



Citigold Private Client & Citigold 客戶投資產品結存增長獎賞、投資額外獎賞之（「推廣」）條款及細則：

一般條款及細則

1. 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」）。
2. 此推廣並不適用於 CitiBusiness® 企業戶口。
3. 此推廣不適用於推廣期內過往六個曆月內於花旗銀行（香港）有限公司及/或花旗銀行（「本行」）開戶之客戶。
4. 每位客戶（不論所持戶口數量）於推廣期內只可享此推廣內所包含之獎賞乙次。
5. 在此推廣的定義下，聯名理財戶口之所有戶口總結餘淨增長額、指定投資產品結存淨增長額、及指定投資產品淨認購額，只計算在聯名理財戶口第一戶口持有人名下以獲享優惠。
6. 如合資格客戶（定義如以下部分(A)條款 1）於推廣期內同時符合資格參與由本行提供的其他類似的推廣優惠（包括任何投資產品結存增長獎賞/推廣優惠），本行將審查並選擇僅向合資格客戶提供獎賞價值較高的其中一項獎賞/推廣優惠，並以本行的全權決定為準。
7. 此推廣內之現金獎賞將於客戶符合本條款及細則所述有關要求後，於 **2025 年 11 月 30 日** 或之前存入合資格客戶之戶口。
8. 合資格客戶之有關賬戶必須於獎賞相關條款及細則部分列明的推廣期之最後一天至**現金獎賞存入日期**（定義如以下部分(A)條款 1）內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。本行有權因應合資格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。
9. 除非另有註明，此推廣並不適用於以下人士：
 - i. 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指定投資產品交易以達至此推廣之要求）。
 - ii. 美國人士。
 - iii. 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。
 - iv. 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。
10. 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。
11. 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」。
12. 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。除合資格客戶及本行外，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。
13. 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。

私隱政策聲明: citibank.hk/privacyp
讀者重要訊息: citibank.hk/disclaimer



Copyright © 2025 Citigroup Inc. All rights reserved.
Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.

2025Q1_CPCCG_IB60



獎賞相關條款及細則

(A) 適用於「投資產品結存增長獎賞」及「投資額外獎賞」的條款及細則

「投資產品結存增長獎賞」

- i. 高達 HK\$100,000 現金獎賞 (Citigold® 客戶專用) 或
- ii. 高達 HK\$120,000 現金回贈獎賞 (Citigold® Private Client 客戶專用)

表一：「投資產品結存增長獎賞」所需達之指定投資產品結存淨增長額一覽

指定投資產品結存淨增長額 (港幣或等值)	投資產品結存增長獎賞(i)現金獎賞 Citigold 客戶專用 (港幣)	投資產品結存增長獎賞(ii)現金獎賞 Citigold Private Client 客戶專用 (港幣)
10,000,000 元或以上	\$100,000	\$120,000
8,000,000 元至 9,999,999.99 元	\$75,000	\$90,000
5,000,000 元至 7,999,999.99 元	\$30,000	\$40,000
2,000,000 元至 4,999,999.99 元	\$8,000	\$16,000
1,000,000 元至 1,999,999.99 元	\$2,500	\$5,000

1. 客戶須符合本部分(A)條款 1 以下指定要求(「合資格客戶」)，可透過進行指定投資以達成規定之指定投資產品結存淨增長額(定義如以下部分(A)條款 1.1(c)所列)，而享有部分(A)表一所示之相應投資產品結存增長獎賞(「投資產品結存增長獎賞」)：

表二：相關日期

結存對比日	存入期 (包括首尾兩天)	鎖定期 (包括首尾兩天)	現金獎賞存入日期
2024 年 12 月 31 日	2025 年 1 月 1 日 至 2025 年 3 月 31 日	2025 年 4 月 1 日 至 2025 年 9 月 30 日	2025 年 11 月 30 日或之前

私隱政策聲明: citibank.hk/privacyp

讀者重要訊息: citibank.hk/disclaimer

Copyright © 2025 Citigroup Inc. All rights reserved.

Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.





