy the cash rebate even if he/she does not purchase any insurance while having met the offer requirements.

2. The required Designated Product Balance Requirements and corresponding amount of cash rebate for the respective banking service are listed below:

| Banking Service | Designated Product Balance (HK\$ or equivalent) | Cash Rebate (HK\$) |
|-------------------------|---|--------------------|
| Citigold Private Client | HK\$5,000,000 | HK\$20,000 |
| | HK\$2,500,000 | HK\$12,000 |
| Citigold | HK\$5,000,000 | HK\$20,000 |
| | HK\$2,500,000 | HK\$12,000 |
| | HK\$1,500,000 | HK\$6,000 |
| | HK\$500,000 | HK\$2,600 |

3. Product Balance Offer will be credited to each eligible client's account together with the New Funds Offer by the Fulfilment Date specified below:

| Account Opening Date | Designated Product Balance to be calculated on | Fulfilment Date |
|-----------------------------|--|--------------------------------|
| May 1, 2024 to May 31, 2024 | October 31, 2024 | On or before December 31, 2024 |

4. Unless otherwise specified, the exchange rate of foreign currency will be calculated according to the Bank's system record.

D. Mortgage Offer

1. To be entitled to relevant offers, new client must
 - i. Fulfill all the requirements stated in respective banking account's New Funds Offer and sign the fund maintenance agreement; and
 - ii. successfully draw down a mortgage loan from the Bank during the period as specified in the table below. Cash rebate will be credited to each eligible client's banking account by the date as specified in the table below.

| Account opening date | Mortgage draw down period | Hold Funds Period | Fulfilment Date |
|-----------------------------|-------------------------------|----------------------------------|--------------------------------|
| May 1, 2024 to May 31, 2024 | On or before October 31, 2024 | June 1, 2024 to October 31, 2024 | On or before December 31, 2024 |

| Banking Service | Cash rebate (HK\$) |
|-------------------------|--------------------|
| Citigold Private Client | HK\$4,000 |
| Citigold | |

E. Anniversary Reward

1. To be eligible for the Anniversary Reward, new customers must:
 - i. Successfully open a Citigold Private Client/ Citigold account; and
 - ii. Fulfill the requirements stated in respective banking account's New Funds Offer and sign the fund maintenance agreement; and
 - iii. Maintain the designated amount of Average Daily Combined Balance during the entire Hold Funds Period.

| Banking Service | Average Daily Combined Balance (HK\$ or equivalent) | Cash rebate (HK\$) |
|-------------------------|---|--------------------|
| Citigold Private Client | HK\$8,000,000 or above | HK\$4,000 |
| Citigold | HK\$1,500,000 or above | HK\$800 |

2. The cash rebate under the Anniversary Reward will be credited to eligible customer's banking account by the Fulfilment Dates specified below.

| Account Opening Date | Hold Funds Period | Fulfilment Date |
|-----------------------------|--------------------------------|----------------------------|
| May 1, 2024 to May 31, 2024 | June 1, 2024 to April 30, 2025 | On or before June 30, 2025 |

F. Selected credit card and loan customer offer

1. Extra Cash Rebate (“Extra Rebate”) are only eligible to selected credit card/loan customers who
 - i. are not existing banking clients of Citibank (Hong Kong) Limited and / or Citibank, N. A. (Citibank, N.A., organized under the laws of U.S.A. with limited liability) (collectively, “the Bank”) and clients who had a banking relationship with the Bank during the previous 12 months prior to the account opening month, and;
 - ii. successfully opened a corresponding banking account, and;
 - iii. fulfill the requirements stated in respective banking account’s New Funds Offer and sign the fund maintenance agreement

| Banking Account Type | Extra Rebate |
|-------------------------|--------------|
| Citigold Private Client | HK\$1,000 |
| Citigold | |

| Account Opening Date | Hold Fund Period | Fulfilment Date |
|-----------------------------|----------------------------------|--------------------------------|
| May 1, 2024 to May 31, 2024 | June 1, 2024 to October 31, 2024 | On or before December 31, 2024 |

2. The Bank will determine the eligibility of customers based on Citibank’s delivery records
3. Unless otherwise specified, clients eligible for Extra Rebate will not be eligible for Banking Account Client Referral Offer.

Citi NextGen Account Welcome Offer Terms and Conditions

1. The promotion period is valid from May 1, 2024 to May 31, 2024, inclusive of both dates (“Promotion Period”).
2. The Welcome Offer (the “Offer” or “Gift”) is not applicable for U.S. persons and/or customers with CitiBusiness® Accounts.
3. Unless otherwise specified, the Offer cannot be used in conjunction with any other promotion offers.
4. Unless otherwise specified, the Offer is not eligible for overseas clients (with an overseas correspondence address).
5. The Offer is offered to the parent (“Parent” or “Eligible Customer”) of a successful Citi NextGen Account applicant. The Parent must be (i) an existing Citigold Private Client / Citigold customer of Citibank (Hong Kong) Limited (“Citibank”); OR (ii) Citigold Private Client / Citigold applicant who submitted the Citigold Private Client/ Citigold bank account application* within the Promotion Period.
6. To be eligible for the Offer, the Parent must maintain the designated amount of Average Daily Combined Balance during the entire Hold Funds Period

| Citi NextGen Account Opening Date | Parent’s Banking Service | Average Daily Combined Balance (HK\$ or equivalent) | Hold Funds Period of the Parent’s banking account |
|-----------------------------------|--------------------------|---|---|
| May 1, 2024 to May 31, 2024 | Citigold Private Client | HK\$8,000,000 or above | June 1, 2024 to July 31, 2024 |
| | Citigold | HK\$1,500,000 or above | |

| Citi NextGen Account Opening Date | Cash rebate (HK\$) | Fulfilment Date |
|-----------------------------------|--------------------|---------------------------------|
| May 1, 2024 to May 31, 2024 | HK\$300 | On or before September 30, 2024 |

7. Only Eligible Customers whose relevant accounts are valid and in good standing during the entire Promotion Period and up to the Fulfilment Date will be eligible for the Offer. If the account status changes, Citibank reserves the right to cancel the Offer without prior notice.
8. Each customer can only enjoy the Offer once during the Promotion Period. For joint accounts, only the primary account holder is eligible for the Offer.
9. The product(s) and/or service(s) mentioned in these Terms and Conditions are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, The Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador and Sri Lanka. These Terms and Conditions are not intended as a recommendation or an offer or solicitation for the purchase or sale of any of the above product(s) and/or service(s) to such individuals.
10. Citibank reserves the right to amend these Terms and Conditions, or vary or terminate the Offer without prior notice. All matters and disputes will be subject to the final decision of Citibank.

11. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.
12. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong SAR and the customers irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.

Banking Account Client Referral Offer

1. The Promotion Period is valid from May 1, 2024 to May 31, 2024, inclusive of both dates ("Promotion Period").
2. The Banking Account Client Referral Offer (the "Referral Offer" or "Gift") is not applicable for U.S. persons and/or customers with CitiBusiness® Accounts.
3. Unless otherwise specified, all offers are not eligible for overseas clients (with an overseas correspondence address) and Citibank employees on VIC ("Variable Incentive Compensation") Plan.
4. The Referral Offer is not applicable to Referrers (as defined in paragraph 5 below) and new customers ("Referees") if the Referrer or Referee is a resident individual of the European Union, European Economic Area (EEA) or any other jurisdictions where referral activity is restricted, at the date of account opening and the Fulfilment Date. Please consult a bank representative for details.
5. The Referrer must be (i) an existing Citigold Private Client/ Citigold/ Citi Priority/ Citi Plus/ Citibanking customer (but excluding Citi NextGen account holders) of Citibank (Hong Kong) Limited ("the Bank"); Or (ii) an existing principal cardholder of Citi Credit Card issued by the Bank at the time the Referee applies for a banking account with the Bank.
6. The Referral Offer is not applicable if the Referee had any banking relationship during the previous 12 months prior to the account opening month or is an existing client of the Bank.
7. To be eligible for the Referral Offer, the Referrer must successfully refer new customer(s) to open 1) a Citigold Private Client account, OR 2) a Citigold account, OR 3) a Citigold account and a Citi NextGen account for his/her children during the Promotion Period, and the new customer(s) must be eligible for the New Funds Offer specified in Terms and Conditions for the Welcome Offer to Citigold Private Clients and Citigold.

| | | |
|-------------------------|---|---|
| Referral Requirements | Cash Rebate for the first successful referral | Cash Rebate for each subsequent successful referral |
| Citigold Private Client | HK\$8,888 each | HK\$10,888 each |

| | |
|-----------------------------------|--|
| Referral Requirements | Cash Rebate for each successful referral |
| Citigold | HK\$2,088 |
| Citigold and Citi NextGen account | HK\$2,888 |

| | |
|------------------------------|--------------------------------|
| Referee Account Opening Date | Fulfillment Date for Referrer |
| May 1, 2024 to May 31, 2024 | On or before December 31, 2024 |

8. "First successful referral" refers to the first referral for the opening of a Citigold Private Client account that the Referrer has done since April 1, 2024.
9. Eligible Referees of the Citigold and Citi NextGen account refers to the new customers who have successfully opened a Citigold account and a Citi NextGen account within the Promotion Period.
10. Unless otherwise specified, Referee eligible for Banking Account Client Referral Offer are not eligible for Selected credit card and loan customer offer.
11. Referrers cannot refer themselves to become new customers. Referrers and Referees cannot refer each other to become a new customer.
12. Once the Referees have confirmed the Referrer's details e.g. Referee's name, Referrer's name and Referrer's bank account number, and signed the Citibank Member-Get-Member Referral Form, no changes can be made thereafter.
13. Each customer can only enjoy the Offer once during the Promotion Period. For joint accounts, only the primary account holder is eligible for the Offer.
14. The Referrer's entitlement to the Referral Offer will be subject to the Bank's confirmation on the Referee's fulfillment of the corresponding banking services' New Funds Offers requirements. For avoidance of doubt, there is no New Funds Offers requirements for Citi NextGen account holders.
15. The Referral Offer will be credited to the Referrer's Citibank account on the 8th month upon the opening of the Referee's account and fulfillment of the requirements of the corresponding banking services' New Funds Offer (the "Redemption Date"). For the avoidance of doubt, there is no New Funds Offers requirements for Citi NextGen account holder.

- 16. Only customers (including both Referrers and Referees) whose relevant accounts are valid and in good standing during the entire Promotion Period and up to the Redemption Date will be eligible for the rewards. If the account status changes, the Bank reserves the right to terminate the offers to the eligible customers, without prior notice. The receiving account of the Referral Offer is at the Bank's sole discretion.
- 17. The Referral Offer cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.

International Personal Banking Account Client Referral Offer

- 1. The Referrer ("Referrer") must be an existing International Personal Banking Client (Citigold Private Client, Citigold, Citi Priority or Citibanking) of Citibank (Hong Kong) Limited ("the Bank") with an oversea correspondence address in Mainland China or Taiwan at the time the Referee opens a banking account with the Bank. The Offer is not eligible for Citibank employees on Variable Incentive Compensation Plan.
- 2. The Referral Offer is not applicable if Referee (new client) ("Referee") had any banking relationship in the previous 12 months prior to account opening month or is an existing client of Citibank banking services.
- 3. To be eligible for the Referral Offer:
 - (i) Referrer must successfully refer new client(s) to open an International Personal Banking Citigold Private Client account or International Personal Banking Citigold account during the Promotion Period; and
 - (ii) Referee must maintain the designated amount of Average Daily Combined Balance during the entire Hold Fund Period; and
 - (iii) Referee must download Citi Mobile App and turn on push notification within one month after the Promotion Period and keep the push notification on before the Referrer receives the Cash Rebate.

| Referee's Banking Services | Referee's Average Daily Combined Balance (HK\$ or equivalent) | Cash Rebate for each successful referral |
|--|--|---|
| Citigold Private Client International Personal Banking account | HK\$2,000,000 or above | HK\$3,000 |
| Citigold International Personal Banking account | HK\$500,000 or above | HK\$1,200 |

- 4. The Referral Offer will be credited to the Referrer's Citibank HKD account by the Fulfillment Date specified below:

| Referee's Account Opening Date | Hold Fund Period | Fulfillment Date |
|---------------------------------------|----------------------------------|--------------------------------|
| May 1, 2024 to May 31, 2024 | June 1, 2024 to October 31, 2024 | On or before December 31, 2024 |

- 5. Referrers cannot refer themselves to become new clients. Referrers and Referees cannot refer each other to become a new client.
- 6. Referee must successfully complete and submit the Citibank International Personal Banking Member Get Member physical form in Branch within the Promotion Period. Once the Referees have confirmed the details e.g. Referee's name and Referrer's name and signed the Citibank International Personal Banking Member Get Member Referral Form, no changes can be made thereafter.
- 7. The Referrer's entitlement to the Referral Offer will be subject to the Bank's confirmation on the Referee's fulfillment of the requirements as stated above.
- 8. At the time of crediting Cash Rebate, Referrer must maintain a valid International Banking account (Citigold Private Client, Citigold, Citi Priority or Citibanking) while Referee must maintain a valid International Personal Banking account (Citigold Private Client Citigold). The correspondence address must maintain as Mainland China or Taiwan for both Referrer and Referee.
- 9. If the relevant account of the Referrer is a joint account, only the primary holder of the account is eligible for the Referrer Reward.
- 10. If more than one Referrers refer the same Referee, the Referrer Reward will be awarded to the first Referrer in accordance to Referee's first referral record.
- 11. The receiving account of the Referral Offer is at the Bank's sole discretion.
- 12. Only customers (including Referrer and Referee) whose relevant accounts are valid and in good standing during the entire Promotion Period and up to the fulfillment period will be eligible for the rewards. If the account status changes, the Bank reserves the right to terminate the offers to the eligible clients, without prior notice.

