



## 2024 Citigold Private Client Upgrade Program Terms and Conditions

### (A) General Terms and Conditions:

- 1) The Promotion Period is valid from **April 1, 2024 to June 30, 2024**, inclusive of both dates ("Promotion Period").
- 2) The upgrade offer (the "Offer" or the "Upgrade Offer") is not applicable for U.S. persons and/or 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) Each client will only be entitled to the Offer once during the Promotion Period. For joint accounts, the Offer will only be given to the Primary Account Holder.
- 6) The product(s) and/or service(s) mentioned in this 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. This terms and conditions is 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.
- 7) Only eligible clients whose relevant accounts are valid and in good standing during the entire promotion and offer fulfillment period will be eligible for the Upgrade Offer. If the account status changes, the Bank reserves the right to cancel the Upgrade Offer without prior notice.
- 8) Below specified clients will not be eligible for the Upgrade Offer:
  - a. Existing clients of Citigold Private Client; or
  - b. Clients who newly opened a Citigold / Citi Plus / Citi Priority / Citibanking account during the past 6 months prior to account upgrade; or
  - c. Clients who had closed a Citigold Private Client account during the past 12 months prior to account upgrade; or
  - d. Clients who had been downgraded from a Citigold Private Client to other account during the past 12 months prior to account upgrade.
- 9) Cash rebate referred to in these Terms and Conditions will be credited to an eligible client's account within 6 months from the date of account upgrade.
- 10) Citibank (Hong Kong) Limited and/or Citibank, N.A. (Citibank, N.A. organized under the laws of U.S.A. with limited liability) (the "Bank") reserves the right to reclaim the gift should the upgraded account be closed / downgraded within 6 months from the date of account upgrade. The gift value will be debited from the client's account at the time of account closure or downgrade. If the client closes his / her account(s) within 6 months from the date of account upgrade, an account closure fee of HK\$500 (or equivalent) will be charged.
- 11) 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 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 or investment-linked insurance. For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan. For investment-linked insurance policy(ies), accumulated paid premium means total premium paid minus value of fund sold. If you only hold account(s) in joint names, the "Average Daily Combined Balance" is calculated based on the sum of the balances of all your account(s) held with the same joint names.
- 12) New Funds are defined as the incremental new-to-bank funds after 1 month of upgrade when compared to the Average Daily Combined Balance of the previous month end, including cash, checks/cashier's orders, local inter-bank fund transfers through the FPS network and CHATS (Clearing House Automated Transfer System), telegraphic transfers from other banks, transfer-in Mutual Funds / Bonds / Securities (Hong Kong, US or A shares via Hong Kong Shanghai Connect). Only Mutual Funds/ Bonds offered by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. will be accepted for transfer-in. The



transfer-in process may take at least 2 to 3 months. New Funds exclude renewal or rollover of existing time deposits, transfers of funds from any account within the Bank or any currency converted from Premium Accounts upon maturity.

- 13) Incremental Designated Product Balance is defined as the incremental balance of the designated products as defined by the table below by comparing the total balance (with prevailing market value) of the designated product on the ‘Specified Date’ defined in Section B Clause 5 with the total balance (with prevailing market value) of the designated product on the last day of the month immediately before the account upgrade month (i.e. “Relevant Date” as illustrated in Clause 5 of Section B below).

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

Note:

- Clients should only apply for suitable insurance products based on your own protection needs and affordability.
  - Clients should only apply for suitable investment products based on your own investment appetite and affordability.
  - The amount of cash rebate is not solely linked with 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.
- 14) Citigold Private Client is exclusive for clients who maintain the Average Daily Combined Balance of HK\$8,000,000 or above, otherwise the Bank reserve the right to convert the client’s Citigold Private Client account to a Citigold / Citi Plus / Citibanking account. The monthly service fee HK\$300 will be applied if the “Average Daily Combined Balance” falls below the “Service Fee Threshold Requirement” for 3 consecutive months. For the fees of individual services, please refer to the latest service fee guide.
- 15) If client cannot maintain the “Average Daily Combined Balance” for Citigold Private Client (i.e. HK\$8,000,000 or above) before the upgrade, the Bank reserves the right not to upgrade the client’s account to Citigold Private Client.
- 16) The Bank reserves the right to amend these Terms and Conditions without prior notice. All matters and disputes will be subject to the final decision of the Bank.
- 17) The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.
- 18) These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the Clients irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.

