

Citigold Private Clients and Citigold Welcome Offer – Terms and Conditions**General Terms and Conditions**

1. Unless otherwise specified, the promotion period is valid **from April 1, 2025 – April 30, 2025**, inclusive of both dates ("**Promotion Period**").
2. All Welcome offers are not applicable to U.S. persons, except deposit interest rate.
3. The promotions, product(s) and/or service(s) mentioned in this Citibank Accounts & Services Opening Application 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 Citibank Accounts & Services Opening Application is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.
4. All Welcome Offers are not applicable to CitiBusiness® Accounts.
5. All Welcome Offers are not eligible for Citibank employees on Variable Incentive Compensation Plan.
6. All offers are not applicable to the following customers:
 - i. existing banking clients of 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") ; OR
 - ii. **clients who had a banking relationship with the Bank during the previous 12 months prior to the account opening month; OR**
 - iii. **clients who had a Citigold Private Client/Citigold banking relationship with the Bank during the previous 36 months prior to the account opening month.**
7. Unless otherwise specified, overseas clients (with an overseas correspondence address) may not be eligible for all welcome offers. 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.
8. All the continuous HK & US Stock 3-month Brokerage Buy Fee Waiver, No Minimum Brokerage Fee Offer, Existing Credit Card Customer Offer and credit card welcome offer are not applicable to Citibank staff.
9. Each client can only enjoy the Welcome Offer once during the Promotion Period. For joint accounts, only the primary account holder is eligible for the Welcome Offer.
10. The cash rebate will be credited to eligible clients' HKD account only and the account status of each client must remain valid and in good standing at the time when the corresponding offer is rewarded or distributed to the client. If the account status has changed, the Bank reserves the right to forfeit the cash rebate without prior notice.
11. The "Average Daily Combined Balance" is calculated based on the sum of 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. *For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan.
12. Citigold Private Client accounts are exclusive for clients who maintain the "Average Daily Combined Balance" of HK\$8,000,000 or above. Otherwise, the Bank reserves the right to convert a customer's Citigold Private Client account to a Citigold account. Citigold accounts are exclusive for clients who maintain the "Average Daily Combined Balance" of HK\$1,500,000 or above. Otherwise, the Bank reserves the right to convert a customer's Citigold account to a Citiplus or Citibanking account. Should the "Average Daily Combined Balance" fall below HK\$1,500,000 for 3 consecutive months, a monthly service fee of HK\$300 or HK\$500 will be charged for local clients and International Personal Banking Clients respectively. For the fees of individual services, please refer to the latest service fee guide.
13. The Bank reserves the right to claim for the refund of the cash rebate should the new account be closed/ downgraded within 12 months from the date of account opening, or the new 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 cash rebate 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.

14. If the new customer closes all of his/ her accounts with the Bank within 6 months from his/ her account opening date of the first banking account, an account closure fee of HK\$500 (or equivalent) will be charged.
15. The Bank reserves the right to amend the Terms and Conditions from time to time without prior notice. Should there be any dispute, the Bank's decision will be final.
16. Welcome Offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
17. New customers must enroll in the e-Statement Service at the time of account opening.
18. Unless otherwise specified, cash rebate of Welcome Offers will be credited to each eligible customer's banking account by the Fulfilment Date as specified in the table below.

Account Opening Date	Fulfilment Date
April 1, 2025 – April 30, 2025	On or before February 28, 2026

19. Designated Investment Products (“**Designated Investment Products**”) specified in this Welcome Offer terms and conditions include Mutual Funds (distributed by the Bank), Bonds, Certificate of Deposits and Structured Products (Premium Account is not included). Except for Certificate of Deposits, only subscriptions and/or purchase for the Designated Investment Products(s) with at least 1% subscription fees will be regarded as eligible subscriptions and/or purchase under this Promotion.
20. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong SAR and the customers irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.
21. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

A. New Fund Offer

1. To be entitled to New Fund Offer, a new customer is required to open a Citigold Private Client or Citigold account during the Promotion Period and fulfill the following requirements:
 - i. Fulfill the requirements stated in general terms and conditions of the welcome offer applicable to Citigold Private Client and Citigold and sign the Welcome Offer Gift Acknowledgement & Hold Fund Form; and
 - ii. Deposit the required new funds specified below ("**New Funds**") on or before the date specified below ("Fund In Period"); and
 - iii. Maintain the New Funds according to the Hold Fund Period specified below:

Fund In Period	Hold Fund Period	Fulfillment Date
On or before May 31, 2025	June 1 – September 30, 2025	On or before November 30, 2025

Banking Service	New Funds amount (HK\$ or equivalent)	Cash Rebate (HK\$)
Citigold Private Client	HK\$15,000,000 or above	HK\$60,000
	HK\$8,000,000 – HK\$14,999,999	HK\$40,000
Citigold	HK\$15,000,000 or above	HK\$60,000
	HK\$8,000,000 – HK\$14,999,999	HK\$40,000
	HK\$5,000,000 – HK\$7,999,999	HK\$20,000
	HK\$2,500,000 - HK\$4,999,999	HK\$12,000
	HK\$1,500,000 - HK\$2,499,999	HK\$7,000

2. Customers who fund in the designated new funds amount specified below within 30 calendar days upon account opening can enjoy additional cash rebate specified below.

Banking Service	Designated New Funds amount (HK\$ or equivalent)	Additional Cash Rebate (HK\$)
Citigold Private Client	HK\$8,000,000 or above	HK\$2,000
Citigold	HK\$1,500,000 or above	HK\$500

3. New Funds exclude transfer of funds within accounts maintained with the Bank.
4. Transfer-in Mutual Funds/ Bonds/ Securities (Hong Kong, US or A shares via Hong Kong Shanghai Connect) will be counted as New Funds. Only Mutual Funds/ Bond offered by Citibank (Hong Kong) Limited, Citibank, N.A., organized under the laws of U.S.A. with limited liability, Citigroup Inc. will be accepted. The transfer-in process may take at least 2 to 3 months.

B. Investment Balance Offer

1. To be eligible for the Investment Balance Offer, a new Citigold Private Client/ Citigold customer is required to fulfill the following requirements:
 - i. Fulfill the requirements stated in respective banking account’s New Funds Offer and sign the Welcome Offer Gift Acknowledgement & Hold Fund Form; and
 - ii. Conduct Designated Investment Products Transactions during the Fund In Period to achieve any one of the Net Incremental Subscription Balance tiers stated under Section (B) Clause 2. **“Net Incremental Subscription Balance”** is the lower amount of (i) and (ii):
 - (i) **“Net Incremental Investment Amount”**: Sum amount of Designated investment(s) eligible subscription, purchase, and transfer-in amount minus the sum amount of Designated investment (s) eligible sold, transferred-out, expired/matured, and redeemed within the Fund In Period, based on the Bank’s record
 - (ii) **“Cumulative Investment Subscription Amount”**: Sum amount of Designated investment(s) eligible subscription and purchase within the Fund In Period, based on the Bank’s record.

Important
<ul style="list-style-type: none"> • Designated Investment(s) include Mutual Funds (distributed by the Bank), Bonds, Certificate of Deposits and Structured Products. Premium Account is not included. • In relation to eligible subscription/purchase/sell/maturity/exercise/redemption/transfer-in/transfer-out of Designated Investment(s) (collectively “Designated Investment(s) Transactions”): <ul style="list-style-type: none"> ○ For eligible subscription/ purchase: Except for Certificate of Deposits, only subscriptions and/or purchase for the Designated Investment(s) with <u>at least 1% subscription fees</u> will be regarded as eligible subscriptions and/or purchase under this Promotion. ○ Designated Investment(s) Transactions placed within the Fund In Period and successfully settled within the Fund In Period or Lock-in-Period shall be regarded as Designated Investment(s) Transactions conducted within the Fund In Period. ○ The Net Incremental Investment Amount and Cumulative Investment Subscription Amount are calculated based on <u>Settlement Value and in HK Dollar</u>. ○ If the settlement currency of the Designated Investment(s) Transactions is not in HK Dollar, the Net Incremental Investment amount and Cumulative Investment Subscription amount will be converted into HK Dollar based on the Bank’s exchange rate on the settlement date of the Designated Investment(s) Transactions. The above calculation is determined by the Bank at its sole discretion. • 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.