1.1 於存入期內：

- (a) 透過 Citi Mobile App[®] 之電子橫幅廣告登記，或簽署並填妥此同意書並繳交至本行之任何一間分行（「成功登記此推廣」）。
- (b) 對比於結存對比日當日之戶口總結餘，存入合資格新資金以達成不少於港幣 750,000 元戶口總結餘淨增長額；及
 - 「合資格新資金」指於存入期內透過現金、其他銀行支票/本票、本地電子付款（經由即時支付結算系統(RTGS)結算，又稱結算所自動轉賬系統(CHATS)、以快速支付系統「轉數快」之資金轉賬或電匯由其他銀行存入戶口之全新資金，及/或存入本行之證券、基金及債券，但不包括在本行續期或到期之定期存款，或本行內同名帳戶轉賬而得的資金。如有任何爭議，本行就合資格新資金的定義和計算保留一切最終決定權。
 - 「戶口總結餘」之計算包括合資格客戶之個人及聯名戶口的存款、投資及指定保險產品之累積保費總結餘。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。如有任何爭議，本行就戶口總結餘的定義和計算保留一切最終決定權。
 - 「戶口總結餘淨增長額」定義為客戶於存入期結束當日之戶口總結餘對比於結存對比日之戶口總結餘之增長部分。
- (c) 進行指定投資以達成不少於港幣 1,000,000 元（或等值）之指定投資產品結存淨增長額；及
 - 「指定投資產品結存淨增長額」定義為合資格客戶於推廣期之最後一個曆日比對結存對比日之指定投資產品結存淨增長額，包括存入期內指定投資產品之所有認購、購買或轉入之金額減去指定投資產品之所有認沽、轉出、到期及贖回金額之總和，並以本行紀錄為準。
 - 指定投資產品結存淨增長額可包括一種或以上指定投資產品，條件說明如下（由本行全權釐定）：

指定投資產品包括	指定投資產品結存淨增長額 (港幣或等值)
基金 - 須為本行所代理之基金 (不包括貨幣基金)	於存入期內成功認購、轉入之基金投資總持有金額減去存入期內成功認沽、轉出、或到期及贖回之金額。
債券	於存入期內成功購買、轉入之債券投資總持有金額減去存入期內成功賣出、轉出、或到期及贖回之金額。
結構性產品	於存入期內成功購買之結構性產品總持有金額減去於存入期內成功賣出、到期、行使/贖回之金額。 *不包括外幣優惠戶口。

註：投資並非銀行存款，且帶有風險，亦可能導致本金的損失。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、Citigroup Inc.或其附屬或聯營公司、任何當地政府或保險機構的負責、保證或承保。

- (d) 就認購/購買/認沽/賣出/到期/行使/贖回/轉入/轉出指定投資產品（合稱「指定投資產品交易」）而言：
 - 如指定投資產品交易之結算貨幣為港元，指定投資產品結存淨增長額將按指定投資產品交易於結算當日之金額計算。
 - 如指定投資產品交易之結算貨幣並非以港元計算，指定投資產品結存淨增長額將按指定投資產品交易於結算當日之金額及當天本行之兌換價計算港元等值。

私隱政策聲明: citibank.hk/privacyp
讀者重要訊息: citibank.hk/disclaimer

Copyright © 2025 Citigroup Inc. All rights reserved.

Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.





- 上述計算由本行全權釐定。
- 指定投資產品轉入可否進行或成功須視乎基金公司、基金經理、債券發行人及/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任何指定投資產品轉出所收取的任何費用均須由合資格客戶承擔。
- 本行保留對所有指定投資產品轉入申請及合資格客戶獎賞資格的最終及唯一批核權。

1.2 於鎖定期內：

- (e) 維持於存入期結束當日所屬之理財級別；及
- (f) 維持戶口總結餘淨增長額達不少於港幣 750,000 元 (或等值) (本行將於鎖定期內每月計算合資格客戶的賬戶的每日平均戶口結餘以釐定客戶是否達到此要求)；及
- 「每日平均戶口結餘」之計算包括合資格客戶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。如有任何爭議，本行就每日平均戶口結餘的定義和計算保留一切最終決定權。
- (g) 維持指定投資產品結存淨增長額及於結存對比日之指定投資產品總結餘之總和。