**(B) Terms and Conditions for Citigold Private Client Upgrade Offer:**

- 1) To be eligible for the Citigold Private Client Upgrade Offer, the client must fulfill all the requirements as set out below,
- successfully upgrade from a Citigold / Citi Plus / Citi Priority / Citibanking to a Citigold Private Client account during the Promotion Period; and
  - participate in an appointment with Senior Banker at a branch or via channels including but not limited to the following – phone call, “Citi Live Chat” or other available channels as the Bank may provide from time to time; and



- (iii) sign the fund maintenance agreement in person at a branch or agree with the relevant Terms and Conditions via other channels as stated in clause 1 (ii) of Section B above (as the case maybe).
- 2) To be eligible for the **Citigold Private Client Basic Upgrade Offer of HK\$2,000 cash rebate**, the client must fulfill all the requirements as set out in Section B clause (1) and the below,
  - (i) maintain an Average Daily Combined Balance (as defined in clause 11 of Section A above) in the amount of HK\$8,000,000 or above for the next 3 calendar months from the date of account upgrade (refer to the table below).
- 3) To be eligible for the **Citigold Private Client Upgrade with New Funds Offer below**, the client must fulfill all the requirements as Section B clause (1) – (2) and the below,
  - (i) deposit specific amount of New Funds within 1 calendar month from the date of account upgrade (refer the specific New Funds amount to the table below); and
  - (ii) maintain specific Average Daily Combined Balance for the next 3 calendar months till the month end from the date of account upgrade (including a minimum of HK\$8,000,000 and specific amount of New Funds as stated in Section B clause 3(i) above).

<b>Citigold Private Client Basic Upgrade Offer</b>	<b>Cash Rebate Entitled</b>
Maintain Average Daily Combined Balance of HK\$8,000,000 or above	HK\$2,000
<b>Citigold Private Client Upgrade with New Funds Offer</b>	<b>Cash Rebate Entitled</b>
Deposit New Funds of HK\$1,000,000 or above	HK\$3,000
Deposit New Funds of HK\$2,000,000 or above	HK\$5,000
Deposit New Funds of HK\$3,000,000 or above	HK\$7,500

- 4) To be eligible for the **Citigold Private Client Upgrade with Product Balance Offer below**, the client must fulfill all the requirements as Section B clauses (1) – (2) above and the below,
  - (i) Maintain the specific Incremental Designated Product Balance (in prevailing market value) (please refer to Section A Clause 13 for the definition of Incremental Designated Product Balance) set out in the table below on the Specified Date defined in Section B Clause 5.

<b>Citigold Private Client Upgrade with Product Balance Offer</b>	<b>Cash Rebate Entitled</b>
Incremental Designated Product Balance of HK\$1,000,000 or above	HK\$5,800
Incremental Designated Product Balance of HK\$2,000,000 or above	HK\$12,000
Incremental Designated Product Balance of HK\$3,000,000 or above	HK\$18,000

- 5) Below is a table of illustration explaining the operation and the relevant dates of fulfilling the abovementioned Terms and Conditions in order to qualify for the cash rebate.



<b>Date of account upgrading to Citigold Private Client (both dates inclusive)</b>	<b>Month of comparing Average Daily Combined Balance for New Funds Amount</b>	<b>Date of comparing Designated Product Balance for Incremental Designated Product Balance Amount (i.e. “Relevant Date” referred to in Clause 13 of Section A above)</b>	<b>Fund-in/ deposit (within 1 calendar month from date of account upgrade)</b>	<b>Date of calculating Designated Product Balance (i.e. “Specified Date” referred to in Clause 13 of Section A above)</b>	<b>Month for which designated Average Daily Combined Balance must be maintained (including New Funds)</b>	<b>Date of Cash Rebate Entitlement</b>
April 1-30, 2024	March 2024	March 31, 2024	On or before May 31, 2024	July 31, 2024	May, June and July 2024	On or before September 30, 2024
May 1-31, 2024	April 2024	April 30, 2024	On or before June 30, 2024	August 31, 2024	June, July and August 2024	On or before October 31, 2024
June 1-30, 2024	May 2024	May 31, 2024	On or before July 31, 2024	September 30, 2024	July, August and September 2024	On or before November 30, 2024