Throughout Lock-in Period:

- i. Maintain the banking tier as of the last day of the Fund-in Period; and
- ii. Maintain the Net Incremental Subscription Balance

Fund In Period	Lock-in Period (both dates inclusive)
On or before July 31, 2025	August 1, 2025 – February 28, 2026

2. The required Net Incremental Subscription Balance Requirements and corresponding amount of cash rebate of Investment Offer (“Cash Rebate of Investment Offer”) for the respective banking service are listed below:

Banking Service	Net Incremental Subscription Balance (HK\$ or equivalent)	Cash Rebate (HK\$)
Citigold Private Client	\$10,000,000 or above	\$100,000
	\$8,000,000 – \$9,999,999	\$70,000
	\$5,000,000 – \$7,999,999	\$40,000
	\$2,000,000 – \$4,999,99	\$12,000
Citigold	\$10,000,000 or above	\$90,000
	\$8,000,000 – \$9,999,999	\$65,000
	\$5,000,000 – \$7,999,999	\$35,000
	\$2,000,000 – \$4,999,999	\$12,000
	\$1,000,000 – \$1,999,999	\$5,000
	\$500,000 – \$999,999	\$3,000

3. Customer who has an approved and valid Citi credit card as the primary card holder as of the prior month of account opening (“an existing credit card customers”) and satisfies all the requirements under Section (B) Clause 1, will enjoy an extra cash rebate.

Banking Service	Card Type	Cash Rebate (HK\$)
Citigold Private Client	Citi ULTIMA credit cards	HK\$10,000
	All Citi credit cards	HK\$5,000
Citigold	All Citi credit cards	HK\$2,000

C. Professional Investor sign-up offer

1. To be eligible for the Professional Investor ("PI") sign-up offer, a new Citigold Private Client/Citigold customer is required to fulfill the following requirements:
- Fulfill the requirements stated in respective banking account’s New Funds Offer and sign the Welcome Offer Gift Acknowledgement & Hold Fund Form; and
 - Sign up as a PI by completing the PI Declaration Form with the Bank; and maintain the PI status till the fulfillment date:

Banking Service	Hold Designated Investment Product Balance Period	Cash rebate for customer who <u>maintain</u> any Designated Investment Product balance during Hold Designated Investment Product Balance Period (HK\$)	Cash rebate for customer who <u>does not maintain</u> any Designated Investment Product balance during Hold Designated Investment Product Balance Period (HK\$)
Citigold Private Client / Citigold	August 1, 2025 – February 28, 2026	HK\$2,000	HK\$500

2. A customer's PI status is subject to the Bank’s validation on the eligibility of the customer's portfolio.

D. Engagement Offer

3. To be entitled to the Engagement Offer, a new customer is required to open a Citigold Private Client or Citigold account during the Promotion Period and fulfill the following requirements:
 - i. Fulfill the requirements stated in respective banking account's New Funds Offer and sign the Welcome Offer Gift Acknowledgement & Hold Fund Form; and
 - ii. Complete the below action items and maintain the status till the fulfillment period
 1. Login to Citi Mobile® App at least once; and
 2. Enable Push notification; and
 3. Complete Investment Risk Profile Questionnaire; and
 4. Activate debit card

Banking Service	Hold Designated Investment Product Balance Period	Cash rebate for customer who <u>maintain</u> any Designated Investment Product balance during Hold Designated Investment Product Balance Period (HK\$)	Cash rebate for customer who <u>does not maintain</u> any Designated Investment Product balance during Hold Designated Investment Product Balance Period (HK\$)
Citigold Private Client	August 1, 2025 – February 28, 2026	HK\$2,000	HK\$500
Citigold		HK\$1,000	HK\$200

2. The completion of the above items and all the relevant requirements is subject to the Bank's validation, and the Bank's decision is final and conclusive.

E. Mortgage Offer

1. To be entitled to relevant offers, new client must
 - i. Fulfill all the requirements stated in respective banking account's New Funds Offer and sign the fund maintenance agreement; and
 - ii. Successfully draw down a mortgage loan from the Bank during the date specified below and maintain the mortgage loan during the entire promotion and fulfillment period.

Banking Service	Cash rebate (HK\$)	Completion of actions in the above clause
Citigold Private Client	HK\$8,000	On or before December 31, 2025
Citigold	HK\$5,000	

2. Unless otherwise specified, the exchange rate of foreign currency will be calculated according to the Bank's system record.

Citigold Private Client and Citigold Member-Get-Member Program Terms and Conditions

1. The Promotion Period is valid **from April 1, 2025 – April 30, 2025**, inclusive of both dates ("Promotion Period").
2. The Banking Account Client Referral Offer (the "Referral Offer") is not applicable for U.S. persons and/or customers with CitiBusiness® Accounts.
3. The Referral Offer is not applicable to Referrers and new customers ("Referees") if the Referrer or Referee is a resident individual of the European Union, European Economic Area (EEA) or any other jurisdictions where referral activity is restricted, at the date of account opening and the Fulfillment Date. Please consult a bank representative for details.
4. The Referral Offer is not eligible for Citibank employees on Variable Incentive Compensation Plan.
5. The Referral Offer is not applicable if the referee is a staff of Citibank (Hong Kong) Limited and / or Citibank, N. A. (Citibank, N.A., organized under the laws of U.S.A. with limited liability) during the fulfillment period.
6. The Referrer must be one of the following clients at the time the Referee opens a banking account with the Bank.
 - i. an existing Citigold Private Client/ Citigold/ Citi Priority/ Citi Plus/ Citibanking customer (but excluding Citi NextGen account holders) of Citibank (Hong Kong) Limited ("the Bank") with a local correspondence address in Hong Kong; Or
 - ii. an existing International Personal Banking Client (Citigold Private Client/ Citigold/Citi Priority/ Citibanking) of Citibank (Hong Kong) Limited ("the Bank") with an overseas correspondence address in Mainland China or Taiwan; Or
 - iii. an existing principal cardholder of Citi Credit Card issued by the Bank at the time the Referee applies for a banking account with the Bank.
7. The Referral Offer is not applicable if the Referee clients are:
 - i. clients who had a banking relationship with the Bank during the previous 12 months prior to the account opening month; OR
 - ii. clients who had a Citigold Private Client/Citigold banking relationship with the Bank during the previous 36 months prior to the account opening month.
8. To be eligible for the Referral Offer,
 - i. the Referrer must successfully refer a new customer(s) to open i) a Citigold Private Client or Citigold account with a local correspondence address in Hong Kong, OR ii) an International Personal Banking Client account with an oversea correspondence address in Mainland China or Taiwan during the Promotion Period, and
 - ii. the new Citigold Private Client or Citigold account customer ("The Referee") is required to fund in the designated funds within the Fund In Period and maintain the fund during the Hold Fund Period specified below:

Referral Requirements	The Referee's Average Daily Combined Balance (HK\$ or equivalent) during the Hold Fund Period specified below	Cash Rebate for each successful referral for Referrer (HK\$)
Citigold Private Client	HK\$8,000,000 or above	HK\$18,000
Citigold	HK\$8,000,000 or above	HK\$18,000
	HK\$1,500,000 - HK\$7,999,999	HK\$5,000