Terms and Conditions for Mutual Fund 0% Subscription Fee Welcome Offer

Promotion Period: April 22, 2024 – June 30, 2024

Mutual Fund 0% Subscription Fee Welcome Offer (“Offer”)

Selected Citigold Private Clients and Citigold clients can enjoy the full rebate of 1.5% mutual fund subscription fee for mutual fund transactions (Citigold total transaction amount capped at HK\$ 1,500,000 and Citigold Private Clients total transaction amount capped at HK\$ 3,000,000) made via branches in Hong Kong.

1. Unless otherwise specified, the promotion period is valid from April 22, 2024 to June 30, 2024, inclusive of both dates (“Promotion Period”).
2. The Offer is only applicable to the following selected new Citigold Private Clients and Citigold clients:
 - a. Open banking account(s) from April 22, 2024 to June 30, 2024
 - b. Do not have a banking relationship with the Bank during the previous 12 months prior to the account opening month.
3. To be eligible for the offer, clients are required to fulfill the following requirements:
 - a. Clients have to make the mutual fund transaction with their Relationship Manager or Banker via branches in Hong Kong within first 3 calendar months from banking accounts opening (including the account opening month).
 - b. Clients are required to maintain the aggregate mutual fund balance at the Bank within first 3 calendar months of banking accounts opening and after conducting the first transaction via branches in Hong Kong.
4. A full rebate of up to 1.5% mutual fund subscription fee for transactions made on any mutual funds with total transaction amount capped at HK\$ 1,500,000 for Citigold and HK\$ 3,000,000 for Citigold Private Clients during the Promotion period will be refunded to the eligible clients.
5. Ineligible transactions include but not limited to unposted/cancelled/refunded transactions, other unauthorized transactions, fraud and abuse transactions, and unsettled transactions due to insufficient balances in bank accounts.
6. The Cash Rebate will be credited to an eligible clients’ account by Oct 31, 2024.
7. The Cash Rebate will be settled in HKD only.
8. Unless otherwise specified, the exchange rate of foreign currency of any mutual fund transactions will be calculated based on a rate specified by the Bank at its sole discretion.
9. The Offer is not applicable for U.S. persons and clients who are residents in Singapore.
10. The above product(s) and/or service(s) mentioned in these Terms and Conditions are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador and Sri Lanka. These Terms and Conditions are not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.
11. These Terms and Conditions shall be read in conjunction with The General Terms and Conditions for Welcome Offer to Citigold Private Clients and Citigold.
12. Rebate Examples:

| Any date on Account Opening Month | Enjoy the Offer and maintain mutual fund holdings until | Rebate Period |
|--|--|------------------------------|
| April 2024 | June 30, 2024 | On or before Oct 31, 2024 |
| May 2024 | July 31, 2024 | |
| June 2024 | August 31, 2024 | |

13. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong SAR and the customers irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.

Terms and Conditions for HK & US Stock 3-month Brokerage Buy Fee Waiver

1. The “HK & US Stock 3-month Brokerage Buy Fee Waiver” Program (the “New Clients Brokerage Fee Waiver”) is only applicable to Citigold Private Client, Citigold, Citi Priority, Citibanking and Citi Plus clients who open a new securities account with Citibank (Hong Kong) Limited and/ or Citibank, N.A., organized under the laws of U.S.A. with limited liability (the “Bank”) from April 1 to June 30, 2024 (the “Promotion Period”) and must not have cancelled or held any sole or joint securities account with the Bank within the past 12 months(“New Clients”), in order to enjoy the Program.

2. New Clients can enjoy the unlimited brokerage fee waiver for the buy transactions of HK and US stocks carried out via Citibank Online or Citibank Mobile Securities Services (where applicable) within the first 3 months (3-month period is calculated on the basis of 90 days with Saturdays, Sundays, public holidays and the 90th day included) of securities account opening.
3. The offer is applicable to HK and US stock buy transactions only. Buy and sell transactions of stock in other markets, stock transfer-in and transfer-out, Initial Public Offering, Stock Regular Savings Plan related transactions are not included.
4. The Offer is not applicable to
 - i. U.S. Persons.
 - ii. The European Union (EU) and European Economic Area (EEA) residents.
 - iii. Employees of the Bank or its subsidiaries during the Promotion Period.
 - iv. Clients who are residents in Singapore.

Terms and Conditions for "Up to a Lifetime Fee Waiver on HK & US Stock Purchases" Program:

1. The "Up to a lifetime fee waiver on HK & US stock purchases" Program (the "Lifetime Fee Waiver") is only applicable to clients who open a new securities account with Citibank (Hong Kong) Limited and/ or Citibank, N.A., organized under the laws of U.S.A. with limited liability (the "Bank") from April 1 to June 30, 2024 (the "Promotion Period") and must not have cancelled or held any sole or joint securities account with the Bank within the past 12 months ("New Clients"), in order to enjoy the Lifetime Fee Waiver.
2. New Clients can enjoy the HK and/or US Lifetime Fee Waiver for all buy trades of HK and/or US stocks carried out via Citibank Online or Citibank Mobile Securities Services (where applicable) from the date of account opening if the below requirements are fulfilled:
 - a. New Clients must have at least one Eligible HK and/or US Transaction* within the first 3 months (3-month period is calculated on the basis of 90 days with Saturdays, Sundays, public holidays and the 90th day included) of securities account opening to enjoy the Lifetime Fee Waiver from the day following 90th day of account opening until the last day of the same calendar month, the waived brokerage fee for Eligible HK and US Transaction will be capped at HK\$888 and US\$128 respectively. E.g. New Client, who opens a securities account on April 15, 2024, is required to conduct at least one buy or sell trade of HK and/or US stocks on or before 13 July, 2024, in order to continue enjoying the Lifetime Fee Waiver within 14-31 July, 2024.
 - b. Starting from the calendar month of the 90th day (the "4th calendar month"), the HK and/or US Lifetime Fee Waiver will continue if New Clients perform at least one Eligible HK and/or US Transaction in each calendar month thereafter. If New Clients do not conduct any Eligible Transaction in any month starting from the 4th calendar month, the Lifetime Fee Waiver will be terminated starting from the following month and cannot be resumed.
*Eligible Transaction refers to HK and US stock buy or sell transactions only. Buy and sell transactions of stock in other markets, stock transfer-in and transfer-out, Initial Public Offering, Stock Regular Savings Plan related transactions, are not considered as eligible transactions in the Lifetime Fee Waiver.
3. New Clients are required to pay the regular brokerage fees at the time of trading. The waived brokerage fee during the waiver period will be refunded to clients' Hong Kong and/or US Dollar settlement account linked to the securities account within 3 months subsequent to the month of the relevant transaction. For Hong Kong stock(s) transaction settled in RMB, the brokerage rebate amount will be credited to Hong Kong Dollar settlement account at the exchange rate of RMB1 = HKD1.2. New Clients should maintain a valid securities account and Hong Kong Dollar settlement account at the time when the refund is made, otherwise the brokerage rebate shall be forfeited absolutely and shall not be paid to the Client through any other means.
4. The waived brokerage fee for Eligible HK and/or US Stock Transaction from the next calendar month of the 90th day (the "5th calendar month") onward will be capped at HK\$888 and US\$128 each month respectively.
5. The Lifetime Fee Waiver is only applicable to Citigold Private Clients, Citigold® services clients, Citi Priority® clients, Citibanking clients and Citi Plus clients.
6. The Offer is not applicable to
 - a. U.S. Persons.
 - b. The European Union (EU) and European Economic Area (EEA) residents.
 - c. Employees of the Bank or its subsidiaries during the Promotion Period.
 - d. Clients who are residents in Singapore.

Illustration: A New Client who opens a securities account on April 15, 2024, enjoys HK & US Stock 3-month Brokerage Buy Fee Waiver until July 13, 2024.

| | |
|--|------------------------------|
| | Turnover in the month |
|--|------------------------------|

| Month | Transaction date | Lifetime Fee Waiver for Buy Trades | BUY | SELL | Other transactions |
|---|--------------------------------|--|---|----------------------|-------------------------------|
| Condition 1: New Clients must have at least 1 Eligible Transaction within the first 3 months of securities account opening to enjoy the Lifetime Fee Waiver from the 90th day of account opening until the last day of the same calendar month. | | | | | |
| First 3 months (Calculated on 90 days basis) | Open account on April 15, 2024 | Unlimited New Clients Brokerage Fee Waiver | - | - | Stock transfer-in HK\$500,000 |
| | July 13, 2024 | | HK stock HK\$700,000 and US stock US\$100,000 Refund brokerage fee = HK\$1,400 + US\$500 | HK stock HK\$100,000 | - |
| From the 90 th day of account opening until the last day of the same calendar month. | July 14 to 31, 2024 | Yes (Have at least one Eligible HK and US Stock Transaction within the first 3 months) | HK stock HK\$700,000 and US stock US\$100,000 Refund brokerage fee = HK\$888* + US\$128* | - | - |
| Condition 2: Starting from the calendar month of the 90th day (the "4 th calendar month"), New Clients must have at least 1 Eligible Transaction in each calendar month to continue the Lifetime Fee Waiver in the following month. | | | | | |
| 5th calendar month | August 2024 | Yes (At least one Eligible HK and US Stock Transaction in the previous calendar month) | HK stock HK\$650,000 Refund brokerage fee = HK\$888* | HK stock HK\$200,000 | - |
| 6th calendar month | September 2024 | HK Lifetime Fee Waiver Only, US Lifetime Fee Waiver Terminated (At least one Eligible HK Stock Transaction, but no US Stock Transaction in the previous calendar month) | HK stock HK\$50,000 Refund brokerage fee = HK\$100 US stock US\$50,000 No Refund brokerage fee | HK stock HK\$50,000 | IPO Application HK\$10,000 |
| 7th calendar month | October 2024 | HK Lifetime Fee Waiver Only (At least one Eligible HK Stock Transaction in the previous calendar month) | - | - | - |
| 8th calendar month | November 2024 | HK Lifetime Fee Waiver terminated (No Eligible HK Stock Transaction in the previous calendar month) | - | - | - |

^Δ Assuming the brokerage fee of HK stock and US stock are 0.2% and 0.5% of the trading turnover respectively; cells highlighted in grey indicate Eligible Transaction in the Lifetime Fee Waiver.

*The waived brokerage fee for Eligible HK and US stock Transaction from the day following 90th day of account opening onwards will be capped at HK\$888 and US\$128 each month respectively.

Terms and Conditions for "Stock or Mutual Funds Transfer-in for up to HK\$10,000 Cash Reward" offer:

1. The promotion is valid from April 1, 2024 to June 30, 2024, both dates inclusive ("Promotion Period").
2. Clients must successfully transfer in HK/ US/ SH/ SZ stock or mutual funds from a third-party financial institution/ bank at a branch, or via the "Stock Transfer" function on Citibank Online (only applicable to stock transfer-in), during the Promotion Period, to be eligible for the cash reward.
3. Eligible transfer-in mutual funds include:
 - are authorized by the Securities and Future Commission (excluding class B funds); and
 - are currently available for distribution by the Bank
4. The cash reward amount will be determined by the total stock or mutual funds transfer-in value deduct the total stock transfer-out value ("Total Stock or Mutual Funds Net Transfer-in Value") of a client during the promotion period, according to the table below:

| Total Stock or Mutual Funds Net Transfer-in Value (HK\$) | Cash reward amount (HK\$) |
|---|----------------------------------|
| \$500,000 - <\$1,000,000 | \$500 |
| \$1,000,000 - <\$3,000,000 | \$1,000 |
| \$3,000,000 - <\$5,000,000 | \$3,000 |
| \$5,000,000 or above | \$10,000 |

5. For ("Stock Transfer-in"), the ("Total Stock Net Transfer-in Value") is based on the multiple of the closing stock price* on the last trading day of the corresponding successful transfer-in month and number of shares. If a stock involves foreign currency, an exchange rate of USD1 = HKD7.8/RMB1 = HKD1.2 will be used for its stock value calculation.
6. For ("Mutual Funds Transfer-in"), if the settlement currency of the fund is in HK Dollar, the "Total Mutual Funds Net Transfer-in Value" will be calculated according to the fund price on the day that was successfully transferred-in to the Bank. If the settlement currency is not in HK Dollar, the Total Mutual Funds Net Transfer-in Value will be calculated into HK Dollar equivalent according to the fund price and exchange rate on the day of that was successfully transferred-in to the Bank (determined by the Bank at its sole discretion).
7. The transfer activities in a joint name Wealth Management account will be considered in the Total Stock or Mutual Funds Net Transfer-in Value for the primary account holder.
8. Whether a mutual fund transfer-in can be executed successfully will depend on various factors including but not limited to, the consent of the fund house(s), fund manager(s) and/or trustee(s) of the relevant investment fund on such transfer, and/or whether it is subject to any other applicable restriction. Any fees charged by the relevant financial institution(s) in respect of the transfer shall be borne by the clients.
9. Mutual fund transfer-in instructions and client's eligibility to the cash rewards are subject to the final approval of the Bank at its sole and absolute discretion.
10. Any mutual fund transferred to the Bank have to be registered and held in the name of the Bank's nominee.
11. Each client can only enjoy the offer once during the promotion period.
12. The cash reward will be rebated to clients' Hong Kong Dollar settlement account on or before September 30, 2024. Clients should maintain a valid Wealth Management account and Hong Kong Dollar settlement account at the time when the rebate is made, otherwise the cash reward shall be forfeited absolutely and shall not be paid to the client through any other means. If the client holds more than one HKD settlement account, the Bank shall have sole discretion to determine which settlement accounts the cash rebate will be credited into.
13. The Offer is not applicable to
 - i. U.S. Persons.
 - ii. The European Union (EU) and European Economic Area (EEA) residents.
 - iii. Employees of the Bank or its subsidiaries during the Promotion Period.
 - iv. Clients who are residents in Singapore.

*Previous closing stock price is subject to Hong Kong Exchange (HKEx) adjustment. For details, please refer to the "Guidelines on Adjustments to the Previous Closing Price of a Security" published by HKEx.