1.3 由鎖定期開始直至獎賞存入日期：

- (h) 維持於存入期結束當日所屬之理財級別；及
- (i) 達成客戶當前所屬之理財級別之每日平均總結餘要求之戶口總結餘。

例子

日期 結存 項目	結存對比日	存入期結束當日	鎖定期
		2024 年 12 月 31 日	2025 年 3 月 31 日
戶口總結存	HK\$ 2,000,000	HK\$ 2,750,000	HK\$2,750,000
戶口總結餘淨增長額	-	HK\$750,000	HK\$750,000
指定投資產品結存淨增長額	-	HK\$ 2,000,000	HK\$ 2,000,000

2. 於此投資產品結存增長獎賞之定義下，客戶可享之投資產品結存增長獎賞將視乎客戶於存入期結束當日所達至之理財級別而定。如客戶未能於鎖定期至現金回贈日期前維持相同理財級別，則代表客戶將不能滿足上述部分 A 條款 1.3 之要求，而本行將不會向客戶發放任何現金獎賞。為免存疑，本行之理財級別將以以下由高至低而定：

- Citigold® Private Client
- Citigold
- 其他理財級別

3. 客戶如符合上述部分 A 條款 1 之所有要求，而同時達成指定投資產品結存淨增長額達港幣 5,000,000 元 (或等值) 或以上，可額外享有壹兩重 999.9 足金金幣壹枚 (價值 HK\$29,680.00-*) (「指定禮品」)。屆時於現金獎賞存入時本行會通知客戶有關領獎方式。有關指定禮品不能轉讓或兌換成現金。

*有關指定禮品價值以 2024 年 12 月 24 日之黃金現價為準。

私隱政策聲明: citibank.hk/privacy

讀者重要訊息: citibank.hk/disclaimer

Copyright © 2025 Citigroup Inc. All rights reserved.

Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.





4. 指定禮品之供應，需依指定商戶之最終決定權而定。本行並非指定禮品的供應商，並對於其供應商所提供的有關指定禮品數量、有效期和使用方式概不承擔任何責任。由指定禮品引起的任何爭議均由合資格客戶和供應商直接解決。

「投資額外獎賞」

額外 HK\$5,000 現金獎賞（適用於符合「投資產品結存增長獎賞」及指定要求之客戶）

5. 客戶如符合上述部分 A 條款 1 之所有要求，而同時符合以下要求，可額外享有港幣 5,000 元之投資額外獎賞（「投資額外獎賞」）：

- (a) 客戶於推廣期前 12 個曆月內未曾於本行認購及/或購買任何指定投資產品（定義如部分(A)條款 1.1(c)）；及
- (b) 於存入期內達成不少於港幣 1,000,000 元（或等值）之指定投資產品淨認購額。
 - 「指定投資產品淨認購額」定義為合資格客戶於存入期內所有認購及/或購買並結算之指定投資產品金額減去所有認沽、賣出、轉出、到期及贖回並結算之指定投資產品金額之總和，並以本行紀錄為準。

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)有限公司、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。

私隱政策聲明: citibank.hk/privacyp
讀者重要訊息: citibank.hk/disclaimerc



Copyright © 2025 Citigroup Inc. All rights reserved.
Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.



Terms and Conditions for Citigold® Private Client and Citigold Investment Balance Growth Offer, Investment Bonus Offer, and Citi Wealth Lucky Draw (“Promotion”)