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- 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) Each client will only be entitled to the Offer once during the Promotion Period. For joint accounts, the Offer will only be given to the Primary Account Holder.
- 6) The product(s) and/or service(s) mentioned in this 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. This terms and conditions is 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.
- 7) Only eligible clients whose relevant accounts are valid and in good standing during the entire promotion and offer fulfillment period will be eligible for the Upgrade Offer. If the account status changes, the Bank reserves the right to cancel the Upgrade Offer without prior notice.
- 8) Below specified clients will not be eligible for the Upgrade Offer:
  - a. Existing clients of Citigold; or
  - b. Clients who newly opened a Citi Plus / Citi Priority / Citibanking account during the past 6 months prior to account upgrade; or
  - c. Clients who had closed a Citigold account during the past 12 months prior to account upgrade; or
  - d. Clients who had been downgraded from a Citigold to other account during the past 12 months prior to account upgrade.
- 9) Cash rebate referred to in these Terms and Conditions will be credited to an eligible client's account within 6 months from the date of account upgrade.
- 10) Citibank (Hong Kong) Limited and/or Citibank, N.A. (Citibank, N.A. organized under the laws of U.S.A. with limited liability) (the "Bank") reserves the right to reclaim the gift should the upgraded account be closed / downgraded within 6 months from the date of account upgrade. The gift value will be debited from the client's account at the time of account closure or downgrade. If the client closes his / her account(s) within 6 months from the date of account upgrade, an account closure fee of HK\$500 (or equivalent) will be charged.
- 11) 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 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 or investment-linked insurance. For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan. For investment-linked insurance policy(ies), accumulated paid premium means total premium paid minus value of fund sold. If you only hold account(s) in joint names, the "Average Daily Combined Balance" is calculated based on the sum of the balances of all your account(s) held with the same joint names.
- 12) New Funds are defined as the incremental new-to-bank funds after 1 month of upgrade when compared to the Average Daily Combined Balance of the previous month end, including cash, checks/cashier's orders, local inter-bank fund transfers through the FPS network and CHATS (Clearing House Automated Transfer System), telegraphic transfers from other banks, transfer-in Mutual Funds / Bonds / Securities (Hong Kong, US or A shares via Hong Kong Shanghai Connect). Only Mutual Funds/ Bonds offered by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. will be accepted for transfer-in. The transfer-in process may take at least 2 to 3 months. New Funds exclude renewal or rollover of existing time deposits, transfers of funds from any account within the Bank or any currency converted from Premium Accounts upon maturity.



- 13) Incremental Designated Product Balance is defined as the incremental balance of the designated products as defined by the table below by comparing the total balance (with prevailing market value) of the designated product on the 'Specified Date' defined in Section B Clause 5 with the total balance (with prevailing market value) of the designated product on the last day of the month immediately before the account upgrade month (i.e. "Relevant Date" as illustrated in Clause 5 of Section B below).

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

Note:

- Clients should only apply for suitable insurance products based on your own protection needs and affordability.
  - Clients should only apply for suitable investment products based on your own investment appetite and affordability.
  - The amount of cash rebate is not solely linked with 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.
- 14) Citigold is exclusive for clients who maintain the Average Daily Combined Balance of HK\$1,500,000 or above, otherwise the Bank reserve the right to convert the client's Citigold account to a Citi Plus or Citibanking account. The monthly service fee HK\$300 will be applied if the "Average Daily Combined Balance" falls below the "Service Fee Threshold Requirement" for 3 consecutive months. For the fees of individual services, please refer to the latest service fee guide.
- 15) If client cannot maintain the "Average Daily Combined Balance" for Citigold (i.e. HK\$1,500,000 or above) before the upgrade, the Bank reserves the right not to upgrade the client's account to Citigold.
- 16) The Bank reserves the right to amend these Terms and Conditions without prior notice. All matters and disputes will be subject to the final decision of the Bank.
- 17) The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.
- 18) These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the Clients irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.