9. The Referral Offer will be credited to the Referrer's Citibank HKD account by the Fulfillment Date specified below:

Referee's Account Opening Date	Fund in Period	Hold Fund Period	Fulfillment Date
April 1 – April 30, 2025	On or before May 31, 2025	June 1, 2025 – September 30, 2025	On or before November 30, 2025

10. Referrers cannot refer themselves to become new customers. Referrers and Referees cannot refer each other to become a new customer.
11. The Referee must complete and sign the New Banking Customer Member-Get-Member Referral Application Form on or before the account opening date in order for the Referrer to be eligible for the Referral Offer.
12. Once the Referees have confirmed and signed the New Banking Customer Member-Get-Member Referral Application Form, no changes on the details e.g. Referee's name, Referrer's name and Referrer's bank account number can be made thereafter.
13. Referrer can only enjoy the Referral Offer once per each successful new customer referral.
14. If the relevant account of the Referrer is a joint account, only the primary holder of the account is eligible for the Referrer Reward.
15. The Referrer's entitlement to the Referral Offer will be subject to the Bank's confirmation on the Referee's fulfillment of the corresponding banking services' New Funds Offers requirements.
16. Only customers (including both Referrers and Referees) whose relevant accounts are valid and in good standing during the entire Promotion Period and up to the Redemption Date will be eligible for the Cash Rebate. If the account status changes, the Bank reserves the right to terminate the Referral Offer to the eligible customers, without prior notice. The receiving account of the Referral Offer is at the Bank's sole discretion.
17. At the time of crediting Cash Rebate, Referrer must maintain a valid Citigold Private Client/ Citigold/ Citi Priority/ Citi Plus/ Citibanking / International Personal Banking account or is an existing principal cardholder of Citi Credit Card while Referee must maintain a valid Citigold Private Client/ Citigold/ International Personal Banking account (Citigold Private Client or Citigold). The correspondence address must maintain as Hong Kong, Mainland China or Taiwan for both Referrer and Referee.
18. If more than one Referrer refers the same Referee, the Referrer Reward will be awarded to the first Referrer in accordance to Referee's first referral record.
19. The Referral Offer cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
20. The Bank reserves the right to claim for the refund of the cash rebate should the new account be closed/ downgraded within 12 months from the date of account opening, or the new 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 cash rebate 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.
21. If the new customer closes all of his/ her accounts with the Bank within 6 months from his/ her account opening date of the first banking account, an account closure fee of HK\$500 (or equivalent) will be charged.
22. The Bank reserves the right to amend the Terms and Conditions from time to time without prior notice. Should there be any dispute, the Bank's decision will be final.
23. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong SAR and the customers irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.
24. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

Terms and Conditions for Mortgage Member-Get-Member Referral

1. The Member-get-Member Program is applicable to any mortgage loan application submitted from **Jan 1, 2025 to Dec 31, 2025** (both dates inclusive) and the mortgage loan is successfully drawn down in Citibank. To be eligible for the Cash Reward, the Referee must fill in a referral form and submit to us at loan application.
2. The Referee's applied mortgage loan must be HK\$2,000,000 or above. Any existing loan top-up or staff loan is not eligible for this program. The applied loan amount is subjected to the decision made by Citibank (Hong Kong) Limited.
3. The referrer will enjoy \$2,000 cash rewards for referrals with Referee's applied loan amount of HK\$2,000,000 or above and less than HK\$5,000,000. The referrer will enjoy HK\$5,000 cash rewards for referrals with Referee's applied loan amount of HK\$5,000,000 or above. The maximum cash rewards for each referrer at each case of successful referral is HK\$5,000.
4. If the applicant or referrer has received any cash rebates, the bank has to take into account the cash rebates and the final loan amount may be deducted.
5. The Referrer must be a holder of a Citibank banking account. The referee cannot be the same person as the Referrer. The Referrer must not be a borrower, a mortgagor or a guarantor of the applicable mortgage application.
6. The Cash Reward will be credited to the Citibank banking account held by the Referrer within 3 months of the loan drawdown of the applicable mortgage loan. The Referrer should have a valid Citibank Saving / Checking account at the time when the Cash Reward is credited.
7. This program is not applicable to U.S. persons.
8. This program is not applicable to Referrers and Referees who are a resident individual of the European Union, European Economic Area (EEA) or any other jurisdictions where referral activity is restricted, at the time of referral or fulfilment of the conditions under this program. Please consult a bank representative for details.
9. This program will not be available in conjunction with any other mortgage member-get-member program. The Referee is not entitled to the Cash Reward if the referee's mortgage application has already been referred by other referral program.
10. Self referral is not accepted. Any Citibank staff is eligible for this program but (a) they should not be eligible for any other incentive programs relating to other mortgage referrals, and (b) any sales representatives who may have mortgage incentive shall not be eligible. Staff to staff referral arrangement will not be considered.
11. Citibank reserves the right to vary or cancel this program and/ or amend any of these Terms and Conditions at anytime without prior notice. All matters and disputes will be subject to the final decision of Citibank.
12. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

Terms and Conditions For Step-Up Interest Account (“The Account”) (Effective as of Sep 1, 2020)

1. Interest of the Account is composed of the following 2 components:
 - a) **Base Interest** is calculated with reference to the Daily Account Balance and is accrued on a daily basis.
 - b) **Bonus Interest** is calculated with reference to the current month’s Daily Average Account Balance, subject to the below terms:
 - i) Customers are eligible for the Bonus Interest only if the current month’s Daily Average Account Balance is higher than or equal to the previous month’s Daily Average Account Balance by the **Minimum Growth Amount** (HK\$8,000 as of Feb 1, 2017 which is subject to change from time to time) pre-determined by Citibank (Hong Kong) Limited or Citibank N.A., Hong Kong Branch, as the case may be (“the Bank” or “the bank”).
 - ii) Subject to other terms stated herein, fulfilling the criteria stated in (i) will enable an increment of the Step-Up Counter by “1” and each consecutive increment in the Step-Up Counter will trigger designated Bonus Interest Rate. For more illustrative examples, please refer to the bank’s website - www.citibank.com.hk. Interest rates are subject to changes from time to time due to changes in the market or at the bank’s sole decision. For the latest rate, please refer to the notices at the bank’s branches or the bank’s website - www.citibank.com.hk.
 - iii) The cap of the Step-Up Counter is 11 whereas for the maximum Bonus Interest Rate, please refer to the notices at the bank’s branches or the bank’s website - www.citibank.com.hk.
 - iv) The Step-Up Counter will be reset to zero on the last day of every 18 months after account opening.
 - v) The Bonus Interest Rate applies to a maximum Account Balance of HK\$1,000,000 only.
 - vi) If a customer fails to step-up the current month’s Daily Average Account Balance with the Minimum Growth Amount, the Step-Up Counter and hence the Bonus Interest Rate will be reset accordingly.