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. The Promotion is not applicable to customers who opens a bank account at 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”) in the past 6 calendar months.
4. Each customer (regardless the number of accounts holding) (“Customer”) may only enjoy the Rewards under this Promotion once during the Promotion Period.
5. Under the context of this Promotion, for joint accounts, all Total Account Balance Growth, Designated Investment Product(s) Balance Net Growth amount, and Designated Investment Product(s) Balance Net Subscription amount (as defined under Section (A) Clause 1) will be considered under the primary account holder only.
6. If, during the Promotion Period, an Eligible Customer (as defined under Section (A) Clause 1) is entitled to participate in other promotion(s) (including any new funds offer/reward) offered by the Bank that is similar to the Promotion, the Bank will review and select to provide only the offer/reward with the highest reward value (as determined in the sole and absolute discretion of the Bank) to the Eligible Customer.
7. The Cash Reward(s) under this Promotion will be credited to the Eligible Customer’s designated account by **November 30, 2025** after the Eligible Customer has fulfilled the specified requirements under these Terms and Conditions.
8. Only those Eligible 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 (as defined under Section (A) Clause 1) will be eligible for the Reward(s). If the account status has changed, the Bank reserves the right not to give the Reward(s) to any relevant Eligible 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.
9. 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 conducted Eligible Transaction at the any branches of the Bank to fulfill the Offer 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 offers subject to relevant policy of the Bank, which may change from time to time without prior notice.
10. 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.
11. 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 Eligible Customer, including but not limited to the Terms and Conditions for Accounts and Services.
12. 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.
13. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Specific Terms and Conditions for Rewards





(A) Specific Terms and Conditions for Investment Balance Growth Offer and Investment Bonus Offer (each a “Reward”, collectively “Rewards”)

Investment Balance Growth Offer

- i. **Up to HK\$100,000 Cash Reward (Exclusive to Citigold® customers) OR**
- ii. **Up to HK\$120,000 Cash Reward (Exclusive to Citigold® Private Client customers)**

Illustration A: Summary of Investment Balance Growth Offer and Designated Investment Product(s) Balance Net Growth amount

Designated Investment Product(s) Balance Net Growth amount (HK\$ or equivalent)	Investment Balance Growth Offer (i) Cash Reward exclusive to Citigold® customers (HK\$)	Investment Balance Growth Offer (ii) Cash Reward exclusive to Citigold® Private Client customers (HK\$)
\$10,000,000 or above	\$100,000	\$120,000
\$8,000,000 to \$9,999,999.99	\$75,000	\$90,000
\$5,000,000 to \$7,999,999.99	\$30,000	\$40,000
\$2,000,000 to \$4,999,999.99	\$8,000	\$16,000
\$1,000,000 to \$1,999,999.99	\$2,500	\$5,000

1. Customer is required to satisfy all designated requirements stated below under Clause 1 (“**Eligible Customer**”) to enjoy the corresponding Investment Balance Growth Offer (“**Investment Balance Growth Offer**”) specified in Section (A) Illustration A above by conducting Designated Investments transactions, that meet the required Designated Investment Product(s) Balance Net Growth amount (as defined under Section (A) Clause 1.1(c))

Illustration B: Relevant Dates

Balance Benchmark Date	Fund-in Period (both dates inclusive)	Lock-in Period (both dates inclusive)	Fulfillment Date
December 31, 2024	January 1, 2025 to March 31, 2025	April 1, 2025 to September 30, 2025	By November 30, 2025

1.1 Within Fund-in Period:

- (a) Register to this Promotion via the designated Citi Mobile® App Promotion Banner, or by completing and signing this registration form and submitting to any one of our branches (“**Successful Registration**”); and
- (b) Comparing to the Total Account Balance as of Balance Benchmark Date, achieve no less than HK\$750,000 Total Account Balance Growth with Eligible New Funds; and
 - “**Eligible New Funds**” include new-to-bank cash, cheque/cashier’s order, Local Bank Transfer Payment through Real-Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs)), Transfer through Faster Payment System (FPS), telegraphic transfer, and/or transfer-in of mutual funds or bonds or equities from other banks to a customer’s Citibank account within the Fund-in Period. The renewal or rollover of existing time deposits, or transfer of funds from accounts under the same name within Citibank are excluded. In case of disputes, the Bank has the sole discretion to determine the definition and calculation of Eligible New Funds.
 - “**Total Account Balance**” is calculated based on the sum of an Eligible Customer’s balances of deposit, investment and accumulated paid premium of selected insurance products of all your single name account(s) and joint name account(s). 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. In case of disputes, the Bank has the sole discretion to determine the definition and calculation of Total Account Balance.
 - “**Total Account Balance Growth**” is defined by the growth of the Total Account Balance as of the end date of the Fund-in Period against the Total Account Balance as of the Balance Benchmark Date.