Terms and Conditions for No Minimum Brokerage Fee Offer:

1. No Minimum Brokerage Fee Offer (the "No Minimum Brokerage Fee Offer") is valid until June 30, 2024.
2. Clients who conduct HK or US stock transactions via Citibank Online or Citibank Mobile Securities Services will have the minimum brokerage fee (HK stock: HKD/RMB100 per transaction; US Stock: USD30 per transaction)

waived. The No Minimum Brokerage Fee Offer is not applicable to transactions conducted via the Dedicated Trading Hotline.

General Terms and Conditions:

1. Clients will still be charged non-brokerage fee items such as, but not limited to, Stamp Duty, Transaction Levy and Trading Fee where applicable.
2. Online IPO application handling fee waiver is valid until June 30, 2024.
3. All the above offers cannot be used in conjunction with any other offers.
4. All the above offers / rewards are not applicable to clients who are the employee of the Bank or its subsidiaries during the Promotion Period and at the time crediting the rewards.
5. The Bank reserves the right to suspend, amend and terminate the offers and change the Terms and Conditions from time to time without prior notice.
6. The Bank reserves the right of final decision in the event of dispute.

In the event of discrepancy between the English and Chinese versions, the English version shall prevail.

Welcome Offer - Citi Mobile® App Foreign Exchange 0% Spread Offer (“FX Welcome Offer”)

1. Unless otherwise specified, the Promotion Period is valid from January 1 to June 30, 2024, both dates inclusive (“Promotion Period”).
2. The FX Welcome offer is only applicable to Citigold Private Client, Citigold, Citibanking and/or Citi Plus clients who do not hold any Citibank (Hong Kong) Limited and / or Citibank, N.A. (the “Bank”) banking account in the past 12 months (the “New Clients”).
3. For joint accounts, the FX Welcome Offer will be given to the Primary Account Holder.
4. New Clients who open banking account(s) within the Promotion Period are eligible to enjoy 0% Spread for the successful Foreign Exchange (“FX”) transactions via Citi Mobile® App FX Trading Platform executed (the “Eligible Transaction”) within the first 3 calendar months from account opening (including the month of account opening)(“Eligible Offer Period”). E.g. A new to Citibank Client who opens account on January 28, 2024, hence, January 2024 will be the 1st calendar month. The Client will be eligible to enjoy 0% Spread for the Eligible Transactions until March 31, 2024 (the 3rd calendar month).
5. Citi Mobile® App FX Trading Platform refers to:
 - a. Citigold Private Client, Citigold, Citibanking clients:
 - i. “Currency Exchange / Trading” of “Foreign Exchange” under “Wealth” module, or
 - ii. “Buy Now” or “Buy at Target Rate” functions from “Foreign Currencies” / “Citibank Global Wallet” under Account Summary Dashboard right after logging on
 - b. Citi Plus clients:
 - i. “Buy Now” or “Buy at Target Rate” functions from “Foreign Currencies” / “Citibank Global Wallet” under Account Summary Dashboard right after logging on
6. The exchange rate/pricing indicated in the Citi Mobile® App for any particular currency pair generally includes any profit margin/spread of the Bank and customers will be charged the all-inclusive price for the Eligible Transactions. An amount equivalent to the spread for the Eligible Transaction(s) will be rebated to the New Client’s debit account (in that corresponding Sell Currency) within 3 months after the Eligible Offer Period (“Rebate”). If there is more than 1 eligible transaction for the debit account, the lump sum amount will be rebated to the corresponding account. For all currencies except Japanese Yen, the Rebate will be rounded off to 2 decimal places; for Japanese Yen, the Rebate will be rounded off to the nearest integer.

Rebate Examples:

| Any Date on Account Opening Month | Enjoy the Offer until | Rebate Period |
|-----------------------------------|-----------------------|---------------------------------|
| January 2024 | March 31, 2024 | On or before June 30, 2024 |
| February 2024 | April 30, 2024 | On or before July 31, 2024 |
| March 2024 | May 31, 2024 | On or before August 31, 2024 |
| April 2024 | June 30, 2024 | On or before September 30, 2024 |
| May 2024 | July 31, 2024 | On or before October 31, 2024 |
| June 2024 | August 31, 2024 | On or before November 30, 2024 |

7. Transactions that involve Gold Manager (paper gold trading), and/or executed through “Payments and Transfers” function are not regarded as Eligible Transaction.
8. If the New Client is no longer a customer of the Bank or the debit account is closed at the time of the Rebate is made, the relevant Rebate shall be forfeited absolutely and shall not be paid to the New Client through any other means.
9. The spread applicable to any transaction may differ from time to time, transaction to transaction and/or client to client and also depends on the market situation, the size and/or complexity of the transaction, or other commercial factors. Therefore, a standard amount or fixed rate of the spread prior to any transaction may not be ascertainable for the purposes of these Terms and Conditions.
10. The FX Welcome Offer cannot be used in conjunction with other prevailing FX Promotion Offers (unless otherwise specified) and Time Deposit offers involving foreign exchange.
11. The Bank reserves the right to suspend, amend and terminate the FX Welcome Offer, and change these Terms and Conditions from time to time without prior notice.
12. In the event of disputes or any matters in connection with the FX Welcome Offer, the decision of the Bank shall be final and binding.
13. If there is any inconsistency or conflict between English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the customers irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.

Terms and Conditions for “Time Deposit offer for New-to-bank clients”:

1. The 4.60% p.a. HKD 3-month time deposit offer and/or the 2.20% p.a. RMB 3-month time deposit offer and/or the 4.60% p.a. USD 3-month time deposit are only applicable to New-to-bank Citigold Private Clients. (i.e. clients who do not currently hold any Citibank banking account or cancel any Citibank banking account in the past 12 months); the 4.50% p.a. HKD 3-month time deposit offer and/or the 2.20% p.a. RMB 3-month time deposit offer and/or the 4.50% p.a. USD 3-month time deposit are only applicable to New-to-bank Citigold Clients. (i.e. clients who do not currently hold any Citibank banking account or cancel any Citibank banking account in the past 12 months) (collectively referred to as “Clients”) who set up a HKD 3-month time deposit with new funds between the range of HK\$50,000 to HK\$8,000,000 (for Citigold Private Clients) and HK\$50,000 to HK\$2,000,000 (for Citigold clients); RMB 3-month time deposit with new funds between the range of HK\$50,000 to HK\$8,000,000 equivalent (for Citigold Private Clients and Citigold clients); USD 3-month time deposit with new funds between the range of

HK\$50,000 to HK\$8,000,000 equivalent (for Citigold Private Clients) and HK\$50,000 to HK\$2,000,000 equivalent (for Citigold clients), and fulfill the following requirements:

- a. Must also apply for the Integrated Wealth Management Service which includes Mutual Fund, Fund Select Savings Plan, Bonds Brokerage Service, Structured Investment Product, Hong Kong Securities Service, US Securities Service, Shanghai-Hong Kong Stock Connect – Shanghai Securities Services, Shenzhen-Hong Kong Stock Connect – Shenzhen Securities Services Market Linked Account, Premium Account and their associated settlement accounts; and
 - b. With an eligible investment/insurance balance which is equal to or more than HK\$78,000 or equivalent at the point of time deposit is set up.
2. The 4.40% p.a. HKD 3-month time deposit offer and/or the 2.00% p.a. RMB 3-month time deposit offer and/or the 4.40% p.a. USD 3-month time deposit offer are only applicable to New-to-bank Citigold Private Clients (i.e. clients who do not currently hold any Citibank banking account or cancel any Citibank banking account in the past 12 months); the 4.30% p.a. HKD 3-month time deposit offer and/or the 2.00% p.a. RMB 3-month time deposit offer and/or the 4.30% p.a. USD 3-month time deposit are only applicable to New-to-bank Citigold Clients. (i.e. clients who do not currently hold any Citibank banking account or cancel any Citibank banking account in the past 12 months) who set up a HKD 3-month time deposit with new funds between the range of HK\$50,000 to HK\$8,000,000 (for Citigold Private Clients) and HK\$50,000 to HK\$2,000,000 (for Citigold clients); RMB 3-month time deposit with new funds between the range of HK\$50,000 to HK\$8,000,000 equivalent (for Citigold Private Clients and Citigold clients); USD 3-month time deposit with new funds between the range of HK\$50,000 to HK\$8,000,000 equivalent (for Citigold Private Clients) and HK\$50,000 to HK\$2,000,000 equivalent (for Citigold clients). Clients must also apply for the Integrated Wealth Management Service which includes Mutual Fund, Fund Select Savings Plan, Bonds Brokerage Service, Structured Investment Product, Hong Kong Securities Service, US Securities Service, Shanghai-Hong Kong Stock Connect – Shanghai Securities Services, Shenzhen-Hong Kong Stock Connect – Shenzhen Securities Services Market Linked Account, Premium Account and their associated settlement accounts. The 4.60%/4.50%/4.40%/4.30% p.a. HKD 3-month time deposit offer, the 4.60%/4.50%/4.40%/4.30% p.a. USD 3-month time deposit offer and the 2.20% /2.00% p.a. RMB 3-month time deposit offer described above are collectively referred to as the “Time Deposit Reward”.
 3. The aggregate principal amount of time deposit set up is capped at HK\$8,000,000 equivalent for Citigold Private Clients and HK\$2,000,000 equivalent for Citigold clients
 4. The time deposit must be set up within 3 months from the date of Citibank banking account opening and fulfilling the above clauses.
 5. New funds are defined as the new-to-bank funds incremental to the latest total account balance compared to the Average Daily Combined Balance of the previous month. Funds transferred from other Citibank banking accounts will not be eligible. The Average Daily Combined Balance is calculated based on the sum of your daily balances of deposit, investment and accumulated paid premium of selected insurance products of all your single named account(s) and joint name account(s), divided by the number of days in the month.
 6. The Time Deposit Reward is not applicable to time deposits set up via online or mobile channel.
 7. Clients are required to call their relationship manager(s) to register in order to enjoy the Time Deposit Reward.
 8. The Time Deposit Reward is not applicable to U.S. Persons.
 9. All interest rates are annualized interest rates that are for reference only and are not guaranteed. The actual time deposit interest rate would depend on the terms and conditions of the promotion offers, deposit amount, currency, tenor and interest rate on the value date. All interest rates are subject to change due to market fluctuations without prior notice. The Time Deposit Reward is subject to quota availability and will be offered on first-come-first-serve basis.
 10. Once the Time Deposit Reward has been selected and accepted by Citibank (Hong Kong) Limited (“the Bank”), no cancellation or change can be made
 11. All disputes are subject to the final decision of the Bank, which reserves the right to amend the terms and conditions without prior notice.

12. In case of any discrepancy between the English and Chinese versions of the content, the English version shall prevail.

Terms and conditions for "Foreign Currency Time Deposit Offer":

1. The promotion period ("Promotion Period") for Foreign Currency Time Deposit Offer (the "Time Deposit Reward") is valid from April 2 – June 30, 2024 both dates inclusive.
2. The Time Deposit Reward is applicable only to new-to-treasury clients (i.e. clients who did not conduct any Foreign Exchange ("FX") transactions of US\$10,000 equivalent or above in the past 6 months, excluding FX transactions between HKD and USD) or clients who did at least 1 FX / Premium Account trading transaction but less than 8 times in the past 6 months (collectively "Clients").
3. Time Deposit Reward refers to the following offers:
 - (i) 6% p.a. (placing by Existing or New Funds) interest on your 1-month time deposit in HKD / USD / EUR / GBP / AUD / NZD / CAD / SGD that was converted from the original currency in HKD / USD / EUR / CHF / JPY / GBP / AUD / NZD / CAD / RMB / SGD with Citibank (Hong Kong) Limited (the "Bank"). While FX transaction between HKD and USD is not entitled to the "Time Deposit Reward".
 - (ii) 3% p.a. (placing by Existing Fund or New Funds) interest on your 1-month time deposit in CHF / JPY / RMB that was converted from the original currency in HKD / USD / EUR / CHF / JPY / GBP / AUD / NZD / CAD / RMB / SGD with Citibank (Hong Kong) Limited (the "Bank").
4. The principal amount of the time deposit shall be converted to the relevant foreign currencies, as applicable. The principal amount of the time deposit to be eligible (after currency conversion) for the Time Deposit Reward must not exceed HK\$20,000,000 (or its equivalent in foreign currencies).
5. FX foreign currency trading is subject to rate fluctuations which may provide both opportunities and risks. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time. Investors may experience a loss when they convert foreign currency back to their home currency. Investors should therefore carefully consider whether such trading is suitable for them in light of their own financial position, investment objectives and risk profile. Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate.
6. All obligations herein are payable solely at and by the Bank, subject to the laws of Hong Kong (including governmental actions, orders, decrees and regulations). Products might only be applicable to limited jurisdictions.
7. RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to certain restrictions. The actual conversion arrangement will depend on the prevailing restrictions at the relevant time. The exchange rate of RMB can go up and down. Exchange controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. Customers are offered offshore "CNH" rates for RMB conversion.
8. New funds are defined as the new-to-bank funds incremental to the latest total account balance compared to the Average Daily Combined Balance of the previous month. Funds transferred from other Citibank banking accounts will not be eligible. The Average Daily Combined Balance is calculated based on the sum of your daily balances of deposit, investment and accumulated paid premium of selected insurance products of all your single named account(s) and joint name account(s), divided by the number of days in the month. Existing Funds are defined as funds which are transferred within the Bank between any accounts.
9. The Time Deposit Reward is not applicable to time deposits set up via online or mobile channel.
10. Clients are required to call their Relationship Manager(s) to register in order to enjoy the Time Deposit Reward.
11. The Time Deposit Reward is not applicable to U.S. Persons.

12. All interest rates are annualized interest rates that are for reference only and are not guaranteed. The actual time deposit interest rate would depend on the terms and conditions of the promotion offers, deposit amount, currency, tenor and interest rate on the value date. All interest rates are subject to change due to market fluctuations without prior notice. The Time Deposit Reward is subject to quota availability and it will be offered on first-come-first-serve basis.
13. Once the Time Deposit Reward has been selected and accepted by the Bank, no cancellation or change can be made
14. All disputes are subject to the final decision of the Bank, which reserves the right to amend the terms and conditions without prior notice.
15. In case of any discrepancy between the English and Chinese versions of the content, the English version shall prevail.