A safety net rule is set at Step-Up Counter 6 and 11. If a customer fails to fulfill the step-up qualification beyond the safety net Step-Up Counter, the Step-Up Counter and Bonus Interest Rate will be reset back to the previous safety net Step-Up Counter, which is 6 or 11. For precise rate of each Step-Up Counter, please refer to the notices at the bank’s branches or the bank’s website - www.citibank.com.hk.
 - vii) Bonus Interest will be credited to the Account on the last business day of the month. Bonus Interest will be credited to the Account on the first business day of the subsequent month.
2. The current month’s Daily Average Account Balance is calculated by dividing the sum of the Daily Account Balance by the number of calendar days of the current month.
3. For Citibanking Customers whose “Average Daily Combined Balance” falls below the minimum balance requirement, a monthly service fee will be charged (for details of the fee and the minimum balance requirement, please refer to the latest service fee guide which is available at the bank’s branches or the bank’s website – www.citibank.com.hk). Customers using the Account for payroll are eligible for preferential minimum balance waiver until further notice. Customers must continuously use the Account for payroll or the Bank reserves the right to convert the Account to a HKD Savings/ Checking Account, and terminate the above offers anytime without prior notice.
4. All the rates, terms and conditions of the Account including but not limited to Interest rates (Base Interest Rate & Bonus Interest Rate), Minimum Growth Amount, Cap of Step-Up Counter, Bonus Interest Rate cap, Amount eligible for Bonus Interest Rate, Counter Reset mechanics, Minimum Balance Waiver and other features of the Account are subject to periodic reviews and may be changed at the Bank’s sole discretion. The Bank reserves the final right to determine whether to award the Bonus Interest to the Account.
5. Should there be any Interest rates (Base Interest Rate & Bonus Interest Rate) changes, the Bank shall notify customers through notices posted at branch premises and on the Bank’s website (www.citibank.com.hk). Customer should pay attention to the notices available from the aforementioned sources.
6. The terms and conditions of the Step-Up Interest Account shall be in addition and supplementary to and not in substitution or in derogation of the Terms and Conditions for Accounts and Services and all other terms and conditions applicable to customers from time to time. In case of any inconsistency between the terms and conditions of the Step-Up Interest Account and the Terms and Conditions for Accounts and Services, the terms and conditions herein contained shall prevail. The Bank reserves the right to amend the terms and conditions without prior notice. All matters or disputes will be subject to the final decision of the Bank. If there is any inconsistency between the English version and the Chinese version, the English version shall prevail. Important Disclosure: Products might only be applicable to limited jurisdictions.

Terms and Conditions of Customer Financial Needs Analysis Offer

1. This offer is valid during the period from April 1 – June 30, 2025 (both dates inclusive) (the “Promotion Period”).
2. All Citigold Private Client®, Citigold®, Citi Plus, Citi Priority, Citibanking or Citi Credit Card customers who have successfully completed a Financial Needs Analysis (“FNA”) during the Promotion Period are eligible to this offer (collectively, the “Eligible Clients”).
3. Eligible Clients who have completed the FNA either at branches or via "Citi Live Chat" platform can enjoy cash rebate as shown in the below table (the “Reward”):

Customer Account Type	Reward
Citigold Private Client®	HK\$400 cash rebate
Citigold®	HK\$200 cash rebate
Citi Plus, Citi Priority and Citibanking	HK\$100 cash rebate
Citi Credit Card	HK\$100 credit card spending

4. Each Eligible Client is entitled to enjoy the Reward once only during the Promotion Period. For joint accounts, only one Reward will be given to the primary account holder.
5. This offer is not applicable to U.S. persons.
6. This offer is not available to individuals who are resident 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, Sri Lanka, or any other jurisdictions which are adopting General Data Protection Regulation or equivalent legislation. This offer is not intended to be a recommendation or an offer or solicitation for the purchase or sale of any insurance products to such individuals.
7. An Eligible Client shall not be entitled to the Reward unless he/she has valid accounts with Citibank, N.A., Hong Kong Branch (Citibank, N.A. is organized under the laws of U.S.A. with limited liability) and/or Citibank (Hong Kong) Limited (the “Bank”) which are in good standing during the entire Promotion Period and at the time when the Reward is credited to the client’s account in accordance with these terms and conditions. If the account status changes at any time during the Promotion Period or before the Reward is credited to the client’s account as aforesaid, the Bank reserves the right to terminate this offer to the relevant client without prior notice.
8. Eligible Clients are required to maintain the Customer Account Type as specified in below table. The Reward will be credited to each Eligible Client’s valid HKD deposit account within 3 months after the end of the Promotion Period.

FNA Completion Date	Customer Account Type to be maintained until	Cash Rebate will be credited
April 1, 2025 to June 30, 2025	June 30, 2025	On or before September 31, 2025

9. This offer cannot be used in conjunction with other FNA related offers, nor be transferred or exchanged for other offers.
10. This offer is not tied to the purchase of any of the Bank’s product and/or service and does not influence or seek to influence the selection by any clients of any of the Bank’s product or service. This offer does not constitute, and should not be construed as, an offer, recommendation or solicitation for any of the Bank’s product and/or service.
11. All matters and disputes will be subject to the final decision of the Bank. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
12. This promotion material is for distribution in Hong Kong only.
These terms and conditions shall be governed by and construed in accordance with Hong Kong law.

Citibank (Hong Kong) Limited - Important Notes from the insurance agent

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for AIA International Limited (incorporated in Bermuda with limited liability) (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and any related obligations are those of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or 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 their affiliates or subsidiaries.
4. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme (the "Scheme")) arising between you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for the Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However, any dispute over the contractual terms of insurance products should be resolved directly between you and the Insurance Company.
5. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
6. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
7. Customers are reminded to carefully review the relevant product materials provided to you.
8. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.

Terms and Conditions of Other Rewards

Please refer to specific terms and conditions of below rewards:

Rewards	For details, please visit the below page
Time Deposit Offer for New-to-bank clients	https://www.citibank.com.hk/english/personal-banking/interest-and-foreign-exchange-rates/
HK & US Stock 3-month Brokerage Buy Fee Waiver	citibank.com.hk/stocktrading
Brokerage discount	citibank.com.hk/stocktrading
Mobile and Online Foreign Exchange 0% Spread Offer	citibank.com.hk/fxtrade

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.

Important Disclaimer for Foreign Currency Exchange / Trading

This material is for information only and does not constitute any offer or solicitation to buy or sell. The risk of loss in foreign exchange trading can be substantial. Foreign currency trading is subject to rate fluctuations which may provide both opportunities and risks. Foreign exchange trading involves risk, including the possible loss of the principal amount invested. RMB exchange, like any other currency, is subject to exchange rate fluctuations. The exchange rate of RMB can go up and down. The applicable rate of RMB exchange is the offshore ("CNH") rates. Placing contingent orders, such as "stop loss" or "stop limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. Investors may experience a loss when they convert foreign currency back to their home currency. Foreign currency trading involves risk, including the possible loss of the principal amount invested. Investors should therefore carefully consider whether such trading is suitable in the light of their own financial position, investment objectives and risk profile. Exchange Controls imposed by the relevant authorities may also adversely affect the applicable exchange rate.

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The above illustrative example is hypothetical provided for illustrative purpose only. The scenarios are not based on the past performance of foreign currency. The Bank is not making any prediction of future movements in foreign currency by virtue of providing the illustrative example. It does not represent all possible outcomes or describe all possible factors that may affect the payout of a transaction in Foreign Exchange Order Watching.

Important Disclaimer for Stock Trading

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. This material is for information purposes only and is not intended to constitute any offer or solicitation or advice to buy or sell any security. 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. Share prices may go down as well as up. 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.

Important Disclaimer

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. This material is for information only and is not intended to constitute any offer or solicitation to buy or sell. Investments should not be treated as a substitute for time deposits. Investors should refer to the relevant investment products offering documents for detailed information prior to subscription. Investments are not bank deposits and involve risks, including the possible loss of the principal amount invested. Investors investing in investment products denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Unit prices may go down as well as up. Past performance is not indicative of future performance. Unless specified, these investments are not obligations of, guaranteed or insured by Citibank (Hong Kong) Limited, Citibank N.A., Citigroup Inc. or any of its affiliates or subsidiaries, or by any local government or insurance agency. Investment products are not eligible for U.S. persons and might only be applicable to limited jurisdiction. Potential investors should consider if an investment is suitable for them in the light of their own financial position, investment objectives and risk profile.

Foreign currency trading is subject to rate fluctuations which may provide both opportunities and risks. Investors may experience a loss when they convert foreign currency back to their home currency. Investors should therefore carefully consider whether such trading is suitable for them in light of their own financial position, investment objectives and risk profile. Exchange Controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. Citibank or any of its associates will benefit from the origination and distribution of the in-house product.