Citi Privacy Policy: citibank.hk/privacy
Terms & Conditions: citibank.hk/disclaimere

Copyright © 2025 Citigroup Inc. All rights reserved.



Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.

2025Q1_CPCCG_IB60



(c) Conduct Designated Investment(s) transactions with at least HK\$1,000,000 (or equivalent) Designated Investment Product(s) Balance Net Growth amount.

- “**Designated Investment Product(s) Balance Net Growth amount**” is the sum of Designated investment(s) subscription, purchase, and transfer-in minus the sum of Designated investment (s) sold, transferred-out, expired/matured, and redeemed within the Fund-in Period, based on the Bank’s record.
- Designated Investment Product(s) Balance Net Growth amount is calculated based on one or more Designated Investment(s) with calculation criteria specified as follows (determined by the Bank at its sole discretion):

Designated Investment(s) include	Designated Investment Product(s) Balance Net Growth amount (HK\$ or equivalent)
Mutual Funds - distributed by the Bank (Excluding Money Market Funds)	Mutual Funds amount that was successfully subscribed or transferred-in within the Fund-in Period, minus the Mutual Funds amount that was successfully sold, transferred-out, expired/matured, or redeemed within the Fund-in Period.
Bonds	Bonds amount that was successfully purchased or transferred-in within the Fund-in Period, minus the Bonds amount that was successfully sold, transferred-out, expired/matured, or redeemed within the Fund-in Period.
Structured Products*	Structured Products amount that was successfully purchased within the Fund-in Period, minus Structured Products amount that was successfully sold, transferred-out, expired/matured, or exercised/redeemed within the Fund-in Period. *Premium Account is not included.

Remarks: Investments are not bank deposits and involve risks, including the possible loss of the principal amount invested. Unless specified, these investments are not obligations of or guaranteed by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or its affiliates or subsidiaries or by any local government or insurance agency.

(d) **In relation to subscription/purchase/sell/exercise/redemption/transfer-in/transfer-out of Designated Investment(s) (collectively “Designated Investment(s) Transactions”):**

- If the settlement currency of the Designated Investment(s) Transactions are in HK Dollar, the Designated Investment Product(s) Balance Net Growth amount will be calculated based on HK Dollar.
- If the settlement currency of the Designated Investment(s) Transactions are not in HK Dollar, the Designated Investment Product(s) Balance Net Growth amount will be calculated into HK Dollar based on the Bank’s exchange rate of the settlement day of the Designated Investment(s) Transactions.
- The above calculation is determined by the Bank at its sole discretion.
- Whether a Designated Investment(s) 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), issuer(s) and/or trustee(s) of the relevant investment asset(s) 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 any transfer shall be borne by the Eligible Customers.
- Designated Investment(s) transfer-in instructions and Eligible Customer’s eligibility to the cash rewards are subject to the final approval of the Bank at its sole and absolute discretion.

(b) **Throughout Lock-in Period:**

- (e) Maintain the banking tier as of the last day of the Fund-in Period; and
- (f) Compare to the Total Account Balance as of Balance Benchmark Date, maintain an Average Daily Combined Balance (defined below) with at least HK\$750,000 of Total Account Balance Growth (the Bank will check against Eligible Customer’s Average Daily Combined Balance in each month of the Lock-in Period to determine whether such requirement has been achieved); and
 - **Average Daily Combined Balance** is calculated based on the sum of an Eligible Customer’s 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. In case of disputes, the Bank has the sole discretion to determine the definition and calculation of the Average Daily Combined Balance.

- (g) Maintain the sum of the Designated Investment Product(s) Balance Net Growth amount, and the Total Designated Investment(s) Balance as of Balance Benchmark Date.