Citibank (Hong Kong) Limited - Important Notes from the insurance agent

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for AIA International Limited (incorporated in Bermuda with limited liability) (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and any related obligations are those of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., organized under the laws of U.S.A. with limited liability, Citigroup Inc. or any of their affiliates or subsidiaries.
4. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme (the "Scheme")) arising between you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for the Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However, any dispute over the contractual terms of insurance products should be resolved directly between you and the Insurance Company.
5. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
6. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
7. Customers are reminded to carefully review the relevant product materials provided to you.
8. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.

Financial Needs Analysis offer terms and conditions

Each client can only enjoy the Financial Needs Analysis offer once during the program period (from April 1 to June 30, 2024). As a Citigold Private Client, Citigold, Citi Plus, Citi Priority, Citibanking or Citi Credit Card customer, you will be offered cash rebate as shown in the below table after having completed the Financial Needs Analysis. Terms and Conditions apply. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for insurance companies.

| Types of Customers | Offers |
|---|------------------------------|
| Citigold Private Client | HK\$500 cash rebate |
| Citigold customer | HK\$300 cash rebate |
| Citi Plus, Citi Priority and Citibanking customer | HK\$200 cash rebate |
| Citi Credit Card customer | HK\$200 credit card spending |

Terms and Conditions For Step-Up Interest Account (“The Account”) (Effective as of Sep 1, 2020)

1. Interest of the Account is composed of the following 2 components:
 - a) **Base Interest** is calculated with reference to the Daily Account Balance and is accrued on a daily basis.

- b) **Bonus Interest** is calculated with reference to the current month's Daily Average Account Balance, subject to the below terms:
- i) Customers are eligible for the Bonus Interest only if the current month's Daily Average Account Balance is higher than or equal to the previous month's Daily Average Account Balance by the **Minimum Growth Amount** (HK\$8,000 as of Feb 1, 2017 which is subject to change from time to time) pre-determined by Citibank (Hong Kong) Limited or Citibank N.A., Hong Kong Branch, as the case may be ("the Bank" or "the bank").
 - ii) Subject to other terms stated herein, fulfilling the criteria stated in (i) will enable an increment of the Step-Up Counter by "1" and each consecutive increment in the Step-Up Counter will trigger designated Bonus Interest Rate. For more illustrative examples, please refer to the bank's website - www.citibank.com.hk. Interest rates are subject to changes from time to time due to changes in the market or at the bank's sole decision. For the latest rate, please refer to the notices at the bank's branches or the bank's website - www.citibank.com.hk.
 - iii) The cap of the Step-Up Counter is 11 whereas for the maximum Bonus Interest Rate, please refer to the notices at the bank's branches or the bank's website - www.citibank.com.hk.
 - iv) The Step-Up Counter will be reset to zero on the last day of every 18 months after account opening.
 - v) The Bonus Interest Rate applies to a maximum Account Balance of HK\$1,000,000 only.
 - vi) If a customer fails to step-up the current month's Daily Average Account Balance with the Minimum Growth Amount, the Step-Up Counter and hence the Bonus Interest Rate will be reset accordingly. A safety net rule is set at Step-Up Counter 6 and 11. If a customer fails to fulfill the step-up qualification beyond the safety net Step-Up Counter, the Step-Up Counter and Bonus Interest Rate will be reset back to the previous safety net Step-Up Counter, which is 6 or 11.
For precise rate of each Step-Up Counter, please refer to the notices at the bank's branches or the bank's website - www.citibank.com.hk.
 - vii) Bonus Interest will be credited to the Account on the last business day of the month. Bonus Interest will be credited to the Account on the first business day of the subsequent month.
2. The current month's Daily Average Account Balance is calculated by dividing the sum of the Daily Account Balance by the number of calendar days of the current month.
 3. For Citibanking Customers whose "Average Daily Combined Balance" falls below the minimum balance requirement, a monthly service fee will be charged (for details of the fee and the minimum balance requirement, please refer to the latest service fee guide which is available at the bank's branches or the bank's website – www.citibank.com.hk). Customers using the Account for payroll are eligible for preferential minimum balance waiver until further notice. Customers must continuously use the Account for payroll or the Bank reserves the right to convert the Account to a HKD Savings/ Checking Account, and terminate the above offers anytime without prior notice.
 4. All the rates, terms and conditions of the Account including but not limited to Interest rates (Base Interest Rate & Bonus Interest Rate), Minimum Growth Amount, Cap of Step-Up Counter, Bonus Interest Rate cap, Amount eligible for Bonus Interest Rate, Counter Reset mechanics, Minimum Balance Waiver and other features of the Account are subject to periodic reviews and may be changed at the Bank's sole discretion. The Bank reserves the final right to determine whether to award the Bonus Interest to the Account.
 5. Should there be any Interest rates (Base Interest Rate & Bonus Interest Rate) changes, the Bank shall notify customers through notices posted at branch premises and on the Bank's website (www.citibank.com.hk). Customer should pay attention to the notices available from the aforementioned sources.
 6. The terms and conditions of the Step-Up Interest Account shall be in addition and supplementary to and not in substitution or in derogation of the Terms and Conditions for Accounts and Services and all other terms and conditions applicable to customers from time to time. In case of any inconsistency between the terms and conditions of the Step-Up Interest Account and the Terms and Conditions for Accounts and Services, the terms and conditions herein contained shall prevail. The Bank reserves the right to amend the terms and conditions without prior notice. All matters or disputes will be subject to the final decision of the Bank. If there is any inconsistency between the English version and the Chinese version, the English version shall prevail. Important Disclosure: Products might only be applicable to limited jurisdictions.

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Foreign currency trading is subject to rate fluctuations which may provide both opportunities and risks. Investors may experience a loss when they convert foreign currency back to their home currency. Investors should therefore carefully consider whether such trading is suitable for them in light of their own financial position, investment objectives and risk profile. Exchange Controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. Citibank or any of its associates will benefit from the origination and distribution of the in-house product.

Citibank, N.A., organized under the laws of U.S.A. with limited liability
To borrow or not to borrow? Borrow only if you can repay!

Citigold Private Clients & Citigold 迎新獎賞之一般條款及細則

1. 除另有訂明外，推廣期由 2024 年 5 月 1 日至 2024 年 5 月 31 日，包括首尾兩日（「推廣期」）。
2. 所有迎新獎賞並不適用於美國人士，存款利息除外。
3. 所有迎新獎賞並不適用於 CitiBusiness® 企業戶口。
4. 所有迎新獎賞不適用於現有花旗銀行（香港）有限公司及 / 或花旗銀行（「本行」）之銀行服務客戶或於由開戶日起前十二個月內曾經持有本行銀行服務之客戶。
5. 除特別註明外，所有迎新獎賞不適用於海外客戶（以海外通訊住址登記開戶）。「互動獎賞」、「新資金獎賞」、「產品結存獎賞」及「週年獎賞」均適用於國際個人銀行服務客戶。根據本行之相關政策，本行保留一切權利決定該客戶獲享以上列明之獎賞的資格。相關政策會不時更改而本行事前毋須作出任何通知。
6. 所有「一路出糧 一路免佣」優惠、「買股票免佣 長達一世」優惠、存入證券以享高達 HK\$10,000 現金券獎賞、「特選信用卡及貸款客戶優惠」、不設最低經紀佣金優惠及信用卡迎新禮遇並不適用於花旗銀行之員工。
7. 每位客戶於推廣期內只可享獎賞一次。若賬戶為聯名戶口，只有主要賬戶持有人可獲贈獎賞 1 份。
8. 現金回贈將存入合資格客戶之港幣銀行戶口，客戶之戶口狀況必須於優惠存入時仍然有效及正常，否則有關優惠將被取消。
9. 「每日平均總結餘」之計算包括閣下之個人及聯名戶口在過去一個月內的每日存款、投資及指定保險產品之累積保費總結餘*，除以該月份之日數所得之平均數額。指定保險產品指包含有儲蓄成份之保險產品。
* 有儲蓄成份的保險保費總結餘為已繳總保費扣除未償付的保單貸款。
10. Citigold Private Client 客戶必須保持「每日平均總結餘」達 HK\$8,000,000 或以上，否則本行保留權利將戶口服務由 Citigold Private Client 轉為 Citigold 服務。Citigold 客戶必須保持「每日平均總結餘」達 HK\$1,500,000 或以上，否則本行保留權利將戶口服務由 Citigold 轉為 Citiplus 或 Citibanking 服務。如連續 3 個月「每日平均總結餘」低於 HK\$1,500,000，則須繳付 HK\$300 之服務月費。個別服務之收費，請參考最新之服務手續費小冊子。
11. 客戶如於開戶日起計 6 個月內取消戶口、轉換為其他戶口或未能保持「每日平均總結餘」之最低要求，本行有權追討相等之獎賞金額，並從戶口中扣除，扣除日期為戶口的每日平均結餘少於上述規定水平後一個月或在客戶取消戶口或轉換為其他戶口之同時，並以較早者為準。
12. 如於開戶日起計 6 個月內取消戶口，會被收取 HK\$500 或等值之戶口取消手續費。
13. 本行保留隨時以任何形式對以上條款及細則作出改動之權利而事前毋須作出任何通知。如對本推廣活動有任何爭議，本行保留一切最終決定權。
14. 迎新獎賞不可與其他優惠、折扣或優惠券同時使用、不可轉讓他人、不可兌換現金或換取其他優惠。
15. 此戶口及服務申請表所提及的產品及/或服務並不適用於居住於歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國、巴西、紐西蘭、牙買加、斯里蘭卡、厄瓜多爾的個人客戶。此戶口及服務申請表並不旨在對該類個人客戶構成任何買賣產品及/或服務的建議、銷售或招攬。
16. 迎新獎賞（現金回贈）將如下表所列日期存入合資格客戶之銀行戶口。

| 開戶日期 | 現金回贈將在以下日期存入 |
|---------------------------------|---------------------|
| 2024 年 5 月 1 日至 2024 年 5 月 31 日 | 2024 年 12 月 31 日或之前 |
17. Citigold Private Client 及 Citigold 客戶必須於開立銀行戶口之首三個月內（包括開戶當月及下兩個月）登記及登入 Citi Mobile®或 Citibank 網上理財至少一次方為合資格領取迎新獎賞。
18. 新客戶在開戶時須同時登記使用電子月結單服務。
19. 本條款及細則之中英文版本如有差異，一概以英文版本為準。

A. 互動獎賞

1. 新客戶須於推廣期內開立 Citigold Private Client/ Citigold 戶口並符合以下要求，方可獲贈有關獎賞：

- i. 符合所有在該 Citigold Private Clients & Citigold 迎新獎賞之一般條款及細則之要求及簽署維持款項同意書；及
- ii. 新客戶必須於開戶之首兩個月內（包括開戶當月及下一個月）存入以下所需之新資金（「新資金」）；及
- iii. 客戶須要維持指定新資金至以下所指定之日期；及
- iv. 在以下日期前，完成下列事件並於整個推廣期及現金回贈期內維持完成狀況：(以香港通訊住址登記開戶的客戶)
 1. 登入 Citi Mobile® App 至少一次；及
 2. 開啟推送通知；及
 3. 完成風險評估報告；及
 4. 啟用扣帳卡
- v. 在以下日期前，完成下列事件並於整個推廣期及現金回贈期內維持完成狀況：(以海外通訊住址登記開戶的客戶)
 1. 完成風險評估報告；及
 2. 啟用扣帳卡

| 銀行服務 | 新資金金額 (HK\$或等值) | 開戶日期 | 維持資金 |
|-------------------------|--------------------|------------------------------------|-------------------------------------|
| Citigold Private Client | HK\$8,000,000 | 2024 年 5 月 1 日至 2024 年 5 月 31 日 | 2024 年 6 月 1 日至 2024 年 10 月 31 日 |
| Citigold | HK\$1,500,000 | | |

| 開戶日期 | 完成在章節 A1.iv. 列出 的事件 | 現金回贈將在以下日期存 入 |
|------------------------------------|------------------------|-------------------------|
| 2024 年 5 月 1 日至 2024 年 5 月 31 日 | 2024 年 7 月 31 日之前 | 2024 年 12 月 31 日或之 前 |

| 銀行服務 | 現金回贈(HK\$) |
|-------------------------|------------|
| Citigold Private Client | HK\$2,000 |
| Citigold | HK\$1,000 |

2. 以上事件的完成記錄及相關條款需經由本行核對，並以本行的最終決定為準。

B. 新資金獎賞

1. 新客戶須於推廣期內開立 Citigold Private Client/ Citigold 戶口並符合以下要求，方可獲贈有關獎賞：

- i. 符合該 Citigold Private Clients & Citigold 迎新獎賞之一般條款及細則之要求及簽署維持款項同意書；及
- ii. 新客戶必須於開戶之首兩個月內（包括開戶當月及下一個月）存入以下所需之新資金（「新資金」）。

| 銀行服務 | 新資金金額 (HK\$或等值) | 現金回贈 (HK\$) |
|-------------------------|--------------------|-------------|
| Citigold Private Client | HK\$10,000,000 | HK\$35,000 |
| | HK\$8,000,000 | HK\$30,000 |
| Citigold | HK\$5,000,000 | HK\$16,000 |
| | HK\$2,500,000 | HK\$10,000 |
| | HK\$1,500,000 | HK\$5,000 |

2. 客戶須要維持指定新資金至以下所指定之日期。若客戶經網上成功開戶而無需親臨分行，則無需簽署維持款項同意書。

| 開戶日期 | 維持資金 | 現金回贈將在以下日期存入 |
|----------------------|-----------------------|----------------|
| 2024年5月1日至2024年5月31日 | 2024年6月1日至2024年10月31日 | 2024年12月31日或之前 |

3. 新資金不包括任何已存於本行之款項調動。
4. 轉存之基金、債券及股票（港股、美股、「滬港通」下的A股）總額可計算為新存款項。只有花旗銀行（香港）有限公司、花旗銀行、Citigroup Inc.所代理之基金及債券方會被接納。轉存過程或需至少2-3個月的時間。