**(B) Terms and Conditions for Citigold Upgrade Offer:**

- To be eligible for the Citigold Upgrade Offer, the client must fulfill all the requirements as set below,
  - successfully upgrade from a Citi Plus / Citi Priority / Citibanking to a Citigold account during the Promotion Period; and
  - participate in an appointment with Relationship Manager at a branch or via channels including but not limited to the following - phone call, "Citi Live Chat" or other available channels as the Bank may provide from time to time; and
  - sign the fund maintenance agreement in person at a branch or agree with the relevant Terms and Conditions via other channels as stated in clause 1 (ii) of Section B above (as the case maybe).
- To be eligible for the **Citigold Basic Upgrade Offer of HK\$1,000 cash rebate**, the client must fulfill all the requirements as set in Section B clause (1) and the below,



- (i) maintain an Average Daily Combined Balance (as defined in clause 11 of Section A above) in the amount of HK\$1,500,000 or above for the next 3 calendar months from the date of account upgrade (refer to the table below).
- 3) To be eligible for the **Citigold Upgrade with New Funds Offer below**, the client must fulfill all the requirements as Section B clause (1) – (2) and the below,
- (ii) deposit specific amount of New Funds within 1 calendar month from the date of account upgrade (refer the specific New Funds amount to the table below); and
- (iii) maintain specific Average Daily Combined Balance for the next 3 calendar months till the month end from the date of account upgrade (including a minimum of HK\$1,500,000 and a specific amount of New Funds as stated in Section B clause 3(i) above).

<b>Citigold Basic Upgrade Offer</b>	<b>Cash Rebate Entitled</b>
Maintain Average Daily Combined Balance of HK\$1,500,000 or above	HK\$1,000
<b>Citigold Upgrade with New Funds Offer</b>	<b>Cash Rebate Entitled</b>
Deposit New Funds of HK\$500,000 or above	HK\$1,500
Deposit New Funds of HK\$1,000,000 or above	HK\$3,000
Deposit New Funds of HK\$1,500,000 or above	HK\$5,000

- 4) To be eligible for the **Citigold Upgrade with Product Balance Offer below**, the client must fulfill all the requirements as Section B clause (1) – (2) above and the below,
- (i) Maintain the specific Incremental Designated Product Balance (in prevailing market value) (please refer to Section A Clause 13 for the definition of Incremental Designated Product Balance) set out in the table below on the Specified Date defined.

<b>Citigold Upgrade with Product Balance Offer</b>	<b>Cash Rebate Entitled</b>
Incremental Designated Product Balance of HK\$500,000 or above	HK\$2,800
Incremental Designated Product Balance of HK\$1,000,000 or above	HK\$5,800
Incremental Designated Product Balance of HK\$1,500,000 or above	HK\$8,800

- 5) Below is a table of illustration explaining the operation and the relevant dates of fulfilling the abovementioned Terms and Conditions in order to qualify for the cash rebate.

<b>Date of upgrading to Citigold (both dates inclusive)</b>	<b>Month of comparing Average Daily Combined Balance for New Funds Amount</b>	<b>Date of comparing Designated Product Balance for Incremental Designated Product Balance Amount (i.e. “Relevant Date” referred to in Clause 13 of Section A above)</b>	<b>Fund-in/ deposit (within 1 calendar month from date of upgrade)</b>	<b>Date of calculating Designated Product Balance (i.e. “Specified Date” referred to in Clause 13 of Section A above)</b>	<b>Month for which designated Average Daily Combined Balance must be maintained (including New Funds)</b>	<b>Date of Cash Rebate Entitlement</b>



April 1-30, 2024	March 2024	March 31, 2024	On or before May 31, 2024	July 31, 2024	May, June and July 2024	On or before September 30, 2024
May 1-31, 2024	April 2024	April 30, 2024	On or before June 30, 2024	August 31, 2024	June, July and August 2024	On or before October 31, 2024
June 1-30, 2024	May 2024	May 31, 2024	On or before July 31, 2024	September 30, 2024	July, August and September 2024	On or before November 30, 2024