Citibank, N.A., organized under the laws of U.S.A. with limited liability

To borrow or not to borrow? Borrow only if you can repay!

Citigold® Private Client Citigold®

Citigold Private Clients & Citigold 迎新獎賞之條款及細則

一般條款及細則

1. 除另有訂明外，推廣期由 **2025 年 4 月 1 日至 2025 年 4 月 30 日**，包括首尾兩日（「推廣期」）。
2. 所有迎新獎賞並不適用於美國人士，存款利息除外。
3. 此戶口及服務申請表所提及的推廣及/或產品及/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。此戶口及服務申請表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。
4. 所有迎新獎賞並不適用於 CitiBusiness® 企業戶口。
5. 所有迎新獎賞並不適用於花旗銀行之非固定薪酬員工。
6. 所有迎新獎賞不適用於以下客戶：
 - i. 現有花旗銀行（香港）有限公司及/或花旗銀行（「本行」）之銀行服務客戶；或
 - ii. 於開戶月份起前十二個月內曾經持有本行銀行服務之客戶；或
 - iii. 於開戶月份起前三十六個月內曾經持有本行 Citigold Private Client 或 Citigold 銀行服務之客戶。
7. 除特別註明外，所有迎新獎賞未必適用於海外客戶（以海外通訊住址登記開戶）。根據本行之相關政策，本行保留一切權利決定該客戶獲享以上列明之獎賞的資格。相關政策會不時更改而本行事前毋須作出任何通知。
8. 所有「首 3 個月買入港股及美股免佣」優惠、「現有信用卡客戶優惠」、不設最低經紀佣金優惠及信用卡迎新禮遇並不適用於花旗銀行之員工。
9. 每位客戶於推廣期內只可享獎賞一次。若賬戶為聯名戶口，只有主要賬戶持有人可獲贈獎賞一份。
10. 現金回贈將存入合資格客戶之港幣銀行戶口，客戶之戶口狀況必須於優惠存入時仍然有效及正常，否則有關優惠將被取消。
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之保險產品。
* 有儲蓄成份的保險保費總結餘為已繳總保費扣除未償付的保單貸款。
12. 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 轉為 Citigold 服務。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 Citiplus 或 Citibanking 服務。如連續 3 個月「每日平均總結餘」低於 HK\$1,500,000，本地客戶須繳付 HK\$300 之服務月費，而國際個人銀行服務客戶則須繳付 HK\$500 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。
13. 客戶如於開戶日起計 12 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，本行有權追討相等之獎賞金額，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。
14. 如於開戶日起計 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。
15. 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。如對本推廣活動有任何爭議，本行保留一切最終決定權。
16. 迎新獎賞不可與其他優惠、折扣或優惠券同時使用、不可轉讓他人、不可兌換現金或換取其他優惠。

17. 新客戶在開戶時須同時登記使用電子月結單服務。
18. 除另有訂明外，迎新獎賞之現金回贈將如下表所列日期存入合資格客戶之銀行戶口。

開戶日期	現金回贈將在以下日期存入
2025 年 4 月 1 日至 2025 年 4 月 30 日	2026 年 2 月 28 日或之前

19. 於此推廣條款及細則陳述之指定投資產品（「指定投資產品結存」）包括基金（須為本行所代理之基金）、債券和結構性產品（不包括 Citi 外幣優惠戶口）。除存款證外，於此推廣的定義下，只有認購費不低於 1% 之指定投資產品交易為有效認購/講買。
20. 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。
21. 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。

A. 新資金獎賞

1. 新客戶須於推廣期內開立 Citigold Private Client/ Citigold 戶口並符合以下要求，方可獲贈有關獎賞：

- i. 符合該 Citigold Private Clients & Citigold 迎新獎賞之一般條款及細則之要求及簽署維持款項同意書；及
- ii. 新客戶必須於以下指定之存入資金日期內存入以下所需之新資金（「新資金」）；及
- iii. 於以下指定之維持資金日期內維持新資金。

存入新資金日期	維持新資金日期	現金回贈將在以下日期存入
2025 年 5 月 31 日或之前	2025 年 6 月 1 日至 2025 年 9 月 30 日	2025 年 11 月 30 日或之前

銀行服務	新資金金額 (HK\$或等值)	現金回贈 (HK\$)
Citigold Private Client	HK\$15,000,000 或以上	HK\$60,000
	HK\$8,000,000 – HK\$14,999,999	HK\$40,000
Citigold	HK\$15,000,000 或以上	HK\$60,000
	HK\$8,000,000 – HK\$14,999,999	HK\$40,000
	HK\$5,000,000 – HK\$7,999,999	HK\$20,000
	HK\$2,500,000 – HK\$4,999,999	HK\$12,000
	HK\$1,500,000 – HK\$2,499,999	HK\$7,000

2. 新客戶如於開戶後 30 個曆日內存入以下指定新資金金額，可享以下額外現金回贈

銀行服務	指定新資金金額 (HK\$或等值)	額外現金回贈 (HK\$)
Citigold Private Client	HK\$8,000,000 或以上	HK\$2,000
Citigold	HK\$1,500,000 或以上	HK\$500

3. 新資金不包括任何已存於本行之款項調動。

4. 轉存之基金、債券及股票（港股、美股、「滬港通」下的 A 股）總額可計算為新存款項。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。

B. 投資獎賞

1. 如欲享有投資獎賞，Citigold Private Client / Citigold 新客戶須符合以下要求：

- i. 符合新資金獎賞所規定之要求及簽署維持款項同意書；及
- ii. 於指定存入期內進行指定投資產品交易以達至並項目 B 投資獎賞條款 2 中任何等級之認購結存淨增長。認購結存淨增長為下列 (i) 及 (ii) 之較低者：
 - (i) **投資結存淨增長額**: 指定存入期內指定投資產品之合資格認購、購買或轉入之金額減去指定投資產品之合資格認沽、賣出、轉出、行使、到期及贖回金額之總和，並以本行紀錄為準
 - (ii) **累積投資認購額**: 存入內指定投資產品之合資格認購及購買金額之總和，並以本行紀錄為準。

重要事項
<ul style="list-style-type: none">• 指定投資產品包括基金（須為本行所代理之基金）、債券、存款證及結構性產品（不包括外幣優惠戶口）。• 就合資格認購/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：<ul style="list-style-type: none">○ 合資格認購/購買：除存款證外，於此推廣的定義下，只有認購費不低於 1% 之指定投資產品交易為合資格認購/購買。○ 如指定投資產品之交易指示於存入期內提交，並於存入期或鎖定期內成功執行/結算，則會被視為於存入期內進行之指定投資產品交易。○ 投資結存淨增長額及累積投資認購額會以港幣及以結算價值結算。○ 如指定投資產品交易之結算貨幣並非以港元計算，投資結存淨增長額及累積投資認購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計算。上述計算由本行全權釐定。• 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。

於鎖定期內：

- 維持於存入期結束當日所屬之理財級別；及
- 維持認購結存淨增長。

存入期（包括首尾兩天）	鎖定期（包括首尾兩天）
2025 年 7 月 31 日或之前	2025 年 8 月 1 日至 2026 年 2 月 28 日

2. 「投資獎賞現金獎賞」所需達之認購結存淨增長如下：

銀行服務	認購結存淨增長(HK\$或等值)	現金回贈 (HK\$)
Citigold Private Client	\$10,000,000 或以上	\$100,000
	\$8,000,000 – \$9,999,999	\$70,000
	\$5,000,000 – \$7,999,999	\$40,000
	\$2,000,000 – \$4,999,99	\$12,000
Citigold	\$10,000,000 或以上	\$90,000
	\$8,000,000 – \$9,999,999	\$65,000
	\$5,000,000 – \$7,999,999	\$35,000
	\$2,000,000 – \$4,999,999	\$12,000
	\$1,000,000 – \$1,999,999	\$5,000
	\$500,000 – \$999,999	\$3,000