C. 產品結存獎賞

1. 如欲享有產品結存獎賞，Citigold Private Client / Citigold 新客戶須符合以下要求：

- 符合新資金獎賞所規定之要求及簽署維持款項同意書；及
- 須於指定日子維持指定產品總結存（以當時的市場價值計算）：

| 產品類別 | 可納入計算獎賞之相關結存（開戶後第6個月之最後1日計算） |
|-------|--|
| 基金 | <ul style="list-style-type: none"> 基金投資總持有金額減去總贖回及轉出金額 基金須為本行所代理之基金及香港證監會認可基金 |
| 債券 | <ul style="list-style-type: none"> 債券投資總持有金額減去總贖回及轉出金額 不適用於首次公開認購之零售債券及存款證投資 |
| 結構性產品 | <ul style="list-style-type: none"> 結構性產品投資總持有金額減去總提早贖回/到期/售回金額 * Citi外幣優惠戶口於此推廣並不列入結構性產品內。 |
| 人壽保險 | <ul style="list-style-type: none"> 已繳付之AIA人壽保險計劃的首年保費，包括所有生效之基本計劃及附加計劃 有關計劃需經由本行購買 |
| 按揭 | <ul style="list-style-type: none"> 以主要按揭人成功申請的按揭貸款之未償還金額的百分之三十 |

註：

- 客戶應根據自身的保障需要和保費負擔能力而只投保適合的保險產品。
- 現金回贈金額並非只根據保費金額派發，客戶在符合獎賞要求的情況下，即使不購買任何保險計劃，仍可享受現金回贈。
- 客戶應根據自身的風險承受能力及財務狀況，選購合適的投資產品。

2. 不同銀行服務之客戶可享之產品結存獎賞（現金回贈）及指定產品結存金額如下：

| 銀行服務 | 指定產品結存金額 (HK\$或等值) | 現金回贈(HK\$) |
|-------------------------|--------------------|------------|
| Citigold Private Client | HK\$5,000,000 | HK\$20,000 |
| | HK\$2,500,000 | HK\$12,000 |
| Citigold | HK\$5,000,000 | HK\$20,000 |
| | HK\$2,500,000 | HK\$12,000 |
| | HK\$1,500,000 | HK\$6,000 |
| | HK\$500,000 | HK\$2,600 |

3. 產品結存獎賞將與新資金獎賞一同存入合資格客戶戶口，說明如下：

| 開戶日期 | 指定產品結存之計算日 | 現金回贈將在以下日期存入 |
|----------------------|-------------|--------------|
| 2024年5月1日至2024年5月31日 | 2024年10月31日 | 2024年12月31日 |

4. 除另有訂明外，外幣兌換率將根據本行系統記錄計算。

D. 樓宇按揭獎賞

1. 新客戶須於推廣期內：

- i. 符合所有新資金獎賞所規定之要求及簽署維持款項同意書；及
- ii. 成功於花旗銀行申請並提取樓宇按揭貸款，方可獲贈有關獎賞。

| 開戶日期 | 於花旗銀行申請並提取樓宇按揭貸款之日期 | 維持資金 | 現金回贈將在以下日期存入 |
|----------------------|---------------------|-----------------------|----------------|
| 2024年5月1日至2024年5月31日 | 2024年10月31日或之前 | 2024年6月1日至2024年10月31日 | 2024年12月31日或之前 |

| 銀行服務 | 現金回贈(HK\$) |
|-------------------------|------------|
| Citigold Private Client | HK\$4,000 |
| Citigold | |

E. 週年獎賞

1. 如欲享有週年獎賞，新客戶須：

- i. 於推廣期內成功開立Citigold Private Client/ Citigold戶口；及
- ii. 符合該銀行戶口新資金獎賞所規定之要求及簽署維持款項同意書；及
- iii. 於指定日子內維持戶口「每日平均總結餘」達指定金額。

| 銀行服務 | 指定「每日平均總結餘」(HK\$或等值) | 現金回贈(HK\$) |
|-------------------------|----------------------|------------|
| Citigold Private Client | HK\$8,000,000 或以上 | HK\$4,000 |
| Citigold | HK\$1,500,000 或以上 | HK\$800 |

2. 週年獎賞將於以下日子存入合資格客戶戶口：

| 開戶日期 | 維持「每日平均總結餘」 | 現金回贈將在以下日期存入 |
|------|-------------|--------------|
|------|-------------|--------------|

| | | |
|----------------------|----------------------|---------------|
| 2024年5月1日至2024年5月31日 | 2024年6月1日至2025年4月30日 | 2025年6月30日或之前 |
|----------------------|----------------------|---------------|

F. 特選信用卡或貸款客戶獎賞

1. 額外現金回贈(「額外回贈」)只適用於特選信用卡/貸款客戶並成功開立 Citigold Private Client / Citigold 戶口。如欲享有額外回贈，新客戶須：
 - i. 並非現有花旗銀行(香港)有限公司及/或花旗銀行(「本行」)之銀行服務客戶或於由開戶日起前十二個月內曾經持有本行銀行服務之客戶及
 - ii. 成功開立 Citigold Private Clients 或 Citigold 銀行服務戶口；及
 - iii. 符合該 Citigold Private Clients & Citigold 新資金獎賞之一般條款及細則之要求及簽署維持款項同意書

| 銀行服務 | 額外回贈(HK\$) |
|-------------------------|------------|
| Citigold Private Client | HK\$1,000 |
| Citigold | |

| 開戶日期 | 維持資金 | 現金回贈將在以下日期存入 |
|----------------------|-----------------------|----------------|
| 2024年5月1日至2024年5月31日 | 2024年6月1日至2024年10月31日 | 2024年12月31日或之前 |

2. 花旗銀行將會根據儲存於花旗銀行之紀錄，以決定客戶是否合資格獲取額外回贈。
3. 除另有訂明外，此獎賞不可與銀行戶口客戶推薦計劃同時使用。

Citi NextGen 戶口迎新獎賞之條款及細則

1. 推廣期由 2024 年 5 月 1 日至 2024 年 5 月 31 日，包括首尾兩日(「推廣期」)。
2. 此迎新獎賞(「獎賞」或「禮品」)並不適用於美國人士及 CitiBusiness® 企業戶口。
3. 除另有訂明外，此獎賞不可與其他優惠同時使用。
4. 除另有訂明外，所有獎賞不適用於海外客戶(以海外通訊住址登記開戶)。
5. 此迎新獎賞只適用於成功申請 Citi NextGen 的父母(「父母」或「合資格客戶」)。父母必須為 (i)現有的 Citigold Private Client / Citigold 客戶；或 (ii) 於推廣期內提交 Citigold Private Client / Citigold 開戶申請的申請人並成功獲得花旗銀行批准。
6. 如欲享有產品結存獎賞，父母必須於下列指定日子內維持戶口「每日平均總結餘」達指定金額：

| 開立 Citi NextGen 戶口日期 | 父母的銀行服務 | 指定「每日平均總結餘」(HK\$或等值) | 維持資金 |
|----------------------|-------------------------|----------------------|----------------------|
| 2024年5月1日至2024年5月31日 | Citigold Private Client | HK\$8,000,000 或以上 | 2024年6月1日至2024年7月31日 |
| | Citigold | HK\$1,500,000 或以上 | |

| 開立 Citi NextGen 戶口日期 | 現金回贈 | 現金回贈將在以下日期存入 |
|----------------------|------|--------------|
|----------------------|------|--------------|

| | | |
|----------------------|---------|---------------|
| 2024年5月1日至2024年5月31日 | HK\$300 | 2024年9月30日或之前 |
|----------------------|---------|---------------|

- 禮品不能被換成現金或現金回贈。花旗銀行並不代表禮品供應商，亦不對禮品的品質作擔保。花旗銀行並不負責或保證所換領之禮品或提供機構之服務質素，亦不會對禮品之性能及品質、禮品供應商在提供產品或服務時之疏忽或失誤，所構成之遺失或損毀而負責。
- 合資格客戶之有關賬戶必須在推廣期及獎賞期內有效及保持良好賬戶記錄，方可獲贈獎賞。花旗銀行將會因應客戶之賬戶狀況之改變，保留取消獎賞之權利而毋須預先另行通知。
- 每位客戶於推廣期內只可享獎賞一次。若賬戶為聯名戶口，只有主要賬戶持有人可獲贈獎賞 1 份。
- 此條款及細則所提及的產品及/或服務並不適用於居住於歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國、巴西、紐西蘭、牙買加、斯里蘭卡、厄瓜多爾的個人客戶。此條款及細則並不在對該類個人客戶構成任何買賣產品及/或服務的建議、銷售或招攬。
- 花旗銀行保留對條款及細則作出改動或終止之權利，事前毋須作出任何通知。如對本推廣活動有任何爭議，花旗銀行保留一切最終決定權。
- 本條款及細則之中英文版本如有差異，一概以英文版本為準。
- 此同意書所述的條款及細則須受香港特別行政區的法律所管限。客戶願受香港特別行政區法院專有的司法管轄權所管轄，不得撤回。特別行政區特別行政區特

銀行戶口客戶推薦計劃

- 推廣期由 2024 年 5 月 1 日至 2024 年 5 月 31 日，包括首尾兩日（「推廣期」）。
- 此迎新獎賞（「獎賞」或「禮品」）並不適用於美國人士及 CitiBusiness® 企業戶口。
- 除特別註明外，所有獎賞不適用於海外客戶（以海外通訊住址登記開戶）及花旗銀行之非固定薪酬員工。
- 如推薦人或受薦人（見條款 5 之定義）於推薦或獲取獎賞時為歐盟、歐洲經濟區居民或推薦活動受限制的其他司法管轄區之個人客戶，所有客戶推薦獎賞均不適用於推薦人及受薦人。詳情請與本行職員查詢。
- 於受薦人（新客戶）申請開立戶口時，推薦人（「推薦人」）必須(i) 為花旗銀行（香港）有限公司及/或花旗銀行（「本行」）之 Citigold Private Client / Citigold / Citi Priority/ Citi Plus/ Citibanking 服務客戶，Citi NextGen 客戶並不包括在內；或(ii) 為花旗銀行所發行之現有 Citi 信用卡之基本卡持卡人。
- 受薦人須於過去 12 個月內為非本行銀行戶口客戶或於 12 個月內不曾取消本行銀行服務之客戶。
- 推薦人於推廣期內成功推薦客戶開立本行之 1) Citigold Private Client 戶口 或 2) Citigold 戶口 或 3) Citi NextGen 戶口 及其子女開立 Citi NextGen 戶口，及被推薦之客戶符合 Citigold Private Client & Citigold 迎新獎賞之一般條款及細則之新資金獎賞之條件，方可獲得以下推薦獎賞：

| 推薦要求 | 成功推薦第 1 位親友 | 成功推薦第 2 位親友起 |
|-------------------------|--------------|---------------|
| Citigold Private Client | 每位 HK\$8,888 | 每位 HK\$10,888 |

| 推薦要求 | 每位成功推薦之親友 |
|----------------------------|-----------|
| Citigold | HK\$2,088 |
| Citigold 及 Citi NextGen 戶口 | HK\$2,888 |

| 推薦之親友開戶日期 | 推薦人之現金回贈將在以下日期存入 |
|----------------------|------------------|
| 2024年5月1日至2024年5月31日 | 2024年12月31日或之前 |

- 自 2024 年 4 月 1 日起，第一個 Citigold Private Client 成功推薦會被視為「成功推薦第 1 位親友」。
- Citigold 及 Citi NextGen 戶口的合資格新客戶為於推廣期內成功開立 Citigold 戶口及為其子女成功開立 Citi NextGen 戶口之客戶。
- 除另有訂明外，此獎賞不可與特選信用卡或貸款客戶獎賞同時使用。
- 每位客戶於推廣期內只可享獎賞一次。若賬戶為聯名戶口，只有主要賬戶持有人可獲贈獎賞 1 份。
- 推薦人不可推薦自己成為新客戶，包括公司的持有人/股東不能推薦其公司為本推廣計劃之新客戶；相反，該公司亦不能推薦其持有人/股東為本推廣計劃之新客戶。推薦人與受薦人不可互相推薦成為新客戶。

13. 當受薦人確認及簽妥 Citibank 客戶推薦表格，所有詳情如推薦人名稱、受薦人名稱及推薦人名稱銀行戶口號碼等址不能更改。
14. 推薦人須獲本行確認其受薦人符合指定銀行服務新資金獎賞之要求後，方可獲推薦獎賞。Citi NextGen 戶口並沒有任何新資金獎賞要求。
15. 推薦獎賞將於受薦人符合指定銀行服務新資金獎賞之條件後於受薦人開戶後的第 8 個月內存入推薦人於本行之戶口。Citi NextGen 戶口並沒有任何新資金獎賞要求。
16. 客戶（包括推薦人及受薦人）之有關賬戶必須在推廣期及獎賞期內有效及保持良好賬戶記錄，方可獲贈推薦獎賞。本行將會因應客戶之賬戶狀況之改變，保留取消獎賞之權利而毋須預先另行通知。本行對於存入推薦獎賞之賬戶有最終決定權。
17. 推薦獎賞不可與其他優惠、折扣或優惠券同時使用、不可轉讓他人、不可兌換現金或換取其他優惠。

國際個人銀行服務客戶推薦計劃

1. 於受薦人（新客戶）申請開立戶口時，推薦人（「推薦人」）必須為現有花旗銀行（香港）有限公司及 / 或花旗銀行（「本行」）之 Citigold Private Client/ Citigold/ Citi Priority/ Citibanking 國際個人銀行客戶及以中國內地或台灣通訊住址登記開戶。此獎賞不適用於花旗銀行之非固定薪酬員工。
2. 受薦人須開戶當日為非本行銀行戶口客戶或於開戶月起前十二個月不曾取消本行銀行戶口之客戶。
3. 推薦人及受薦人須於推廣期內符合以下條件，推薦人方可獲得以下獎賞：
 - (i) 推薦人成功推薦受薦人開立 Citigold Private Client 國際個人銀行戶口 或 Citigold 國際個人銀行戶口；及
 - (ii) 受薦人於指定日子內維持戶口「每日平均總結餘」達指定金額；及
 - (iii) 於推廣期後一個月內成功下載 Citi Mobile App 及啟用推送通知，並於現金獎賞發放予受薦人前仍然啟用推送通知。

| 受薦人之銀行服務 | 受薦人之「每月平均總結餘」 | 現金回贈 |
|----------------------------------|-------------------|--------------|
| Citigold Private Client 國際個人銀行客戶 | HK\$2,000,000 或以上 | 每位 HK\$3,000 |
| Citigold 國際個人銀行客戶 | HK\$500,000 或以上 | 每位 HK\$1,200 |