## 2024 Citigold Private Client 戶口晉升獎賞之條款及細則

### (甲) 一般條款及細則：

- 1) 推廣期由 2024 年 4 月 1 日至 6 月 30 日，包括首尾兩日（「推廣期」）。
- 2) 此晉升獎賞（「獎賞」）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) 於推廣期內，每位客戶只可獲享獎賞一次。若賬戶為聯名戶口，只限主要賬戶持有人獲享獎賞一次。
- 6) 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。
- 7) 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，方可獲贈戶口晉升獎賞。本行將會因應客戶之賬戶狀況之改變，保留取消晉升獎賞之權利而毋須預先另行通知。
- 8) 下列客戶均不能享有戶口晉升獎賞：
  - a. Citigold Private Client 之現有客戶；或
  - b. 於戶口升級前過去 6 個月內新開立 Citigold / Citi Plus / Citi Priority / Citibanking 戶口之客戶；或
  - c. 於戶口升級前過去 12 個月內曾取消 Citigold Private Client 之客戶；或
  - d. 於戶口升級前過去 12 個月內曾由 Citigold Private Client 轉換為其他戶口之客戶。
- 9) 此條款及細則的現金回贈將於戶口升級後 6 個月內存入合資格客戶之戶口。
- 10) 客戶如於戶口升級日起計 6 個月內取消戶口、轉換為其他戶口，花旗銀行(香港)有限公司及/或花旗銀行(花旗銀行，依美國法律成立的有限責任組織)（「本行」）保留權利追討相等於獎賞之金額，並從戶口中扣除。客戶如於戶口升級日起計 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。
- 11) 「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或投資相連壽險之保險產品。有儲蓄成份的保險保費總結餘為已繳保費扣除未償付的保單貸款。投資相連壽險的保險保費總結餘為已繳總保費扣除已賣出之基金總值。若閣下只持有聯名戶口，「每日平均總結餘」則以閣下在相同名字下之聯名戶口計算。
- 12) 新資金之定義為比較客戶晉升後之下一個月月尾的每日平均總結餘與晉升前一個月月尾之每日平均總結餘比較所增加之金額。新資金包括經由其他銀行以現金、支票/本票、通過轉數快網絡及結算所自動轉帳系統進行之本地跨行轉帳（經由結算所自動轉帳系統 (CHATS)）或由其他銀行電匯存入戶口之全新資金、轉存之基金、債券及股票(港股、美股、「滬港通」下的 A 股)。只有本行、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。新資金不包括在本行續期之定期存款、本行戶口轉賬或於本行「外幣優惠戶口」到期日轉賬而得的資金。
- 13) 產品結存增長之定義為比較客戶於指定日子（見乙部之條款 5）的指定產品結存（以當時的市場價值計算）與晉升月份前一個月最後一天（「參考日」，定義請見乙部之條款 5）之指定產品結存（以當時的市場價值計算）比較所增加之金額。指定產品結存之詳細定義請見下表：



產品類別	可納入計算獎賞之相關結存
基金	<ul style="list-style-type: none"><li>基金投資總持有金額減去總贖回及轉出金額</li><li>基金須為本行所代理之基金及香港證監會認可基金</li></ul>
債券	<ul style="list-style-type: none"><li>債券投資總持有金額減去總贖回及轉出金額</li><li>不適用於首次公開認購之零售債券及存款證投資</li></ul>
結構性產品	<ul style="list-style-type: none"><li>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</li></ul> *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"><li>AIA 人壽保險計劃首年保費金額，包括所有生效之基本計劃及附加計劃</li><li>有關計劃需經由本行購買</li></ul>

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。
- 客戶應根據自身的投資風險承受能力及需要而只投資適合的投資產品。
- 保費金額並非現金回贈金額的唯一決定因素，客戶在符合獎賞要求的情況下，即使不購買任何保險產品，仍可享有現金回贈。

- 14) 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 客戶轉為 Citigold / Citi Plus / Citibanking 戶口之客戶服務。如連續 3 個月「每日平均總結餘」低於「服務月費要求」，客戶則須繳付 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。
- 15) 如客戶於 Citigold Private Client 生效生效前未能維持 Citigold Private Client 「每日平均總結餘」的最低要求(達 HK\$8,000,000 或以上)，本行將保留最終權利不會晉升此客戶為 Citigold Private Client。
- 16) 本行保留對條款及細則作出改動之權利，事前毋須作出任何通知。如對本推廣活動有任何爭議，本行保留一切最終決定權。
- 17) 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。
- 18) 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。