3. 如客戶於開戶月份前一個月以主要持卡人身份持有有效的 Citi 信用卡 (「現有信用卡客戶」) · 並符合項目 B 投資獎賞條款 1 之所有要求 · 可享額外現金獎賞。

銀行服務	信用卡類別	現金回贈(HK\$)
Citigold Private Client	Citi ULTIMA 信用卡	HK\$10,000
	所有 Citi 信用卡	HK\$5,000
Citigold	所有 Citi 信用卡	HK\$2,000

C. 晉身「專業投資者」獎賞

1. 如欲享有晉身「專業投資者」獎賞 · Citigold Private Client/ Citigold 新客戶須符合以下要求：

- i. 符合新資金獎賞所規定之要求及簽署迎新禮遇及維持款項同意書；及
- ii. 須完成簽署「專業投資者」聲明書並成功成為「專業投資者」；及維持「專業投資者」之身份直至現金回贈期

銀行服務	維持指定投資產品結存期	客戶於維持指定投資產品結存期內持有指定投資產品結存可享之現金回贈 (HK\$)	客戶於維持指定投資產品結存期內沒持有指定投資產品結存可享之現金回贈(HK\$)
Citigold Private Client / Citigold	2025 年 8 月 1 日至 2026 年 2 月 28 日	HK\$2,000	HK\$500

2. 「專業投資者」之身份須由本行核對客戶之資格方能成效。

D. 互動獎賞

1. 新客戶須於推廣期內開立 Citigold Private Client/ Citigold 戶口並符合以下要求，方可獲贈有關獎賞：

- i. 符合新資金獎賞所規定之要求及簽署迎新禮遇及維持款項同意書；及
- ii. 完成下列事件並維持完成狀況至現金回贈期內：
 1. 登入 Citi Mobile® App 至少一次；及
 2. 開啟推送通知；及
 3. 完成風險評估報告；及
 4. 啟用扣帳卡

銀行服務	維持指定投資產品結存期	客戶於維持指定投資產品結存期內持有指定投資產品結存可享之現金回贈 (HK\$)	客戶於維持指定投資產品結存期內沒持有指定投資產品結存可享之現金回贈(HK\$)
Citigold Private Client	2025 年 8 月 1 日至	HK\$2,000	HK\$500
Citigold	2026 年 2 月 28 日	HK\$1,000	HK\$200

2. 以上事件的完成記錄及相關條款需經由本行核對，並以本行的最終決定為準。

E. 樓宇按揭獎賞

1. 新客戶須於推廣期內開立 Citigold Private Client/ Citigold 戶口並符合以下要求，方可獲贈有關獎賞：

- i. 符合所有新資金獎賞所規定之要求及簽署迎新禮遇及維持款項同意書；及
- ii. 於以下指定日子內成功於花旗銀行申請並提取樓宇按揭貸款並於整個推廣期及現金回贈期內維持樓宇按揭貸款

銀行服務	現金回贈(HK\$)	於以下日期完成以上指定要求
Citigold Private Client	HK\$8,000	2025 年 12 月 31 日或之前
Citigold	HK\$5,000	

2. 除另有訂明外，外幣兌換率將根據本行系統記錄計算。

Citigold Private Client 及 Citigold 銀行戶口客戶推薦計劃

1. 推廣期由 **2025 年 4 月 1 日至 2025 年 4 月 30 日**，包括首尾兩日（「推廣期」）。
2. 此**客戶推薦獎賞**（「獎賞」）並不適用於美國人士及 CitiBusiness® 企業戶口。
3. 如推薦人或受薦人於推薦或獲取獎賞時為歐盟、歐洲經濟區居民或推薦活動受限制的其他司法管轄區之個人客戶，所有客戶推薦獎賞均不適用於推薦人及受薦人。詳情請與本行職員查詢。
4. 此**客戶推薦獎賞**不適用於花旗銀行之非固定薪酬員工。
5. 此**客戶推薦獎賞**不適用於在現金回贈期內受薦人為花旗銀行（香港）有限公司及 / 或花旗銀行之員工。
6. 於受薦人（新客戶）申請開立戶口時，推薦人（「推薦人」）必須為其中一類客戶：
 - a. 為現有花旗銀行（香港）有限公司及 / 或花旗銀行（「本行」）之 Citigold Private Client / Citigold / Citi Priority / Citi Plus / Citibanking 服務客戶（Citi NextGen 客戶並不包括在內）及以香港為通訊住址登記開戶；或
 - b. 為現有花旗銀行（香港）有限公司及 / 或花旗銀行（「本行」）之 Citigold Private Client / Citigold / Citi Priority / Citibanking 國際個人銀行客戶及以中國內地或台灣為通訊住址登記開戶；或
 - c. 為現有花旗銀行所發行之 Citi 信用卡之基本卡持卡人。
7. 銀行戶口客戶推薦計劃不適用於以下受薦人：
 - a. 於開戶月份起前十二個月內曾經持有本行銀行服務之客戶；或
 - b. 於開戶月份起前三十六個月內曾經持有本行 Citigold Private Client 或 Citigold 銀行服務之客戶。
8. 推薦人於推廣期內成功推薦客戶開立本行之
 - a. Citigold Private Client / Citigold 戶口及以香港/中國內地/台灣為通訊住址登記開戶；及
 - b. 被推薦之新 Citigold Private Client 客戶或 Citigold 客戶必須於指定存入資金日期內存入以下指定資金及於維持資金期內持有相應之資金：

推薦要求	受薦人於維持資金期內之「每月平均總結餘」	推薦人每次成功推薦可享之現金回贈 (HK\$)
Citigold Private Client	HK\$8,000,000 或以上	HK\$18,000
Citigold	HK\$8,000,000 或以上	HK\$18,000
	HK\$1,500,000 - HK\$7,999,999	HK\$5,000

9. 推薦獎賞將於以下日子存入合資格推薦人於本行之港幣戶口：

受薦人開戶之日期	存入新資金日期	維持資金期內之「每月平均總結餘」	現金回贈將在以下日期存入
2025 年 4 月 1 日至 2025 年 4 月 30 日	2025 年 5 月 31 日或之前	2025 年 6 月 1 日至 2025 年 9 月 30 日	2025 年 11 月 30 日或 之前

10. 推薦人不可推薦自己成為新客戶。推薦人與受薦人不可互相推薦成為新客戶。
11. 受薦人需在開戶日期前或開戶當日完成及簽妥新銀行客戶推薦計劃申請表格，推薦人才獲資格享有推薦獎賞。
12. 當受薦人確認及簽妥新銀行客戶推薦計劃申請表格，所有詳情如推薦人名稱、受薦人名稱及推薦人銀行戶口號碼等均不能更改。
13. 推薦人每成功推薦一位新客戶只可享推薦獎賞一次。

14. 若推薦人賬戶為聯名戶口，只有主要賬戶持有人可獲贈獎賞一份。
15. 推薦人須獲本行確認其受薦人符合指定銀行服務新資金獎賞之要求後，方可獲推薦獎賞。
16. 客戶（包括推薦人及受薦人）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，方可獲贈推薦獎賞。本行將會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。本行對於存入推薦獎賞之賬戶有最終決定權。
17. 於存入現金回贈時，推薦人須持有有效之 Citigold Private Client、Citigold、Citi Priority、Citi Plus、Citibanking、國際個人銀行戶口或為 Citi 信用卡之基本卡持卡人而受薦人則須持有有效之 Citigold Private Client 或 Citigold 或國際個人銀行戶口 (Citigold Private Client 或 Citigold)。推薦人及受薦人之通訊住址須仍然為香港、中國內地或台灣。
18. 如多於一位推薦人推薦同一位受薦人，推薦獎賞將贈予該受薦人首項推薦紀錄之推薦人。
19. 推薦獎賞不可與其他優惠、折扣或優惠券同時使用、不可轉讓他人、不可兌換現金或換取其他優惠。
20. 客戶如於開戶日起計十二個月內取消戶口、轉換為其他戶口或未能於開戶日起計六個月內保持「每日平均總結餘」之最低要求，本行有權追討相等之獎賞金額，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。
21. 新客戶如於開戶日起計六個月內取消戶口，會被收取 HK\$500 或等值之戶口取消手續費。
22. 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。如對本推廣活動有任何爭議，本行保留一切最終決定權。
23. 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。
24. 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。

