



Definition of New Funds*

New Funds are defined as the incremental new-to-bank funds when compared to the Average Daily Combined Balance of the previous month.

Inclusion	Exclusion
<ul style="list-style-type: none"> ✓ 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. 	<ul style="list-style-type: none"> × Renewal or rollover of existing time deposits × Transfers of funds from any account within the Bank × Any currency converted from Premium Accounts upon maturity

新資金*之定義

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比較所增加之金額。

包括	不包括
<ul style="list-style-type: none"> ✓ 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（經由結算所自動轉賬系統 (CHATS)） ✓ 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。 	<ul style="list-style-type: none"> × 在本行續期之定期存款 × 本行戶口轉賬 × 於本行「外幣優惠戶口」到期日轉賬而得的資金

* The Bank reserves the right to amend the above Terms and Conditions from time to time and is entitled at any time without any liability in any manner whatsoever to alter the program without prior notice. Should there be any dispute, the Bank's decision will be final.

* 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或負上任何責任。如對本推廣活動有任何爭議，本行保留一切最終決定權。