4. 推薦獎賞將於以下日子存入合資格推薦人於本行之港幣戶口：

| 受薦人開戶之日期 | 維持「每月平均結餘」 | 現金回贈將在以下日期存入 |
|---------------------------------|----------------------------------|---------------------|
| 2024 年 5 月 1 日至 2024 年 5 月 31 日 | 2024 年 6 月 1 日至 2024 年 10 月 31 日 | 2024 年 12 月 31 日或之前 |

5. 推薦人不可推薦自己成為新客戶。推薦人與受薦人不可互相推薦成為新客戶。
6. 在推廣期內，受薦人需於本行分行完成及遞交 Citibank 國際個人銀行客戶推薦表格。當受薦人簽妥及確認所有詳情如推薦人名稱及受薦人名稱等資料，將不能作更改。
7. 推薦人須獲本行確認其受薦人符合指定獎賞要求後，方可獲推薦獎賞。
8. 於存入現金回贈時，推薦人須持有有效之國際個人銀行戶口（Citigold Private Client、Citigold、Citi Priority 或 Citibanking）而受薦人則須持有有效之國際個人銀行戶口（Citigold Private Client 或 Citigold）。推薦人及受薦人之通訊住址須仍然為中國內地或台灣。
9. 如推薦人所持有之戶口為聯名戶口，只有第一戶口持有人可享推薦獎賞。
10. 如多於一位推薦人推薦同一位受薦人，推薦獎賞將贈予該受薦人首項 Citibank 國際個人銀行客戶推薦表格紀錄之推薦人。
11. 本行對於存入推薦獎賞之賬戶有最終決定權。

12. 客戶（包括推薦人及受薦人）之有關賬戶必須在推廣期及獎賞期內有效及保持良好賬戶記錄，方可獲贈推薦獎賞。
本行將會因應客戶之賬戶狀況之改變，保留取消獎賞之權利而毋須預先另行通知。

基金 0%認購費迎新獎賞條款及細則

推廣期：2024 年 4 月 22 日至 2024 年 6 月 30 日

基金 0%認購費迎新獎賞(「獎賞」)

特選花旗私人客戶業務及 Citigold 客戶於香港分行認購任何基金 (Citigold 客戶總基金交易最高限額為 HK\$1,500,000, 花旗私人客戶總基金交易最高限額為 HK\$3,000,000)，即可獲享 1.5%基金認購費全數回贈。

- 除另有訂明外，此獎賞有效期為 2024 年 4 月 22 日至 2024 年 6 月 30 日，包括首尾兩天(「推廣期」)。
- 優惠只適用於以下特選花旗私人客戶業務及 Citigold 客戶：
 - 2024 年 4 月 22 日至 2024 年 6 月 30 日 開立戶口
 - 由開戶日起前十二個月內未曾持有本行銀行戶口之客戶
- 如欲享有此獎賞，客戶須符合以下要求：
 - 客戶需於開戶當月起計之首 3 個月內（包括開戶月）透過客戶經理或高級客戶經理於香港分行進行基金認購方可享有獎賞
 - 客戶需在香港分行進行基金認購後於開戶當月起計之首 3 個月內維持該基金總結
- 於推廣期認購之所有基金 (Citigold 客戶總基金交易最高限額為 HK\$1,500,000, 花旗私人客戶總基金交易最高限額為 HK\$3,000,000) 均可享有全數 1.5%基金認購費回贈。
- 「不合資格交易」包括(但不限於)未誌賬/取消/退款的交易、其他未許可之交易、有舞弊及欺詐成份之簽賬，以及因為銀行戶口金額不足所致而未能取消的之交易。
- 現金回贈將會於 2024 年 10 月 31 日存入合資格客戶之戶口。
- 現金回贈只會以港幣結算。
- 除另有訂明外，認購基金之外幣兌換率將根據本行系統記錄計算。
- 此獎賞並不適用於美國人士和新加坡居住之人士。
- 此條款及細則所提及的產品及/或服務並不適用於居住於歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國、巴西、紐西蘭、牙買加、斯里蘭卡、厄瓜多爾的個人客戶。此條款及細則並不旨在對該類個人客戶構成任何買賣產品及/或服務的建議、銷售或招攬。
- 此條款及細則應與 Citigold Private Clients & Citigold 迎新獎賞之一般條款及細則一併閱讀。
- 回贈例子：

| 開戶月份內的任何日子 | 可享優惠並維持基金總結至 | 回贈日期 |
|------------|-----------------|---------------------|
| 2024 年 4 月 | 2024 年 6 月 30 日 | 2024 年 10 月 31 日或之前 |
| 2024 年 5 月 | 2024 年 7 月 31 日 | |
| 2024 年 6 月 | 2024 年 8 月 31 日 | |

13. 本獎賞條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。客戶茲不可撤銷地服從香港特別行政區法院的非專屬管轄權。

港股及美股首 3 個月買入免佣優惠之條款及細則：

1. 港股及美股首 3 個月買入免佣優惠（「新戶免佣優惠」）只適用於 2024 年 4 月 1 日至 6 月 30 日（「推廣期」）首次開立花旗銀行（香港）有限公司及 / 或花旗銀行，依美國法律成立的有限責任組織（「本行」）的證券戶口（「新股票客戶」）之花旗私人客戶業務 / Citigold® / Citi Priority® / Citibanking / Citi Plus® 客戶，並於過去 12 個月內未曾取消或持有任何本行個人或聯名證券戶口，方可享有新戶免佣優惠。
2. 新股票客戶於新開立股票戶口當日起計之首 3 個月內（以 90 天計算，包括星期六、星期日、公眾假期及第 90 天），透過網上或流動理財證券服務（如適用）買入港股或美股，可享無上限新戶免佣優惠。
3. 優惠只適用於買入香港股票及美國股票之交易，不包括其他股票市場的買入及沽出交易、股票存入及提取證券、認購新股及有關股票月供投資計劃之交易。
4. 此推廣不適用於以下人士：
 - i. 美國人士。
 - ii. 於歐盟及歐洲經濟區國家居住之人士。
 - iii. 所有於推廣期內為本行或其子公司之員工。
 - iv. 於新加坡居住之人士。

「買港股及美股免佣 長達一世」優惠之條款及細則：

1. 「買港股及美股免佣 長達一世」優惠（「股票一世免佣優惠」）只適用於 2024 年 4 月 1 日至 6 月 30 日（「推廣期」）首次開立花旗銀行（香港）有限公司及 / 或花旗銀行，依美國法律成立的有限責任組織（「本行」）的證券戶口，並於過去 12 個月內未曾取消或持有任何本行個人或聯名證券戶口（「新客戶」），方可享有股票一世免佣優惠。
2. 新客戶於開立證券戶口後，所有透過網上或流動理財證券服務（如適用）的買入港股及 / 或美股須符合以下項目，方可享買港股及 / 或美股一世免佣優惠：
 - a. 由開戶當日起計之首 3 個月內（以 90 天計算，包括星期六、星期日、公眾假期及第 90 天），新客戶須進行最少 1 次認可交易*，方可於開戶第 90 天及後至該曆月最後一天享港股及 / 或美股一世免佣優惠，獲豁免之買入港股及美股的經紀佣金的上限分別為港幣\$888 及美元\$128。如新客戶於 2024 年 4 月 15 日開立證券戶口，須於 2024 年 7 月 13 日或之前完成最少 1 次港股及 / 或美股買入或沽出交易，方可於 2024 年 7 月 14 日至 31 日享港股及 / 或美股一世免佣優惠。
 - b. 由開戶第 90 天該曆月（「第 4 個曆月」）起，新客戶須每月進行最少 1 次港股及 / 或美股認可交易，翌月即可繼續享港股及 / 或美股一世免佣優惠。如新客戶於第 4 個曆月起任何一個月未曾進行任何認可交易，免佣優惠將於翌月起終止及失效。
* 認可交易只限港股及美股買入或沽出交易，並不包括其他股票市場的買入及沽出交易、存入及提取證券、認購新股及有關股票月供投資計劃之交易。
3. 新客戶於交易時須先繳付標準經紀佣金。豁免之買入港股及美股經紀佣金將於完成證券交易月份後起計 3 個月內回贈予新客戶證券戶口連結之港元結算戶口及美元結算戶口。如有關香港證券以人民幣結算，有關佣金回贈將以人民幣 1 元 = 港幣 1.2 元計算及回贈至港元結算戶口。於回贈時，新客戶之證券戶口及結算戶口須仍然有效，方可獲享上述優惠。若客戶於本行回贈經紀佣金時並非有效之本行銀行及證券戶口客戶，有關之佣金回贈將被視作放棄，而本行將不會透過任何途徑存入有關佣金回贈。
4. 由開戶第 90 天的下一曆月（「第 5 個曆月」）起開始之認可交易，每月可獲享豁免之買入港股及美股的經紀佣金的上限分別為港幣\$888 及美元\$128。
5. 股票一世免佣優惠只適用於花旗私人客戶業務之客戶、Citigold®客戶、Citi Priority®客戶、Citibanking 客戶及 Citi Plus®客戶。
6. 此推廣不適用於以下人士：
 - o 美國人士。
 - o 於歐盟及歐洲經濟區國家居住之人士。
 - o 所有於推廣期內為本行或其子公司之員工。
 - o 於新加坡居住之人士。

例子：新客戶於 2024 年 4 月 15 日開立證券戶口，享港股及美股首 3 個月買入免佣優惠至 2024 年 7 月 13 日。

| 月份 | 交易日期 | 股票一世免佣優惠 | 成交金額 | | |
|--|------|----------|------|------|--------|
| | | | 買入股票 | 沽出股票 | 其他股票交易 |
| 條件 1：開戶首 3 個月內，新客戶須進行最少 1 次認可交易，方可於開戶第 90 天及後至該曆月最後一天享股票一世免佣優惠 | | | | | |

| | | | | | |
|---|-----------------------------|--|---|-------------------|---------------------|
| 首 3 個月內 (以 90 天計算) | 2024 年 4 月 15 日開戶 | 享無上限新戶免佣優惠 | - | - | 存入證券 HK\$500,000 |
| | 2024 年 7 月 13 日 | | 港股 HK\$700,000 及美股 US\$100,000 經紀佣金回贈 = HK\$1,400 + US\$500 | 港股 HK\$100,000 | - |
| 開戶第 90 天及 後至該曆月最 後一天 | 2024 年 7 月 14 日至 30 日 | 有 (因為於開戶首 3 個月 內有最少 1 次港股及美股 認可交易) | 港股 HK\$700,000 及 美股 US\$100,000 經紀佣金回贈 =HK\$888* + US\$128* | - | - |
| 條件 2: 由開戶第 90 天該曆月 (「第 4 個曆月」) 起, 新客戶須每月進行最少 1 次認可交易, 翌月即可繼續享股票 一世免佣優惠 | | | | | |
| 第 5 個曆月 | 2024 年 8 月 | 有 (因為於上一曆月內有最少 1 次港股及美股認可交 易) | 港股 HK\$650,000 經紀佣金回贈 = HK\$888* | 港股 HK\$200,000 | - |
| 第 6 個曆月 | 2024 年 9 月 | 僅港股一世免佣優惠, 美 股一世免佣優惠終止 (因為於上一曆月有最少 1 次港股認可交易, 沒有 美股認可交易) | 港股 HK\$50,000 經紀佣金回贈 =HK\$100 美股\$50,000 沒有經紀佣金回贈 | 港股 HK\$50,000 | 認購新股 HK\$10,000 |
| 第 7 個曆月 | 2024 年 10 月 | 僅港股一世免佣優惠 (因為於上一曆月有最少 1 次港股認可交易) | - | - | - |
| 第 8 個曆月 | 2024 年 11 月 | 港股一世免佣優惠終止 (因為於上一曆月並無任 何港股認可交易) | - | - | - |

△ 假設經紀佣金港股為成交金額的 0.2%, 美股為成交金額的 0.5%; 淺灰色格為股票一世免佣優惠之認可交易。

*由開戶第 90 天及後開始之認可交易, 每月可獲享豁免之買入港股及美股的經紀佣金的上限分別為港幣\$888 及美元\$128。

「存入證券或基金以享高達 HK\$10,000 現金獎賞」之條款及細則:

- 推廣期為 2024 年 4 月 1 日至 6 月 30 日, 包括首尾兩天 (「推廣期」)。
- 客戶須於推廣期內透過分行或 Citibank 網上理財之「存入證券」功能 (只適用於存入證券) 成功從第三方金融機構 / 銀行過戶並存入香港、美國、上海或深圳證券或基金, 方可獲享現金獎賞。
- 所轉入之基金須:
 - 為香港證監會認可基金 (不包括 B 類基金); 及
 - 為現時本行所分銷之基金。
- 現金獎賞金額將根據每位客戶於推廣期內的證券或基金存入總金額減轉出總金額 (「總證券或基金淨存入金額」) 釐定, 詳情如下:

| 總證券或基金淨存入金額(HK\$) | 現金獎賞金額(HK\$) |
|-------------------|--------------|
| 50 萬元至 1 百萬元以下 | \$500 |
| 1 百萬元至 3 百萬元以下 | \$1,000 |
| 3 百萬元至 5 百萬元以下 | \$3,000 |
| 5 百萬元或以上 | \$10,000 |
- 關於 (「證券存入」), 總證券淨存入金額以該成功存入月份的最後一個交易日之證券收市價格*及股數作計算。如證券存入交易涉及外幣, 兌換率 1 美元 = 港幣 7.8 元 / 人民幣 1 元 = 港幣 1.2 元將用以換算證券金額。
- 關於 (「基金轉入」), 若基金之結算貨幣為港元, 總基金淨轉入金額將按基金成功轉入本行當天的基金價格計算。若基金之結算貨幣並非港元, 總基金淨轉入金額將按基金成功轉入本行當天的基金價格及銀行兌換價計算港元等值 (由本行全權釐定)。
- 聯名理財戶口之所有證券及基金轉賬交易, 將一併用作計算戶口主要持有人的總證券或基金淨存入金額。