樓宇按揭客戶推薦計劃條款及細則

1. 此樓宇按揭客戶推薦計劃適用於由2025年1月1日起至2025年12月31日(包括首尾兩日)之樓宇按揭申請並於其後成功提取按揭貸款，方可獲享現金獎賞。受薦人須於申請貸款時填妥及遞交此表格，方合資格獲享此獎賞。
2. 受薦人之申請按揭貸款必須為港幣2佰萬元或以上。此獎賞不適用於現有客戶的加按貸款申請及員工住宅貸款。申請按揭貸款額以花旗銀行(香港)有限公司批核為準。
3. 受薦人申請貸款金額港幣2佰萬元或以上或港幣5佰萬元以下，推薦人可享港幣HK\$2,000現金獎賞。受薦人申請貸款金額5佰萬或以上，推薦人可享港幣HK\$5,000現金獎賞。推薦人於每項成功推薦中最多可獲HK\$5,000現金獎賞。
4. 如申請人或介紹人獲享現金回贈或優惠，經銀行計算後，最終貸款額或會有所扣減。
5. 推薦人必須持有花旗銀行戶口；推薦人及受薦人不能為同一個人。推薦人須為非申請按揭之借款人或業主或擔保人。
6. 推薦人之現金券將於受薦人提取貸款後3個月內直接存入合資格推薦人於本行所持有及有效的指定港幣儲蓄或支票戶口。
7. 此獎賞計劃並不適用於美國人士。
8. 此計劃不適用於推薦人或受薦人為歐盟、歐洲經濟區居民或推薦活動受限制的其他司法管轄區之個人客戶，或不符合此計劃中的條件。詳情請與本行職員查詢。
9. 此推薦計劃不可與其他樓宇按揭客戶推薦計劃同時使用。受薦人如經其他推薦計劃而遞交按揭申請將不獲此計劃之獎賞。
10. 此獎賞不接受自我推薦。本行職員可為推薦人並獲享獎賞但不適用於已持有其他獎賞計劃或獎金之職員。本行職員之間的推薦安排將不會獲享現金獎賞。
11. 公司有權隨時修改或取消此計劃優惠及/或更改此條款及細則而毋須事先通知。如有任何爭議，公司保留最終之決定權。
12. 如中英文版本之條款有所差異，一概以英文為準。

「月月增息」支票儲蓄戶口(「戶口」)之條款及細則：(由 2020 年 9 月 1 日起生效)

1. 戶口之利息可分為以下兩部分：
 - a. **基本利率**將按戶口之每日結餘計算：
 - b. **額外利率**將按該月之每日平均戶口結餘計算，並受下列條款所約束：
 - i. 如欲獲得額外利率，客戶該月之每日平均戶口結餘須較上月增長達花旗銀行(香港)有限公司或花旗銀行香港分行(視情況而定，為「銀行」或「本行」)預設之**最低增長要求**(2017年2月1日之最低增長要求為港幣 8,000 元，而該金額可隨時更改)。
 - ii. 於符合本文件所述之其他條款下，若該戶口達到(i)所述之要求，該戶口之遞增級別將遞增「1」級。每連續增長之遞增級別將獲指定額外年利率，詳情請參考本行網頁www.citibank.com.hk上之示範例子。年利率將不時、或因應市場波動、或跟據本行決定而作出更改。有關最新年利率，請留意本行於分行及本行網頁(www.citibank.com.hk)張貼之公告。
 - iii. 遞增級別上限為 11，而最高之額外年利率，請留意本行於分行及本行網頁上(www.citibank.com.hk)張貼之公告。
 - iv. 遞增級別將於戶口開戶後每18個月的最後一天重新設定為「0」。
 - v. 額外利率只適用於不多於港幣1,000,000元之戶口結餘。
 - vi. 如客戶於該月沒有按最低增長要求增長該戶口之每日平均戶口結餘，遞增級別以及額外利率將重新設定。「安全網」規則將分別設定於遞增級別6及11。如客戶之現有遞增級別在「安全網」後，未能按要求增長該戶口之每日平均戶口結餘，其遞增級別將重設於「安全網」遞增級別及其對應之額外年利率，即為級別6或11。有關對應不同遞增級別之年利率，請留意本行於分行及本行網頁上(www.citibank.com.hk)張貼之公告。
 - vii. 額外利率將於當月最後一個工作天存入戶口。
2. 該月之每日平均戶口結餘以每日之戶口結餘的總數除以該月之曆日數目計算。
3. Citibanking客戶必須保持「每日平均總結餘」達最低存款要求，否則須繳付每月服務月費(有關服務費及最低存款要求之詳情，請參考於本行分行或本行網頁www.citibank.com.hk上最新之服務手續費小冊子)。不設最低存款要求及豁免服務月費之優惠只適用於以「月月增息」支票儲蓄戶口作出櫃服務之客戶。客戶須連續使用該戶口出櫃方可享上述優惠，否則本行有權將該戶口轉換為一般儲蓄/支票戶口並終止上述所有優惠而不另行通知。
4. 所有利率、本戶口之條款及細則(包括但並不限於基本利率及額外利率)、最低增長要求、遞增級別上限、可享有額外利率之結餘上限、重設遞增級別之機制、不設最低存款要求及豁免服務月費之優惠及其他戶口詳情，本行將不時檢討並擁有絕對酌情權更改本戶口以上之細則。本行保留給予戶口額外利息之最終決定權。
5. 如有任何利率(基本利率及額外利率)之變更，本行將於分行及本行之網頁上(www.citibank.com.hk)張貼告示。客戶須留意於以上途徑之有關告示。
6. 「月月增息」支票儲蓄戶口之條款及細則屬戶口及服務的條款及細則之附加及補充，不能代替或毀損其他戶口及服務的條款及細則。如「月月增息」支票儲蓄戶口之條款及細則與戶口及服務的條款及細則有任何分歧，概以此條款及細則為準；銀行有權隨時更改此等條款及細則而不作另行通知；如有任何爭議，銀行保留最終決定權。如本文的中、英文本有任何差異，將以英文本為準。重要資料披露：產品可能只限在某些司法管轄區提供。

「財務需要分析」客戶獎賞之條款及細則：

1. 此推廣日期為 2025 年 4 月 1 日至 6 月 30 日（包括首尾兩日）（「推廣期」）。
2. 此推廣適用於在推廣期內完成財務需要分析的所有 Citigold Private Client®、Citigold®、Citi Plus、Citi Priority、Citibanking 或 Citi 信用卡客戶（統稱「合資格客戶」）。
3. 合資格客戶透過於分行或「Citi Live Chat」平台完成財務需要分析，可享有如下表所列之現金回贈（「獎賞」）。

客戶戶口類別	獎賞
Citigold Private Client®	HK\$400現金回贈
Citigold®	HK\$200現金回贈
Citi Plus、Citi Priority及Citibanking	HK\$100現金回贈
Citi 信用卡	HK\$100信用卡回贈

