



Terms & Conditions of Exclusive Banking Offers for Citi The Club Credit Cardholder

General Terms and Conditions for Welcome Offer:

1. All welcome offers are not applicable to U.S. persons, except deposit interest rate.
2. All welcome offers are not applicable to CitiBusiness® Accounts.
3. All the continuous HK stock buy fee waiver offer, Stock transfer-in for HK\$10,000 cash rewards, No Minimum Brokerage Fee Offer and credit card welcome offer are not applicable to Citibank staff.
4. Unless otherwise specified, all welcome offers are not eligible for overseas clients (with an overseas correspondence address). However, International Personal Banking clients are eligible for "New-Fund offer" and "Product Balance offer". All offers are not applicable to 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) ("the Bank") and clients who had a banking relationship with the Bank in the last 12 months.
5. International Personal Banking clients are not eligible for all Citi Priority/ Citibanking/ Citi Plus offers.
6. Unless otherwise specified, the Promotion Period is valid from October 1 to October 31, 2023, inclusive of both dates ("Promotion Period").
7. Each client can only enjoy the offer once during the promotion period. For joint accounts, only one offer will be given to the Primary Account Holder.
8. Cash rebate will be credited to eligible clients' HKD account only and the account status of each client must remain valid and normal at the time when the corresponding offer is rewarded or delivered to the client. Otherwise, the reward will be forfeited absolutely.
9. The Bank reserves the right to claim for the refund of the gift should the new account be closed/ downgraded within 6 months from the date of account opening, or the new client's "Average Daily Combined Balance" falls below the minimum balance requirement within 6 months from the date of account opening. The gift value will be debited from the client's account at the time of account closure or downgrade, or 1 month from the first day the account balance falls below the required level whichever is earlier.
10. If the new client closes all of his/ her accounts within 6 months from his/ her account opening date, an account closure fee of HK\$500 (or equivalent) will be charged.
11. The Bank reserves the right to amend the above Terms and Conditions from time to time and is entitled at any time without any liability in any manner whatsoever to alter the program without prior notice. Should there be any dispute, the Bank's decision will be final.
12. 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.
13. The above 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 and New Zealand. 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.
14. Citibank shall transfer the Clubpoints earned to Club HKT to credit the Clubpoints to The Club membership account accordingly. Client's bank account, card account and The Club membership account should be in force and valid, in good standing during Promotion Period and fulfilment period. Otherwise, the reward will be forfeited absolutely.
15. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

Terms & Conditions of (“The Club Offer”)- Welcome Offer Terms & Conditions: Exclusive to Citi The Club Credit Cardholders:

1. Unless otherwise specified, welcome offers will be credited to each eligible client’s banking account by the date as specified in the table below.

Account Opening Date	Cash rebate will be credited	Clubpoints will be credited
October 1 to October 31, 2023	On or before April 30, 2024	On or before May 31, 2024

2. New client must be Primary Account Holder and Principal Cardholder of Citi The Club Credit Card to be eligible for Offer 1 (“The Club offer”) upon opening Citigold Private Client / Citigold during the Promotion Period and fulfill the designated requirements
3. New client will be eligible for the Club offer (“the Club offer”) if he/she submits Citi The Club Credit Card application before opening Citigold Private Client / Citigold account and notify their corresponding relationship manager of their preference in receiving the welcome offers in terms of Clubpoints instead of cash rebate within 1 month of the account opening date. The Principal Credit Card must be approved during Promotion Period. Client will be rewarded with the corresponding cash rebate stated in “Banking Welcome offer terms and conditions” if the Principal Cardholder of Citi The Club Credit Card does not notify the relationship manager, the Principal Credit Card is not valid nor in good standing account with the bank at the time of the fulfilment.
4. Citigold Private Client is exclusive for clients who maintain the “Average Daily Combined Balance” of HK\$8,000,000 or above. Otherwise we reserve the right to convert his/her Citigold Private Client account to a Citigold account. Citigold is exclusive for clients who maintain the “Average Daily Combined Balance” of HK\$1,500,000 or above. Otherwise we reserve the right to convert his/ her Citigold account to a Citiplus or Citi Priority 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 will be charged. For the fees of individual services, please refer to the latest service fee guide.
5. For Citigold Private client and Citigold clients to be eligible for the Welcome Offers, the clients must register and login at least once at Citi Mobile® App or Citibank Online within the first 3 calendar months from account opening (including the month of account opening and the 2 months following).
6. The "Average Daily Combined Balance" is calculated based on the sum of your 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 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

7. New Funds Offer

To be entitled to relevant offers, new client is required to join Citigold Private Client/ Citigold during the Promotion Period and fulfill the following requirements:

