

## Citi 財富大抽獎 (「抽獎」) 之條款及細則

### 一般條款及細則

- 推廣期由 2025 年 1 月 2 日至 2025 年 3 月 31 日，包括首尾兩日 (「推廣期」)。
- 此推廣並不適用於 CitiBusiness® 企業戶口。
- 每位客戶 (不論所持戶口數量) (「客戶」) 於推廣期內只可參加此次抽獎乙次。
- 客戶之有關賬戶必須保持有效及良好賬戶記錄，並符合有關賬戶的最低每日平均總結餘要求，方可獲得獎賞。本行有權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。Citigold® 之每日平均總結餘要求為港幣 1,500,000 元或以上，Citigold® Private Client 之每日平均總結餘要求為港幣 8,000,000 元或以上。
- 除非另有註明，此推廣並不適用於以下人士：
  - 海外客戶及以海外通訊住址登記開戶的國際個人銀行服務客戶 (撇除以下客戶 –
    - 並非下列第 ii、第 iii、及第 iv 點提及的客戶，及
    - 推廣期身處香港特別行政區並於本行之任何分行進行有關完成指定任務以達至此推廣之要求。)
  - 美國人士。
  - 歐盟、歐洲經濟區居民、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國居民、巴西、紐西蘭、牙買加、厄瓜多爾、斯里蘭卡或其他採用「一般資料保護規則」或相關法律的司法管轄區之客戶。
  - 所有於推廣期內為本行或其子公司之員工。根據本行之相關政策，本行保留一切權利決定國際個人銀行服務客戶獲享獎賞的資格。相關政策會不時更改而本行事前毋須作出任何通知。
- 本行保留對條款及細則作出改動及取消本推廣活動之權利，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。
- 此條款及細則為本行與客戶簽訂的其他相關銀行服務/產品條款及細則的附加及補充條文，包括但不限於「戶口及服務之條款」。
- 此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的專有司法管轄權所管轄，不得撤回。除客戶及本行外，任何人士均無權根據《合約 (第三者權利) 條例》執行本條款及細則或享有本條款及細則的利益。
- 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。

### (B) 適用於「Citi 財富大抽獎」的條款及細則

- 客戶於推廣期內完成指定任務即可參加抽獎。每位客戶最多可獲 10 次抽獎機會。

完成指定任務 (可重覆完成)	所獲之抽獎機會
每宗透過本行認購，並且結算金額達港幣 1,000,000 元或以上 (或等值) 的基金交易 (須為本行所代理之基金)。	1 次
每宗透過本行購買，並且結算金額達港幣 1,000,000 元或以上 (或等值) 的債券或存款證交易。	1 次
每宗透過本行購買，並且結算金額達港幣 1,000,000 元或以上 (或等值) 的結構性產品交易。	1 次
每份透過本行購買，並且年度化保費達港幣 1,000,000 元或以上的人壽保險計劃。	1 次
每宗透過本行辦理之按揭貸款，而未償還金額達港幣 1,000,000 元或以上。	1 次



2. 於推廣期完結後，抽獎得獎者（「抽獎得獎者」）將由電腦隨機抽出，並可獲得抽獎指定禮品（「抽獎禮品」）。

抽獎禮品	抽獎得獎者人數
伍兩重 999.9 足金金幣壹枚（價值 HK\$145,600.00-*）	10 名

\*有關指定禮品價值以 2024 年 12 月 24 日之黃金現價為準。

3. 本行將會於 2025 年 6 月 30 日或之前通知抽獎得獎者有關領獎方式。有關抽獎禮品不能轉讓或兌換成現金。
4. 抽獎禮品之供應，需依指定商戶之最終決定權而定。本行並非抽獎禮品的供應商，並對於其供應商所提供的有關抽獎禮品數量，有效期和使用方式概不承擔任何責任。由抽獎禮品引起的任何爭議均由得獎者和供應商直接解決。
5. 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，本行有權追討抽獎禮品相等之金額，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。