#### **(乙) Citigold Private Client 戶口晉升獎賞之條款及細則：**

- 1) 客戶必須符合以下所有要求，方可合資格獲贈 Citigold Private Client 戶口晉升獎賞：
  - (i) 於推廣期內成功由 Citigold / Citi Plus / Citi Priority / Citibanking 戶口升級為 Citigold Private Client 戶口；及
  - (ii) 於分行或於其他途徑，包括並不限於，「Citi Live Chat」，電話或其他由本行不定期可能提供的途徑與客戶經理會面；及
  - (iii) 透過親身簽署維持款項同意書或於以上部份乙條款 1 (ii)所述的其他途徑表示同意及接受有關條款及細則的約束(視乎情況而定)。
- 2) 客戶必須符合以上部份乙條款 1 及以下所有要求，方可合資格獲贈 HK\$2,000 現金回贈之 Citigold Private Client 戶口基本晉升獎賞：



- (i) 於戶口晉升後的第二個月、第三個月及第四個月內維持每日平均總結餘(定義見於上列甲部份之條款 11)達 HK\$8,000,000 或以上。
- 3) 客戶必須符合以上部份乙條款 1-2 及以下所有要求，方可合資格獲贈 Citigold Private Client 戶口存入新資金獎賞：
- (i) 於戶口晉升後之首兩個月內(包括開戶當月及下一個月)存入指定金額之新資金(見下表)；及
- (ii) 於戶口晉升後的第二個月、第三個月及第四個月內維持指定金額的每日平均總結餘(見下表)(包括最少 HK\$8,000,000 及上列乙部份之條款 3 (i) 的指定金額之新資金)。

Citigold Private Client 戶口晉升獎賞	可獲現金回贈
維持每日平均總結餘達 HK\$8,000,000 或以上	HK\$2,000
Citigold Private Client 戶口存入新資金獎賞	可獲現金回贈
存入新資金 HK\$ 1,000,000 或以上	HK\$3,000
存入新資金 HK\$ 2,000,000 或以上	HK\$5,000
存入新資金 HK\$ 3,000,000 或以上	HK\$7,500

- 4) 客戶必須符合以上乙部條款 1-2 及以下所有要求，方可合資格獲贈 Citigold Private Client 產品結存獎賞：
- (i) 於指定日子(見乙部份之條款 5) 維持其指定產品結存增長(以當時的市場價值計算)(指定產品結存增長之定義請見於甲部份之條款 13)

Citigold Private Client 產品結存獎賞	可獲現金回贈
指定產品結存增長達 HK\$ 1,000,000 或以上	HK\$5,800
指定產品結存增長達 HK\$ 2,000,000 或以上	HK\$12,000
指定產品結存增長達 HK\$ 3,000,000 或以上	HK\$18,000

- 5) 根據上述條款及細則，下表說明符合現金回贈資格的操作及相關日期。

升級至 Citigold Private Client 戶口日期(包括首尾兩天)	指定「每日平均總結餘」增長金額對比月	指定產品結存增長金額參考日(等同甲部條款 13 之參考日)	存入新資金(於戶口升級日起計之 1 個月內)	指定產品結存增長金額之計算日(等同甲部條款 13 之指定日子)	維持指定金額的每日平均總結餘之月份(包括新資金)	現金回贈發放日期
2024 年 4 月 1 日至 2024 年 4 月 30 日	2024 年 3 月	2024 年 3 月 31 日	2024 年 5 月 31 日 或以前	2024 年 7 月 31 日	2024 年 5 月、6 月及 7 月	2024 年 9 月 30 日 或以前
2024 年 5 月 1 日至 2024 年 5 月 31 日	2024 年 4 月	2024 年 4 月 30 日	2024 年 6 月 30 日 或以前	2024 年 8 月 31 日	2024 年 6 月、7 月及 8 月	2024 年 10 月 31 日 或以前



