



首單指定結構性投資產品交易之額外年利率優惠 (「優惠」)

指定結構性投資產品，包括股票掛鈎投資、市場掛鈎票據及股票掛鈎票據，之合資格客戶可享以下優惠：

指定結構性投資產品 額外年利率優惠	首單交易金額達	備註
10% 1 個月年利率 (適用於首單交易) (最高可享 HK\$75,000)	HK\$300,000 或以上(或等值) (適用於 股票掛鈎投資) HK\$500,000 或以上(或等值) (適用於 市場掛鈎票據 及 股票掛鈎票據)	<ul style="list-style-type: none">優惠只適用於該項指定結構性投資產品的首個月年利率。於推廣期內，每位合資格客戶可享優惠乙次。

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。

推廣期: 2025 年 1 月 2 日至 2025 年 3 月 31 日

受條款及細則約束。

首單指定結構性投資產品交易之額外年利率優惠 (「優惠」) 條款及細則：

- 此推廣有效期為 2025 年 1 月 2 日至 2025 年 3 月 31 日，包括首尾兩天（「推廣期」）。
- 推廣只適用於花旗銀行（香港）有限公司（「本行」）之有效的個人戶口持有人或聯名戶口之主要賬戶持有人（視乎情況而定）（「客戶」）。
- 如欲成為本推廣之合資格客戶（「合資格客戶」），客戶須於推廣期內透過本行進行相關股票掛鈎投資、市場掛鈎票據或股票掛鈎票據交易（合稱「指定投資產品」），並在緊接著的前 **24 個月內未曾透過本行交易任何指定投資產品**。
- 此優惠只適用於**首單**指定投資產品交易，並需 (a) 符合上表規定的**最低認購金額**；及 (b) **該交易之服務費必須不少於票面價值之 1.50%（「合資格交易」）**。有關交易之銀行首次認購服務費詳情請細閱結構性產品交易認購表格。
- 首單指定結構性投資產品交易之額外年利率優惠（「額外年利率」）（10% 年利率）：合資格客戶於推廣期內的首單指定投資產品交易達指定金額，則可獲享首個月額外 10% 年利率優惠，並且最高可從此優惠享 HK\$75,000。

以下例子僅供說明：於 2025 年 1 月，假設合資格客戶首單股票掛鈎投資交易金額達 HK\$300,000 或以上，該合資格客戶可獲享首個月額外 10% 年利率優惠 (即 $HK\$300,000 * 10% * 31/365 = HK\$2,547.95$)。

- 額外年利率將於合資格客戶符合本條款及細則所述有關要求後，於 **2025 年 5 月 31 日** 或之前存入合資格客戶之港幣指定戶口。

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7. **指定戶口**指客戶於花旗銀行之「港元月結單儲蓄戶口」、「港元支票戶口」、「港元月月增息支票儲蓄戶口」、「Bank At Work 儲蓄戶口」、「支票通儲蓄戶口」、「職員出糧戶口」、「MaxiSavings – 支票戶口」或「通知存款戶口」。
8. 如合資格交易之結算貨幣並非以港元計算，合資格交易金額及其額外年利率將按合資格交易於交易當日之金額及當天本行之兌換價計算港元等值。本行保留決定有關產品/服務優惠所適用之計算方法之權利。
9. 每位合資格客戶(不論所持戶口數量)於推廣期內只可享此優惠乙次。
10. 合資格客戶之有關**指定戶口**及其用作進行合資格交易之結構性產品投資戶口必須於存入指定結構性投資產品之額外年利率時有效及保持良好賬戶記錄，方可獲得優惠。本行有權因應合資格客戶之賬戶狀況之改變，保留取消優惠之權利而毋須預先另行通知。
11. 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 和第 iii 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合資格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。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參與及/或獲享此優惠的資格。本行可不時更改相關政策而毋須事前作出任何通知。
12. 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。
13. 此條款及細則為本行與合資格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」。
14. 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。
15. 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。

聲明

此資料僅供參考之用，並不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。

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First Transaction of Designated Structured Products Extra Yield Enhancement Offer (the “Offer”)

Eligible Customers of Designated Structured Products, which include Equity Linked Investments (ELIs), Equity Linked Notes (ELNs), and Market Linked Notes (MLNs), can enjoy the following offer:

Designated Structured Products Extra Yield	Minimum subscription amount of FIRST transaction of Designated Structured Products	Remarks
<p style="text-align: center;">10% p.a. for 1 month (Applicable for the FIRST transaction) (Cap at HK\$75,000)</p>	<p style="text-align: center;">HK\$300,000 or above (or equivalent) (For Equity Linked Investments)</p> <p style="text-align: center;">HK\$500,000 or above (or equivalent) (For Equity Linked Notes and Market Linked Notes)</p>	<ul style="list-style-type: none"> The Offer is only applicable to the first month coupon (p.a.) of the Designated Structured Products. Each eligible client can enjoy the Offer at most once during the Promotion Period.