## Citi Wealth Lucky Draw (Lucky Draw) Terms and Conditions

### General Terms and Conditions

1. The Promotion Period is from January 2, 2025 to March 31, 2025, both dates inclusive (“**Promotion Period**”).
2. The Promotion is not applicable to CitiBusiness® Accounts.
3. Each customer (regardless the number of accounts holding) (“**Customer**”) may only enjoy the Lucky Draw Reward under this Promotion once during the Promotion Period.
4. Only those Customers whose relevant accounts are valid and in good standing, and maintain a Total Account Balance no less than the Average Daily Combined Balance requirement of the current banking tier by the last day of the Promotion Period until Fulfilment Date will be eligible for the Lucky Draw Prize (as defined in Section (A) Clause 2). If the account status has changed, the Bank reserves the right not to give the Lucky Draw Reward to any relevant Customer without prior notice. The Average Daily Combined Balance Requirement for Citigold® is HK\$1,500,000 and the Average Daily Combined Balance Requirement for Citigold® Private Client is HK\$8,000,000.
5. The Promotion is not applicable for the following:
  - i. Overseas customers and International Personal Banking clients (with an overseas correspondence address) (Except for those customers who –
    - are not under (ii), (iii) and/or (iv), and
    - are onshore in Hong Kong SAR during the Promotion Period and have completed Designated Missions at the any branches of the Bank to fulfill the Lucky Draw requirement)
  - ii. U.S. persons.
  - iii. Resident individuals of 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 or any other jurisdictions which are adopting The General Data Protection Regulation or equivalent legislation.
  - iv. All Staff of the Bank and its subsidiaries within the Promotion Period.  
The Bank reserves the absolute right to determine the eligibility of International Personal Banking clients to enjoy the abovementioned Lucky Draw subject to relevant policy of the Bank, which may change from time to time without prior notice.
6. The Bank reserves the right to amend these Terms and Conditions or terminate the Promotion without prior notice. All matters and disputes will be subject to the final decision of the Bank.
7. These Terms and Conditions are in addition to and supplement the terms and conditions of relevant banking services / products being provided by the Bank to the Customer, including but not limited to the Terms and Conditions for Accounts and Services.
8. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong SAR and Eligible Customers irrevocably submit to the exclusive jurisdiction of the competent courts of the Hong Kong SAR. No person other than an Eligible Customer and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these Terms and Conditions.
9. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

### (A) Specific Terms and Conditions for Citi Wealth Lucky Draw

1. Customer may participate in a lucky draw by completing designated missions during the Promotion Period (“**Eligible Customer**”). Each Eligible Customer may get up to 10 lucky draw chances.

Complete Designated Missions (May Complete Repeatedly)	Number of lucky draw chances entitled
Conducting each BUY transaction of mutual funds via the Bank, which the total settlement price reaches HK\$1,000,000 (or equivalent) or higher.	Once
Conducting each BUY transaction of Bonds or Certificate of Deposits via the Bank, which the total settlement price reaches HK\$1,000,000 (or equivalent) or higher.	Once
Conducting each BUY transaction of Structured Products via the Bank, which the total settlement price reaches HK\$1,000,000 (or equivalent) or higher.	Once
Each Life Insurance Policy purchased via the Bank, where its Annualized Paid Premium attains or exceeds HK\$1,000,000 or higher.	Once
Each Mortgage drawdown, with a outstanding amount of HK\$1,000,000 or higher	Once

2. Lucky Draw Winners will be randomly drawn by the computer after the Promotion Period and will be entitled to receiving the Designated Lucky Draw Prize set out below (“**Lucky Draw Prize**”).

Lucky Draw Prize	Number of Lucky Draw Winners



A 5-Tael 999.9 Gold Coin (Worth HK\$145,600.00-*)	10
---	----

\*The worth of the Designated Gift is based on the Gold spot price as of January 2, 2025.

3. The Bank will announce the lucky draw results and notify the winners on the gift redemption by June 30, 2025. The Lucky Draw Prize is not transferrable and cannot be redeemed in form of cash rebate.
4. The Lucky Draw Prize are subject to terms and condition of the relevant suppliers. The Bank is not the supplier of the Lucky Draw Prize and shall not be liable or responsible for the availability and quality of the Lucky Draw Reward. Any disputes relating to the Lucky Draw Prize shall be resolved between the winner and the relevant supplier directly.
5. The Bank reserves the right to claim for the refund of the value of the Lucky Draw Prize should the new account be closed/ downgraded within 6 months from the date of account opening, or the 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 Lucky Draw Prize 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.