2024年6月1 日至2024年6 月30日	2024年5月	2024年5月31 日	2024年7月31 日 或以前	2024年9月30 日	2024年7月、8 月 及9月	2024年11月30 日 或以前
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## 2024 Citigold 戶口晉升獎賞之條款及細則

### (甲) 一般條款及細則：

- 1) 推廣期由 2024 年 4 月 1 日至 6 月 30 日，包括首尾兩日（「推廣期」）。
- 2) 此晉升獎賞（「獎賞」）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) 於推廣期內，每位客戶只可獲享獎賞一次。若賬戶為聯名戶口，只限主要賬戶持有人獲享獎賞一次。
- 6) 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。
- 7) 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，方可獲贈戶口晉升獎賞。本行將會因應客戶之賬戶狀況之改變，保留取消晉升獎賞之權利而毋須預先另行通知。
- 8) 下列客戶均不能享有戶口晉升獎賞：
  - a. Citigold 之現有客戶；或
  - b. 於戶口升級前過去 6 個月內新開立 Citi Plus / Citi Priority / Citibanking 戶口之客戶；或
  - c. 於戶口升級前過去 12 個月內曾取消 Citigold 之客戶；或
  - d. 於戶口升級前過去 12 個月內曾由 Citigold 轉換為其他戶口之客戶。
- 9) 此條款及細則的現金回贈將於戶口升級後 6 個月內存入合資格客戶之戶口。
- 10) 客戶如於戶口升級日起計 6 個月內取消戶口、轉換為其他戶口，花旗銀行(香港)有限公司及/或花旗銀行(花旗銀行，依美國法律成立的有限責任組織)（「本行」）保留權利追討相等於獎賞之金額，並從戶口中扣除。客戶如於戶口升級日起計 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。
- 11) 「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或投資相連壽險之保險產品。有儲蓄成份的保險保費總結餘為已繳保費扣除未償付的保單貸款。投資相連壽險的保險保費總結餘為已繳總保費扣除已賣出之基金總值。若閣下只持有聯名戶口，「每日平均總結餘」則以閣下在相同名字下之聯名戶口計算。
- 12) 新資金之定義為比較客戶晉升後之下一個月月尾的每日平均總結餘與晉升前一個月月尾之每日平均總結餘比較所增加之金額。新資金包括經由其他銀行以現金、支票/本票、通過轉數快網絡及結算所自動轉帳系統進行之本地跨行轉賬（經由結算所自動轉帳系統 (CHATS)）或由其他銀行電匯存入戶口之全新資金、轉存之基金、債券及股票(港股、美股、「滬港通」下的 A 股)。只有本行、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。新資金不包括在本行續期之定期存款、本行戶口轉賬或於本行「外幣優惠戶口」到期日轉賬而得的資金。



- 13) 產品結存增長之定義為比較客戶於指定日子(見乙部份之條款 5)的指定產品結存(以當時的市場價值計算)與晉升月份前一個月最後一天之指定產品結存(以當時的市場價值計算)比較所增加之金額。指定產品結存之詳細定義請見下表：

產品類別	可納入計算獎賞之相關結存
基金	<ul style="list-style-type: none"><li>基金投資總持有金額減去總贖回及轉出金額</li><li>基金須為本行所代理之基金及香港證監會認可基金</li></ul>
債券	<ul style="list-style-type: none"><li>債券投資總持有金額減去總贖回及轉出金額</li><li>不適用於首次公開認購之零售債券及存款證投資</li></ul>
結構性產品	<ul style="list-style-type: none"><li>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</li></ul> *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"><li>AIA 人壽保險計劃首年保費金額，包括所有生效之基本計劃及附加計劃</li><li>有關計劃需經由本行購買</li></ul>

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。
- 客戶應根據自身的投資風險承受能力及需要而只投資適合的投資產品。
- 保費金額並非現金回贈金額的唯一決定因素，客戶在符合獎賞要求的情況下，即使不購買任何保險產品，仍可享受現金回贈。