8. 基金轉入可否進行或成功須視乎基金公司、基金經理及 / 或受託人是否同意，及 / 或是否受任何其他適用的限制影響。有關其他金融機構就基金轉出所收取的任何費用均須由客戶承擔。
9. 本行保留對所有基金轉入申請及客戶獎賞資格的最終及唯一批核權。
10. 轉入到本行之基金由本行代理人登記及持有。
11. 每位客戶於推廣期內只可享優惠一次。
12. 現金獎賞將於 2024 年 9 月 30 日或之前存入客戶之港元結算戶口。於回贈時，客戶之理財戶口及港幣結算戶口須仍然有效，方可獲享上述優惠。若客戶於本行送出獎賞時並非有效之本行銀行及理財戶口客戶，有關之獎賞將被視作放棄，而本行將不會透過任何途徑存入有關獎賞。
13. 此推廣不適用於以下人士：
 - i. 美國人士。
 - ii. 於歐盟及歐洲經濟區國家居住之人士。
 - iii. 所有於推廣期內為本行或其子公司之員工。
 - iv. 於新加坡居住之人士。

*證券前收市價可按香港交易所調整。詳情請瀏覽香港交易所「有關證券前收市價調整的指引」。

不設最低經紀佣金優惠之條款及細則：

1. 不設最低經紀佣金優惠之優惠期至 2024 年 6 月 30 日。
2. 客戶透過網上或流動理財證券服務進行之香港或美國證券交易可獲豁免最低經紀佣金（香港證券：每單交易最低收費為 HKD/RMB100；美國證券：每單交易最低收費為 USD30）；但不適用於透過證券買賣熱線進行之交易。

一般條款及細則：

1. 客戶仍須繳付其他非佣金項目之費用，包括但不限於印花稅、交易徵費及交易費（如適用者）。
2. 豁免網上認購新股之服務費之優惠期至 2024 年 6 月 30 日。
3. 上述優惠不可與其他優惠同時使用。
4. 上述所有優惠 / 獎賞並不適用於所有於推廣期內及回贈時為本行或其子公司之員工。
5. 本行保留權利隨時暫停、更改或終止此優惠及更改其條款及細則，並毋須另行通知。
6. 如有爭議，本行保留一切最終決定權。

中英文版本如有歧異，一概以英文版為準。

新客戶：迎新優惠- Citi Mobile® 外幣兌換 0% 差價推廣（「外幣兌換迎新推廣」）

1. 除另有訂明外，推廣期由 2024 年 1 月 1 日至 2024 年 6 月 30 日，包括首尾兩日（「推廣期」）。
2. 外幣兌換迎新推廣只適用全新花旗銀行（香港）有限公司 及/或花旗銀行（「本行」）花旗私人客戶業務/Citigold/ Citibanking/ Citi Plus 客戶（「新客戶」）（即於過去 12 個月內沒有任何本行銀行戶口之客戶）。
3. 若賬戶為聯名戶口，只有主要賬戶持有人可享此外幣兌換迎新推廣。
4. 若新客戶於推廣期內開立本行銀行戶口，於開戶首 3 個月內（包括開戶當月）（「合資格優惠期」）透過 Citi Mobile® App 手機外匯交易平台成功完成的外幣兌換交易（「合資格交易」）可享 0% 差價。
例子：新客戶於 2024 年 1 月 28 日開立本行戶口，即 2024 年 1 月為開戶之第一個月。直至 2024 年 3 月 31 日（開戶之第三個月），客戶的合資格交易可享 0% 差價。
5. Citi Mobile® App 手機外匯交易平台定義為：
 - 花旗私人客戶業務/Citigold/ Citibanking 客戶：
 - 「財富管理」>「外匯」>「外幣兌換/交易」 或
 - 登入後之「外幣存款」或「Citibank Global Wallet」外幣戶口詳情 >「立即買入」或「預設心水匯率」
 - Citi Plus 客戶：

- 登入後之「外幣存款」或「Citibank Global Wallet」外幣戶口詳情 > 「立即買入」或「預設心水匯率」
6. 於 Citi Mobile® App 上所顯示有關任何貨幣組合的匯率/定價一般包含本行的成本溢價/差價。客戶進行合資格交易時所支付的匯率已包含所有溢價及差價。本行會把有關差價於合資格優惠期後起計之 3 個月內回贈到客戶相關的扣款戶口(「回贈」)。如扣款戶口之合資格交易多於 1 筆，金額將以總額方式回贈至相關戶口。回贈金額(日圓除外)將折算至 2 個小數位；如回贈貨幣為日圓，金額將折算至整數。

回贈例子：

| 開戶月份內的任何日子 | 可享優惠至 | 回贈日期 |
|------------|-----------------|---------------------|
| 2024 年 1 月 | 2024 年 3 月 31 日 | 2024 年 6 月 30 日或之前 |
| 2024 年 2 月 | 2024 年 4 月 30 日 | 2024 年 7 月 31 日或之前 |
| 2024 年 3 月 | 2024 年 5 月 31 日 | 2024 年 8 月 31 日或之前 |
| 2024 年 4 月 | 2024 年 6 月 30 日 | 2024 年 9 月 30 日或之前 |
| 2024 年 5 月 | 2024 年 7 月 31 日 | 2024 年 10 月 31 日或之前 |
| 2024 年 6 月 | 2024 年 8 月 31 日 | 2024 年 11 月 30 日或之前 |

7. 合資格交易不包括涉及黃金交易戶口之交易(即紙黃金交易)，及於「繳款及轉賬」完成的外幣買賣交易。
8. 若新客戶於獲享回贈時已不為本行顧客或已取消相關扣款戶口，所有相關的差價回贈將會被取消，而不會以其他任何途徑發放予客戶。
9. 任何交易的差價會因應不同的時間、不同的交易及/或不同的客戶而有所差異，亦會取決於多項因素，包括但不限於市場情況、交易規模及/或複雜性、或其他商業因素。就本條款及細則而言，任何交易的買入差價並沒有標準金額/指定溢價。
10. 此外幣兌換迎新推廣不可與其他外匯推廣優惠(除另有訂明外)和定期存款及外匯組合之優惠之推廣同時享用。
11. 本行保留權利隨時暫停、更改或終止此推廣及更改其條款及細則，並毋須另行通知。
12. 就此外幣兌換迎新推廣之任何爭議或其他事項，本行保留一切最終決定權，並具約束力。
13. 本條款及細則之中英文版本之內容如有任何差異，一概以英文版本為準。
14. 本外幣兌換迎新推廣條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。客戶茲不可撤銷地服從香港特別行政區法院的非專屬管轄權。

「全新客戶定期存款優惠」之條款及細則

1. 4.60%港元 3 個月定期存款年利率優惠及/或 2.20%人民幣 3 個月定期存款年利率優惠及/或 4.60%美元 3 個月定期存款年利率優惠只適用於全新花旗私人客戶(即現時並沒擁有任何 Citibank 戶口，亦未曾於過去 12 個月內取消任何 Citibank 戶口之客戶)；4.50%港元 3 個月定期存款年利率優惠及/或 2.20%人民幣 3 個月定期存款年利率優惠及/或 4.50%美元 3 個月定期存款年利率優惠只適用於全新 Citigold 客戶(即現時並沒擁有任何 Citibank 戶口，亦未曾於過去 12 個月內取消任何 Citibank 戶口之客戶)(統稱「客戶」)以全新 HK\$50,000 到 HK\$8,000,000 資金(適用於花旗私人客戶)或全新 HK\$50,000 到 HK\$2,000,000 資金(適用於 Citigold 客戶)開立之港元 3 個月定期存款；全新 HK\$50,000 到 HK\$8,000,000 等值資金(適用於花旗私人客戶及 Citigold 客戶)開立之人民幣 3 個月定期存款；全新 HK\$50,000 到 HK\$8,000,000 等值資金(適用於花旗私人客戶)或全新 HK\$50,000 到 HK\$2,000,000 等值資金(適用於 Citigold 客戶)開立之美元 3 個月定期存款，並受下列條款所約束：

- a. 客戶須同時申請綜合財富管理服務：當中包括互惠基金、基金精選儲蓄計劃、債務證券、結構性產品投資、香港證券服務、美國證券服務、滬港股票交易機制-上海證券服務、深港股票交易機制-深圳證券服務、市場掛鈞戶口、外幣優惠戶口及相關結算戶口；
 - b. 於開立該定期存款時，客戶之合資格投資/保險結存須達 HK\$78,000 (或其等值) 或以上
2. 4.40%港元 3 個月定期存款年利率優惠及/或 2.00%人民幣 3 個月定期存款年利率優惠及/或 4.40%美元 3 個月定期存款年利率優惠只適用於個月定期存款年利率優惠只適用於全新花旗私人客戶 (即現時並沒擁有任何 Citibank 戶口，亦未曾於過去 12 個月內取消任何 Citibank 戶口之客戶) ;4.30%港元 3 個月定期存款年利率優惠及/或 2.00%人民幣 3 個月定期存款年利率優惠及/或 4.30%美元 3 個月定期存款年利率優惠只適用於個月定期存款年利率優惠只適用於全新 Citigold 客戶 (即現時並沒擁有任何 Citibank 戶口，亦未曾於過去 12 個月內取消任何 Citibank 戶口之客戶) (統稱「客戶」) 以全新 HK\$50,000 到 HK\$8,000,000 資金 (適用於花旗私人客戶) 或全新 HK\$50,000 到 HK\$2,000,000 資金 (適用於 Citigold 客戶) 開立之港元 3 個月定期存款; 全新 HK\$50,000 到 HK\$8,000,000 等值資金開立之人民幣 3 個月定期存款 (適用於花旗私人客戶及 Citigold 客戶) 開立之人民幣 3 個月定期存款; 全新 HK\$50,000 到 HK\$8,000,000 等值資金 (適用於花旗私人客戶) 或全新 HK\$50,000 到 HK\$2,000,000 等值資金 (適用於 Citigold 客戶) 開立之美元 3 個月定期存款，客戶須同時申請綜合財富管理服務：當中包括互惠基金、基金精選儲蓄計劃、債務證券、結構性產品投資、香港證券服務、美國證券服務、滬港股票交易機制-上海證券服務、深港股票交易機制-深圳證券服務、市場掛鈞戶口、外幣優惠戶口及相關結算戶口。上述 4.60%/4.50%/4.40%/4.30% 港元 3 個月定期存款年利率優惠、4.60%/4.50%/4.40%/4.30%美元 3 個月定期存款年利率優惠及 2.20%/2.00%人民幣 3 個月定期存款年利率優惠統稱為「定存優惠」。
3. 每位花旗私人客戶業務客戶可享上述利率優惠之定期存款合共最高總額為 HK\$8,000,000 等值；Citigold 理財戶口客戶可享上述利率優惠之定期存款合共最高總額為 HK\$2,000,000 等值。
4. 定期存款必須在開戶日起計 3 個月內開立並已完成上述條款要求。
5. 全新資金之定義為比較客戶之最新戶口總結餘與上一個月之「每日平均總結餘」所增加之金額，不包括任何已存於其他花旗銀行戶口之款項調動。每日平均總結餘之計算包括客戶之個人及聯名戶口在過去 1 個月內的每日存款、投資及指定保險產品之累積保費總結餘，除以該月份之日數所得之平均數額。
6. 定存優惠不適用於透過網上或流動電話理財開立之定期存款。
7. 客戶須聯絡其客戶經理登記以享有定存優惠。
8. 定存優惠並不適用於美國人士。
9. 所有利率為年利率並只供參考而非保證。實際定存年利率須視乎個別優惠條款、存款金額、貨幣、存款期及生效日之利率而定。所有利率可能隨時變更而不另行通知。定存優惠名額有限，額滿即止。
10. 客戶一經選定獲享定存優惠及經花旗銀行 (香港) 有限公司 (「本行」) 接納，便不可取消或更改。
11. 如有任何爭議，本行保留最終決定權。本行保留修改此條款及細則之權利，而毋須事前通知。
12. 如中英文版本有所差異，一概以英文版本為準。

外幣定期存款優惠之條款及細則：

1. 外幣定期存款優惠（「定存優惠」）的推廣期由 2024 年 4 月 2 日至 2024 年 6 月 30 日（「推廣期」），包括首尾兩日。
2. 定存優惠個月只適用於全新外匯客戶（即於過去 6 個月並未進行任何 US\$10,000 以上外匯交易之客戶，港元與美元間的外匯交易除外）或於過去 6 個月進行多於 1 次但少於 8 次外匯及/或外幣優惠交易之客戶（統稱「客戶」）。
3. 定存優惠如下：
 - (i). 以港元 / 美元 / 歐羅 / 瑞士法郎 / 日圓 / 英鎊 / 澳元 / 加元 / 紐元 / 人民幣 / 新加坡元於本行兌換港元 / 美元 / 歐羅 / 英鎊 / 澳元 / 加元 / 紐元 / 新加坡元，並以其兌換貨幣開立 1 個月港元 / 美元 / 歐羅 / 英鎊 / 澳元 / 加元 / 紐元 / 新加坡元定期存款，將可獲得 1 個月 6%（以現有資金或新資金開立）定期存款年利率優惠。定存優惠不適用於港元與美元間的外匯交易。
 - (ii). 以港元 / 美元 / 歐羅 / 瑞士法郎 / 日圓 / 英鎊 / 澳元 / 加元 / 紐元 / 人民幣 / 新加坡元於本行兌換瑞士法郎 / 日圓 / 人民幣，並以其兌換貨幣開立 1 個月瑞士法郎 / 日圓 / 人民幣 / 新加坡元定期存款，將可獲得 1 個月 3%（以現有資金開立或新資金開立）定期存款年利率優惠。
4. 定存優惠的金額不可高於推廣期內外幣兌換金額之總，而最高金額為 20,000,000 港元或其外幣等值。
5. 外幣買賣受匯率波動而產生獲利機會及虧損風險。實際的兌換安排須取決於當時的限制而定。當投資者將外幣兌換為本地貨幣時，投資者有可能蒙受虧損。因此，投資者必須仔細考慮，鑑於自己的財務狀況，投資目標及風險取向，而決定這些買賣是否適合。有關當局所實施的外匯管制亦可能對適用匯率造成不利影響。
6. 本文件所述及所有義務均完全由本行在本地支付及承擔，並受香港法律（包括所有政府行動、指令、判令及規則）所管轄。產品可能只限在某些司法管轄區提供。
7. 人民幣現時並非自由兌換的貨幣，透過香港銀行兌換人民幣須受若干限制。實際的兌換安排須取決於當時的限制而定。人民幣兌換的匯率可升可跌，有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。客戶進行人民幣兌換/交易的匯率是人民幣（離岸）匯率。