(c) From Lock-in Period to Fulfilment Date:

- (h) Maintain the banking tier as of the last day of the Fund-in Period; and
- (i) Maintain an **Average Daily Combined Balance** that attains or exceeds the Average Daily Combined Balance requirement of the banking tier by then.

Example

Date	Balance Benchmark Date	The last day of Fund-in Period	Lock-in Period
Relevant Balance(s)	December 31, 2024	March 31, 2025	April 1, 2025 to September 30, 2025
Total Account Balance	HK\$ 2,000,000	HK\$ 2,750,000	HK\$2,750,000
Total Account Balance Growth	-	HK\$750,000	HK\$750,000
Designated Investment Product(s) Balance Net Growth amount	-	HK\$ 2,000,000	HK\$ 2,000,000

2. Under the context of this Investment Balance Growth Offer, customer's Investment Balance Growth Offer tier is determined by the banking tier attained on the end date of the Fund-in period. If customer is unable to maintain the same banking tier from Lock-in Period to Fulfilment Date, customer will be deemed ineligible to fulfil the criteria listed under Section (A) Clause 1.3 of this Terms and Conditions, and no Reward(s) will be given to such customer. In avoidance of doubt, the banking tiers of the Bank are listed below from descending order:
 - A. Citigold® Private Client
 - B. Citigold®
 - C. Other banking tiers
3. If an Eligible Customer satisfies all the requirements under Section (A) Clause 1, and also achieves a Designated Investment Product(s) Balance Net Growth amount of HK\$5,000,000 or above, the Eligible Customer may additionally enjoy a 1-Tael 999.9 Gold Coin (Worth HK\$29,680.00-*) ("**Designated Reward**"). Upon the cash reward are to be made to the Eligible Customers, the Bank will notify Eligible Customers to this Designated Reward with the redemption procedures by the fulfilment date. The Designated Reward is not transferrable and cannot be redeemed in form of cash rebate.

*The worth of the Designated Gift is based on the Gold spot price as of December 24, 2024.
4. The Designated Reward are subject to terms and condition of the relevant suppliers. The Bank is not the supplier of the Designated Reward and shall not be liable or responsible for the availability and quality of the Designated Reward. Any disputes relating to the Designated Reward shall be resolved between the winner and the relevant supplier directly.

Investment Bonus Offer

Additional HK\$5,000 Cash Reward (Applicable to customers who entitles to Investment Balance Growth Offer and satisfies designated requirements)





5. If an Eligible Customer satisfies all the requirements under Section (A) Clause 1, and also additionally satisfies the below requirements, the Eligible Customer may enjoy an additional HK\$5,000 cash reward as the Investment Bonus Offer (“**Investment Bonus Offer**”).
 - (a) Customer must not have subscribed/purchased any Designated Investment Products (as defined under Section (A) Clause 1.1(c)) via the Bank in the past 12 calendar months in prior to the Promotion Period; and
 - (b) Successfully conducted Designated Investment transaction(s) with net subscription amount (“**Designated Investment Product(s) Balance Net Subscription amount**”) of no less than HK\$1,000,000 (or equivalent) with the Bank within the Fund-in Period.
 - “**Designated Investment Product(s) Balance Net Subscription amount**” is the sum of Designated investment(s) subscription and/or purchase settled minus the sum of Designated investment (s) sold, transferred-out, expired/matured, or redeemed, and settled within the Fund-in Period, based on the Bank’s record.

Disclaimer

The information contained herein is for reference only and is not intended to constitute investment solicitation or recommendation. You can only subscribe mutual funds with risk rating that match your current risk profile. Investment products contain risk. Investments are not bank deposits and are not obligations of, 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 its affiliates or subsidiaries, or by any local government or insurance agency, and involve risks, including the possible loss of the principal amount invested. Investment products are not available for U.S. persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment. Past performance is not indicative of future performance. Share prices may go down as well as up. The value of your investment may fall and you may get back less than or none of what you initially invested. You should read the product offering document for further details including the risk factors prior to making investment. You should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.