4. 每位合資格客戶於推廣期內只能享獲獎賞一次。若賬戶為聯名戶口，只有該聯名戶口之主要賬戶持有人有資格享獲獎賞一次。
5. 此獎賞並不適用於美國人士。
6. 此推廣不適用於居住在歐盟、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、新西蘭、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同等法規之司法管轄權的個人客戶。此推廣並不旨在對客戶構成任何買賣保險產品或服務的建議、銷售或招攬。
7. 合資格客戶於花旗銀行（香港）有限公司及 / 或花旗銀行（「本行」）賬戶必須在推廣期內及獎賞按照本條款及細則存入其戶口時有效及保持良好賬戶記錄，方有資格享有獎賞。如在推廣期內的任何時間或獎賞如以上所述存入客戶的戶口前，客戶之賬戶狀況有任何改變，本行保留取消相關客戶參與此推廣之權利而事前毋須作出任何通知。
8. 完成財務需要分析後，獎賞將於推廣期完結後 3 個月內存入合資格客戶之港幣存款戶口。合資格客戶需維持客戶戶口類別以享受有關獎賞，說明如下：

財務需要分析完成日期	維持客戶戶口類別至以下日期	現金回贈將在以下日期存入
2025 年 4 月 1 日至 6 月 30 日	2025 年 6 月 30 日	2025 年 9 月 30 日或之前

9. 此推廣不可與其他財務需要分析有關的優惠同時使用，亦不可轉讓他人或換取其他優惠。
10. 此推廣並不旨在影響客戶購買任何花旗銀行產品或服務之決定。
11. 如有任何爭議，本行保留最終決定權。本行保留修改此條款及細則之權利，而毋須事前通知。如本條款及細則之中英文版本有任何差異，一概以英文版本為準。
12. 本文件只限在香港派發。
13. 此條款及細則應按照香港法律進行解釋並受其管轄。

花旗銀行（香港）有限公司 – 為保險代理之重要注意事項

1. 花旗銀行（香港）有限公司已於保險業監管局登記為持牌保險代理機構，並獲友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）（「保險公司」）委任為持牌保險代理人。
2. 花旗銀行（香港）有限公司只限於分銷保險產品，而花旗銀行（香港）有限公司對有關產品提供的任何事項概不負責。
3. 保險產品只是保險公司之產品和責任，而並非花旗銀行（香港）有限公司的責任。保險產品並非花旗銀行（香港）有限公司、花旗銀行或花旗集團或其任何附屬公司或聯屬公司的銀行存款或責任，亦非由其提供保證或承保。
4. 對於閣下與花旗銀行（香港）有限公司因由花旗銀行（香港）有限公司以保險公司代理人身分銷售的任何保險產品而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），閣下可能與花旗銀行（香港）有限公司根據香港適用的規則進行金融糾紛調解計劃程序。然而，對於有關產品的合約條款的任何爭議應由閣下與保險公司直接解決。
5. 保險公司全權負責其保險計劃的所有批核、承保賠償及與保險產品有關的戶口更新。
6. 花旗銀行（香港）有限公司並無提供法律、會計或稅務意見。閣下應就有關閣下的情況獲取閣下個人專業顧問之意見。
7. 客人應細閱所提供之有關產品資料。
8. 如欲獲得進一步保單詳情，請聯絡銀行的有關持牌職員或保險公司。

其他獎賞之條款及細則

請參考以下獎賞的特定條款及細則:

獎賞	詳情請瀏覽以下網址
全新客戶定期存款優惠	https://www.citibank.com.hk/chinese/personal-banking/interest-and-foreign-exchange-rates/
港股及美股首 3 個月買入免佣優惠	citibank.com.hk/stocktrading
經紀佣金折扣	citibank.com.hk/stocktrading
手機及網上外幣兌換 0%差價	citibank.hk/fxtrade

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，亦可能只限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。

外匯買賣之重要事項

本文件只供參考之用，並不構成任何投資方式之招售。外匯買賣的虧損風險可以十分重大，外幣交易受匯率波動而產生獲利機會及虧損風險。外幣買賣涉及風險，亦可能導致本金的損失。人民幣買賣，如同其他貨幣一樣，會受匯率波動影響。有關人民幣兌換的匯率可升可跌。人民幣兌換的匯率是人民幣（離岸）匯率。即使投資者定下備用買賣指示，例如[止蝕]或[限價]買賣指示，亦未必可以將虧損局限於原先設想的數額。市場情況可能使這些買賣指示無法執行。當投資者將外幣兌換為本地貨幣時，投資者有可能蒙受虧損。投資帶有風險，亦可能導致本金的損失。投資者必須仔細考慮，根據自己的投資目標、財務狀況及風險取向，而決定這種買賣是否適合。有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。

花旗銀行（香港）有限公司及 / 或花旗銀行盡力確保所提供的任何數據和資料的準確性及可靠性，但不保證該等數據和資料皆為準確或可靠，並不會對任何不準確或遺漏所帶來的損失或破壞負責（不論是民事侵權行為或合約或其他責任）。使用者需獨自承擔使用該等數據和資料的風險。有關本網頁的數據和資料只供個人使用並不可因任何理由提供予任何其他人士或實體。如未有獲得花旗銀行（香港）有限公司及 / 或花旗銀行的同意，嚴禁翻印、複製及 / 或再分配任何出現於花旗網上銀行和 / 或透過其服務所提供的文件、數據、內容或材料。

上述例子純屬假設，僅作說明用途。上述情況並非以外匯的過往表現為基礎。本行並非以模擬例子預測外匯的未來價格動向。上述例子並不代表所有可能出現的結果，也無盡列可能影響到投資本行外幣交易限價單所派付的所有可能因素。

股票服務之重要事項

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。本文件所載資料只供參考之用，並不構成任何買賣證券的邀約或建議。投資並非銀行存款，並無意構成花旗銀行(香港)有限公司、花旗銀行，依美國法律成立的有限責任組織、花旗集團或其附屬機構或聯營公司、任何當地政府或保險機構的責任、保證或承保。投資帶有風險，亦可能導致本金的損失。證券價格可升亦可跌。此證券投資服務不適用於美國人士，亦可能只限在某些司法管轄區提供。任何人士於作出投資前，應尋求獨立諮詢，考慮有關投資是否適合閣下。

重要聲明

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。本文件只供參考之用，並無意構成任何買賣的邀約或建議。投資並不應視為定期存款的替代品。投資者作出任何認購前，應細閱基金說明書。投資並非銀行存款，且帶有風險，亦可能導致本金的損失。投資者應注意，投資於以非本土貨幣結算的基金將受匯率波動的影響，可能導致本金出現虧損。基金及證券價格可升亦可跌。過往表現未必可作日後業績的準則。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、花旗集團或其附屬或聯營公司、任何地方政府或保險機構的負責、保證或承保。投資產品並不適用於美國人士，亦可能只限在某些司法管轄區提供。任何人士於作出投資前，應尋求獨立諮詢，考慮有關投資是否適合閣下。外匯買賣的虧損風險可以十分重大，外幣交易受匯率波動而產生獲利機會及虧損風險。外幣買賣涉及風險，亦可能導致本金的損失。即使投資者定下備用買賣指示，例如[止蝕]或[限價]買賣指示，亦未必可以將虧損局限於原先設想的數額。市場情況可能使這些買賣指示無法執行。當投資者將外幣兌換為本地貨幣時，投資者有可能蒙受虧損。投資帶有風險，亦可能導致本金的損失。投資者必須仔細考慮，根據自己的投資目標、財務狀況及風險取向，而決定這種買賣是否適合。有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。花旗銀行（香港）有限公司只限於介紹保險產品，而花旗銀行（香港）有限公司對有關產品提供的任何事項概不負責。保險產品只是保險公司之產品和責任，而並非花旗銀行（香港）有限公司的責任。保險產品並非花旗銀行（香港）有限公司、花旗銀行或花旗集團或其任何附屬公司或聯屬公司或任何本地政府機構的銀行存款或責任，亦非由其提供保證或承保。

花旗銀行，依美國法律成立的有限責任組織

借定唔借？還得到先好借！