8. 全新資金之定義為比較客戶之最新戶口總結餘與上一個月之「每日平均總結餘」所增加之金額，不包括任何已存於其他花旗銀行戶口之款項調動。每日平均總結餘之計算包括客戶之個人及聯名戶口在過去 1 個月內的每日存款、投資及指定保險產品之累積保費總結餘，除以該月份之日數所得之平均數額。現有資金之定義為已存於本行任何銀行戶口之款項調動。
9. 定存優惠不適用於透過網上或流動電話理財開立之定期存款。
10. 客戶須聯絡客戶經理登記以享有定存優惠。
11. 定存優惠並不適用於美國人士。
12. 所有利率為年利率並只供參考而非保證。實際定存年利率須視乎個別優惠條款、存款金額、貨幣、存款期及生效日之利率而定。所有利率可能隨時變更而不另行通知。定存優惠名額有限，額滿即止。
13. 客戶一經選定獲享定存優惠及經本行接納，便不可取消或更改。
14. 如有任何爭議，本行保留最終決定權。本行保留修改此條款及細則之權利，而毋須事前通知。
15. 如中英文版本有所差異，一概以英文版本為準。

花旗銀行（香港）有限公司 – 為保險代理之重要注意事項

1. 花旗銀行（香港）有限公司已於保險業監管局登記為持牌保險代理機構，並獲友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）（「保險公司」）委任為持牌保險代理人。
2. 花旗銀行（香港）有限公司只限於分銷保險產品，而花旗銀行（香港）有限公司對有關產品提供的任何事項概不負責。
3. 保險產品只是保險公司之產品和責任，而並非花旗銀行（香港）有限公司的責任。保險產品並非花旗銀行（香港）有限公司、花旗銀行或花旗集團或其任何附屬公司或聯屬公司的銀行存款或責任，亦非由其提供保證或承保。
4. 對於閣下與花旗銀行（香港）有限公司因由花旗銀行（香港）有限公司以保險公司代理人身分銷售的任何保險產品而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），閣下可能與花旗銀行（香港）有限公司根據香港適用的規則進行金融糾紛調解計劃程序。然而，對於有關產品的合約條款的任何爭議應由閣下與保險公司直接解決。
5. 保險公司全權負責其保險計劃的所有批核、承保賠償及與保險產品有關的戶口更新。
6. 花旗銀行（香港）有限公司並無提供法律、會計或稅務意見。閣下應就有關閣下的情況獲取閣下個人專業顧問之意見。
7. 客人應細閱所提供之有關產品資料。
8. 如欲獲得進一步保單詳情，請聯絡銀行的有關持牌職員或保險公司。

財務需要分析禮遇條款及細則

每位客戶於推廣期內(由 2024 年 4 月 1 日至 6 月 30 日)成功完成財務需要分析後只可享優惠一次。花旗私人客戶業務 Citigold、Citi Plus、Citi Priority、Citibanking 或 Citi 信用卡之客戶成功完成財務需要分析可享有如下表所列之現金回贈。此推廣受條款及細則約束。花旗銀行（香港）有限公司已於保險業監管局登記為持牌保險代理機構，並獲保險公司委任為持牌保險代理人。

| 客戶種類 | 優惠 |
|--|---------------|
| 花旗私人客戶 | HK\$500 現金回贈 |
| Citigold 客戶 | HK\$300 現金回贈 |
| Citi Plus、Citi Priority 及 Citibanking 客戶 | HK\$200 現金回贈 |
| Citi 信用卡客戶 | HK\$200 信用卡回贈 |

「月月增息」支票儲蓄戶口(「戶口」)之條款及細則：(由 2020 年 9 月 1 日起生效)

1. 戶口之利息可分為以下兩部分：
 - a. 基本利率將按戶口之每日結餘計算：
 - b. 額外利率將按該月之每日平均戶口結餘計算，並受下列條款所約束：
 - i. 如欲獲得額外利率，客戶該月之每日平均戶口結餘須較上月增長達花旗銀行(香港)有限公司或花旗銀行香港分行(視情況而定，為「銀行」或「本行」)預設之**最低增長要求**(2017 年 2 月 1 日之最低增長要求為港幣 8,000 元，而該金額可隨時更改)。
 - ii. 於符合本文件所述之其他條款下，若該戶口達到(i)所述之要求，該戶口之遞增級別將遞增「1」級。每連續增長之遞增級別將獲指定額外年利率，詳情請參考本行網頁www.citibank.com.hk上之示範例子。年利率將不時、或因應市場波動、或跟據本行決定而作出更改。有關最新年利率，請留意本行於分行及本行網頁(www.citibank.com.hk)張貼之公告。
 - iii. 遞增級別上限為11，而最高之額外年利率，請留意本行於分行及本行網頁上(www.citibank.com.hk)張貼之公告。
 - iv. 遞增級別將於戶口開戶後每18個月的最後一天重新設定為「0」。
 - v. 額外利率只適用於不多於港幣1,000,000元之戶口結餘。
 - vi. 如客戶於該月沒有按最低增長要求增長該戶口之每日平均戶口結餘，遞增級別以及額外利率將重新設定。「安全網」規則將分別設定於遞增級別6及11。如客戶之現有遞增級別在「安全網」後，未能按要求增長該戶口之每日平均戶口結餘，其遞增級別將重設於「安全網」遞增級別及其對應之額外年利率，即為級別6或11。有關對應不同遞增級別之年利率，請留意本行於分行及本行網頁上(www.citibank.com.hk)張貼之公告。
 - vii. 額外利率將於當月最後一個工作天存入戶口。
2. 該月之每日平均戶口結餘以每日之戶口結餘的總數除以該月之曆日數目計算。
3. Citibanking客戶必須保持「每日平均總結餘」達最低存款要求，否則須繳付每月服務月費(有關服務費及最低存款要求之詳情，請參考於本行分行或本行網頁www.citibank.com.hk上最新之服務手續費小冊子)。不設最低存款要求及豁免服務月費之優惠只適用於以「月月增息」支票儲蓄戶口作出櫃服務之客戶。客戶須連續使用該戶口出櫃方可享上述優惠，否則本行有權將該戶口轉換為一般儲蓄/支票戶口並終止上述所有優惠而不另行通知。
4. 所有利率、本戶口之條款及細則(包括但並不限於基本利率及額外利率)、最低增長要求、遞增級別上限、可享有額外利率之結餘上限、重設遞增級別之機制、不設最低存款要求及豁免服務月費之優惠及其他戶口詳情，本行將不時檢討並擁有絕對酌情權更改本戶口以上之細則。本行保留給予戶口額外利息之最終決定權。
5. 如有任何利率(基本利率及額外利率)之變更，本行將於分行及本行之網頁上(www.citibank.com.hk)張貼告示。客戶須留意於以上途徑之有關告示。
6. 「月月增息」支票儲蓄戶口之條款及細則屬戶口及服務的條款及細則之附加及補充，不能代替或毀損其他戶口及服務的條款及細則。如「月月增息」支票儲蓄戶口之條款及細則與戶口及服務的條款及細則有任何分歧，概以此條款

及細則為準;銀行有權隨時更改此等條款及細則而不作另行通知;如有任何爭議,銀行保留最終決定權。如本文中、英文本有任何差異,將以英文本為準。重要資料披露:產品可能只限在某些司法管轄區提供。

1. 。

聲明

此資料僅供參考之用,並不旨在構成投資招攬或推介。您只可認購風險程度相等或低於您於投資風險評估之投資類型的投資產品。投資帶有風險,並非銀行存款,並未獲得花旗銀行(香港)有限公、花旗銀行(依美國法律成立的有限責任組織)、Citigroup Inc.或其附屬或聯營公司、任何當地政府、保險機構或存款保障計劃的負責、保證、承保或保障,亦帶有風險,可能導致本金損失。投資產品並不適用於美國人士,亦可能只限在某些司法管轄區提供。任何人士於作出投資前,應就有關投資是否合適尋求獨立意見。過往業績未必可作日後基金表現的準則。證券價格可升亦可跌。在進行投資產品交易前您需細覽產品銷售文件內的詳細內容,包括產品的風險因素。您所投資的產品價值有機會下跌,而您所得的亦有機會少於或失去所有最初投入的資金。閣下應自行尋求有關稅務之專業意見,包括但不限於進行海外投資時可能涉及之遺產稅及紅利預扣稅等稅務責任。

外匯買賣之重要事項

本文件只供參考之用,並不構成任何投資方式之招售。外匯買賣的虧損風險可以十分重大,外幣交易受匯率波動而產生獲利機會及虧損風險。外幣買賣涉及風險,亦可能導致本金的損失。人民幣買賣,如同其他貨幣一樣,會受匯率波動影響。有關人民幣兌換的匯率可升可跌。人民幣兌換的匯率是人民幣(離岸)匯率。即使投資者定下備用買賣指示,例如[止蝕]或[限價]買賣指示,亦未必可以將虧損局限於原先設想的數額。市場情況可能使這些買賣指示無法執行。當投資者將外幣兌換為本地貨幣時,投資者有可能蒙受虧損。投資帶有風險,亦可能導致本金的損失。投資者必須仔細考慮,根據自己的投資目標、財務狀況及風險取向,而決定這種買賣是否適合。有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。

花旗銀行(香港)有限公司及/或花旗銀行盡力確保所提供的任何數據和資料的準確性及可靠性,但不保證該等數據和資料皆為準確或可靠,並不會對任何不準確或遺漏所帶來的損失或破壞負責(不論是民事侵權行為或合約或其他責任)。使用者需獨自承擔使用該等數據和資料的風險。有關本網頁的數據和資料只供個人使用並不可因任何理由提供予任何其他人士或實體。如未有獲得花旗銀行(香港)有限公司及/或花旗銀行的同意,嚴禁翻印、複製及/或再分配任何出現於花旗網上銀行和/或透過其服務所提供的文件、數據、內容或材料。

上述例子純屬假設,僅作說明用途。上述情況並非以外匯的過往表現為基礎。本行並非以模擬例子預測外匯的未來價格動向。上述例子並不代表所有可能出現的結果,也無盡列可能影響到投資本行外幣交易限價單所派付的所有可能因素。

股票服務之重要事項

閣下應自行尋求有關稅務之專業意見,包括但不限於進行海外投資時可能涉及之遺產稅及紅利預扣稅等稅務責任。本文件所載資料只供參考之用,並不構成任何買賣證券的邀約或建議。投資並非銀行存款,並無意構成花旗銀行(香港)有限公司、花旗銀行、依美國法律成立的有限責任組織、花旗集團或其附屬機構或聯營公司、任何當地政府或保險機構的責任、保證或承保。投資帶有風險,亦可能導致本金的損失。證券價格可升亦可跌。此證券投資服務不適用於美國人士,亦可能只限在某些司法管轄區提供。任何人士於作出投資前,應尋求獨立諮詢,考慮有關投資是否適合閣下。

重要聲明

閣下應自行尋求有關稅務之專業意見,包括但不限於進行海外投資時可能涉及之遺產稅及紅利預扣稅等稅務責任。本文件只供參考之用,並無意構成任何買賣的邀約或建議。投資並不應視為定期存款的替代品。投資者作出任何認購前,應細閱基金說明書。投資並非銀行存款,且帶有風險,亦可能導致本金的損失。投資者應注意,投資於以非本土貨幣結算的基金將受匯率波動的影響,可能導致本金出現虧損。基金及證券價格可升亦可跌。過往表現未必可作日後業績的準則。除非其保證已列明於有關之認購章程中,否則一般投資並未獲得花旗銀行(香港)有限公司、花旗銀行、花旗集團或其附屬或聯營公司、任何地方政府或保險機構的負責、保證或承保。投資產品並不適用於美國人士,亦可能只限在某些司法管轄區提供。任何人士於作出投資前,應尋求獨立諮詢,考慮有關投資是否適合閣下。外匯買賣的虧損風險可以十分重大,外幣交易受匯率波動而產生獲利機會及虧損風險。外幣買賣涉及風險,亦可能導致本金的損失。即使投資者

定下備用買賣指示，例如[止蝕]或[限價]買賣指示，亦未必可以將虧損局限於原先設想的數額。市場情況可能使這些買賣指示無法執行。當投資者將外幣兌換為本地貨幣時，投資者有可能蒙受虧損。投資帶有風險，亦可能導致本金的損失。投資者必須仔細考慮，根據自己的投資目標、財務狀況及風險取向，而決定這種買賣是否適合。有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。花旗銀行（香港）有限公司只限於介紹保險產品，而花旗銀行（香港）有限公司對有關產品提供的任何事項概不負責。保險產品只是保險公司之產品和責任，而並非花旗銀行（香港）有限公司的責任。保險產品並非花旗銀行（香港）有限公司、花旗銀行或花旗集團或其任何附屬公司或聯屬公司或任何本地政府機構的銀行存款或責任，亦非由其提供保證或承保。

花旗銀行，依美國法律成立的有限責任組織

借定唔借？還得到先好借！