- 14) 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 Citi Plus 或 Citibanking 服如連續 3 個月「每日平均總結餘」低於「服務月費要求」，客戶則須繳付 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。
- 15) 如客戶於 Citigold 戶口生效前未能維持 Citigold「每日平均總結餘」的最低要求(即是達 HK\$1,500,000 或以上)，本行將保留最終權利不會晉升此客戶為 Citigold。
- 16) 本行保留對條款及細則作出改動之權利，事前毋須作出任何通知。如對本推廣活動有任何爭議，本行保留一切最終決定權。
- 17) 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。
- 18) 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。

#### **(乙) Citigold 晉升獎賞之條款及細則：**

- 1) 客戶必須符合以下所有要求，方可合資格獲贈 Citigold 晉升獎賞：
- (i) 於推廣期內成功由 Citi Plus / Citi Priority / Citibanking 戶口升級為 Citigold 戶口；及
  - (ii) 於分行或於其他途徑，包括並不限於，「Citi Live Chat」，電話或其他由本行不定期可能提供的途徑與客戶經理會面；及



- (iii) 透過親身簽署維持款項同意書或於以上部份乙條款 1 (ii)所述的其他途徑表示同意及接受有關條款及細則的約束(視乎情況而定)。
- 2) 客戶必須符合以上部份乙條款 1 及以下所有要求，方可合資格獲贈 HK\$1,000 現金回贈之 Citigold 基本晉升獎賞：
- (i) 於戶口晉升後的第二個月、第三個月及第四個月內維持每日平均總結餘(定義見於上列甲部份之條款 11) 達 HK\$1,500,000 或以上。
- 3) 客戶必須符合以上部份乙條款 1-2 及以下所有要求，方可合資格獲贈 Citigold 存入新資金獎賞：
- (i) 於戶口晉升後之首兩個月內(包括開戶當月及下一個月)存入指定金額之新資金(見下表)；及
- (ii) 於戶口晉升後的第二個月、第三個月及第四個月內維持指定金額的每日平均總結餘(見下表)(包括包括最少 HK\$1,500,000 及上列乙部份之條款 3 (i) 的指定金額之新資金)。

Citigold 晉升獎賞		可獲現金回贈
維持每日平均總結餘達 HK\$1,500,000 或以上		HK\$1,000
Citigold 存入新資金獎賞		可獲現金回贈
存入新資金 HK\$ 500,000 或以上		HK\$1,500
存入新資金 HK\$ 1,000,000 或以上		HK\$3,000
存入新資金 HK\$ 1,500,000 或以上		HK\$5,000

- 4) 客戶必須符合以上乙部條款1-2及以下所有要求，方可合資格獲贈Citigold產品結存獎賞：
- (i) 於指定日子(見乙部份之條款 5) 維持其指定產品結存增長(以當時的市場價值計算)(指定產品結存增長之定義請見於甲部份之條款 13)

Citigold 產品結存獎賞		可獲現金回贈
指定產品結存增長達 HK\$ 500,000 或以上		HK\$2,800
指定產品結存增長達 HK\$ 1,000,000 或以上		HK\$5,800
指定產品結存增長達 HK\$1,500,000 或以上		HK\$8,800

- 5) 根據上述條款及細則，下表說明符合現金回贈資格的操作及相關日期。

升級至 Citigold 戶口日期(包括首尾兩天)	指定「每日平均總結餘」增長金額對比月	指定產品結存增長金額參考日(等同甲部條款 13 之參考日)	存入新資金(於戶口升級日起計之 1 個月內)	指定產品結存增長金額之計算日(等同甲部條款 13 之指定日子)	維持指定金額的每日平均總結餘之月份(包括新資金)	現金回贈發放日期
2024 年 4 月 1 日至 2024 年 4 月 30 日	2024 年 3 月	2024 年 3 月 31 日	2024 年 5 月 31 日或以前	2024 年 7 月 31 日	2024 年 5 月、6 月及 7 月	2024 年 9 月 30 日或以前



2024年5月1日至2024年5月31日	2024年4月	2024年4月30日	2024年6月30日或以前	2024年8月31日	2024年6月、7月及8月	2024年10月31日或以前
2024年6月1日至2024年6月30日	2024年5月	2024年5月31日	2024年7月31日或以前	2024年9月30日	2024年7月、8月及9月	2024年11月30日或以前

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