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.

Promotion Period: January 2, 2025 to March 31, 2025

Terms and conditions apply.

Terms & Conditions of First Transaction of Designated Structured Products Extra Yield Enhancement Offer (the “Offer”):

- The promotion period is from **January 2, 2025 to March 31, 2025**, both dates inclusive (“**Promotion Period**”).
- The Promotion is only applicable to customers of Citibank (Hong Kong) Limited (the “**Bank**”) who are single name account holders or primary account holders of joint accounts (as the case may be) (“**Customer**”).
- To become an eligible customer for this Promotion (“**Eligible Customer**”), a Customer must conduct relevant Equity Linked Investments, Equity Linked Notes, and/or Market Linked Notes (each a “**Designated Investment**”, collectively “**Designated Investments**”) through the Bank during the Promotion Period, and has not conducted any Designated Investments through the Bank in the immediate preceding 24 months.
- The Offer is only applicable to the **FIRST** transaction of Designated Investment that (a) meet the **minimum subscription amount** stated in above table; **and (b) must be imposed with a minimum of 1.50% upfront fee of the face value of the Designated Investment (“Eligible Transaction”).** Please refer to the subscription form of your Designated Investment transaction for details regarding the transaction upfront fee.
- First Transaction of Designated Structured Products Extra Yield Enhancement Offer (the “Offer”) (10% p.a.):** Eligible Customers can enjoy first-month additional 10% p.a. coupon at extra yield (“**Additional Coupon**”) for the FIRST Eligible Transaction within the Promotion Period. Additional Coupon is subject to the cap of HK\$75,000.

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For illustration purpose, if an eligible customer conducts the FIRST Equity Linked Investments transaction with a minimum of 1.50% upfront fee of face value and subscription amount of HKD300,000 in January 2025, the client will be eligible for 10% p.a. coupon at extra yield for the first month. (i.e. HK\$300,000 x 10% x 31/365 = HK\$2,547.95)

6. The Additional Coupon will be credited to one of the Eligible Customer's HKD Designated Account(s) ("**Designated Account(s)**") by May 31, 2025 after the Eligible Customer has fulfilled the specified requirements under these Terms and Conditions.
7. **Designated Account(s)** refer to Eligible Customer's Hong Kong Dollar Statement Savings Account, Hong Kong Dollar Checking Account, Hong Kong Dollar Step-Up Interest Account, Bank At Work Savings Account, Checklink Saving Account, Hong Kong Dollar Staff Payroll Account, MaxiSavings – Checking Account or Call Deposit Account in the Bank.
8. If the settlement currency of the Eligible Transaction is not in Hong Kong Dollar, the Eligible Transaction amount and its corresponding Additional Coupon will be calculated by converting it into Hong Kong Dollar based on the Bank's prevailing exchange rate on the trade date of the Eligible Transaction.
9. Each Eligible Customer (regardless number of account(s) holding) can only enjoy this Promotion once within the Promotion Period.
10. Only those Eligible Customers whose Designated Account(s) and the Structured Product Investment Accounts for the Eligible Transaction remain valid and in good standing at the time when the Designated Structured Products Extra Yield amount is credited will be eligible for the Offer. If the account status has changed, the Bank reserves the right not to give the Offer to any relevant Eligible Customer without prior notice.
11. The Promotion is not applicable to the following:
 - i. Overseas customers and International Personal Banking clients (with an overseas correspondence address) (Except for those customers who –
 - are not under (ii) and (iii), 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.The Bank reserves the absolute right to determine the eligibility of International Personal Banking clients to participate and /or enjoy the abovementioned Offer subject to relevant policy of the Bank, which may change from time to time without prior notice.
12. 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.
13. 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.
14. 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.
15. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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