- New clients must bring in the required new funds specified below within the first 2 calendar months from account opening (including the month of account opening and the month following):

Banking Service	New funds amount (HK\$ or equivalent)	Applicable to “Professional Investor” – Clubpoints	Applicable to non “Professional Investor” – Clubpoints
Citigold Private Client	HK\$13,000,000	268,000 Clubpoints	210,000 Clubpoints
	HK\$10,000,000	193,000 Clubpoints	135,000 Clubpoints
	HK\$8,000,000	183,000 Clubpoints	120,000 Clubpoints

Banking Service	New funds amount (HK\$ or equivalent)	Clubpoints
Citigold	HK\$5,000,000	122,500 Clubpoints
	HK\$4,000,000	83,000 Clubpoints

	HK\$2,500,000	61,500 Clubpoints
	HK\$1,800,000	45,500 Clubpoints
	HK\$1,500,000	40,500 Clubpoints

- For Citigold Private Client Professional Investor only: new clients are required to sign up as a Professional Investor (PI) by completing the PI Declaration Form with the Bank within the first 2 calendar months from account opening.
- Clients are required to maintain the new funds according to the hold fund period specified below and sign the fund maintenance agreement. Fund maintenance agreement is not required if account opened successfully via remote account opening without visiting branch.

Account Opening Date	Hold Fund Period (until)	Clubpoints will be credited
October 1 to October 31, 2023	March 31, 2024	On or before May 31, 2024

- New clients must enroll in the e-Statement Service at the time of account opening.
- New funds exclude transfer of funds within the Bank. 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.

8. Payroll Account Offer

To be eligible for Payroll Account Offer, new clients must:

- Successfully open a Citigold Private Client/ Citigold account and a Step-Up Interest Account; and
- Start depositing monthly salary (payroll) into the Step-Up Interest Account for 3 consecutive months via the auto payroll service or standing instructions within the first 3 calendar months from account opening (including the month of account opening and the 2 months following); and
- Fulfill the requirements stated in respective banking account's New Funds Offer and sign the fund maintenance agreement.
- The Bank reserves the right to reclaim the full cash value of the gift if the consecutive monthly payroll deposit is halted at any time in the first year after account opening.

Banking Services	Monthly Salary (HK\$ or equivalent)	Clubpoints
Citigold Private Client/ Citigold	HK\$80,000 or above	4,000 Clubpoints
	HK\$50,000 or above	2,500 Clubpoints
	HK\$30,000 or above	1,500 Clubpoints

9. Digital Channel Offer

New clients can enjoy Clubpoints specified in table below, according to the schedule stated in clause 1, upon successful opening of a Citigold account through online appointment/ a Citigold account through straight-through remote account opening solution. New clients must also fulfill the requirements listed in clause 5 for Citigold account. Straight-through remote account opening solution is defined as the online account opening solution for Citigold with the process of filling in online forms, capturing Hong Kong Identity Card, selfie, residential address proof and signature specimen with Citi Mobile® App, without visiting physical branch.

Banking Service	Clubpoints
Citigold	2,500 Clubpoints

10. Banking Account Client Referral Offer

- The Promotion Period is valid from October 1 to October 31, 2023, inclusive of both dates ("Promotion Period").
- Unless otherwise specified, all offers are not eligible for overseas clients (with an overseas correspondence address) and Citibank employees on VIC ("Variable Incentive Compensation") Plan.
- The Referral Offer is not applicable to Referrers and 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 time of referral and fulfillment of the offer. Please consult a bank representative for details.
- The Referrer must be (i) an existing Citigold Private Client/ Citigold/ Citi Priority/ Citi Plus/ Citibanking client of The Bank; Or (ii) an existing principal cardholder of Citi Credit Card issued by the Bank while referee(s) (new client) apply for banking account.

- The Referral Offer is not applicable if Referee (new client) had any banking relationship within the past 12 months or is an existing client of Citibank banking services.
- To be eligible for the Referral Offer, Referrer must successfully refer new client(s) to be a Citigold Private Client/ Citigold client(s) during the Promotion Period, subject to the fulfillment of welcome offers requirements (including New Funds Offer or Payroll Account Offer):

Referral Offer (Cash Rebate)		
Referral Requirements	Citigold Private Client	Citigold
For the 1st successful referral	HK\$10,000 each	HK\$2,388 each
For the 2nd successful referral onwards	HK\$12,000 each	HK\$3,388 each

*1st successful referral refers to the 1st referral that the referrer has done since January 1, 2022, in which the the referee has successfully opened a Citigold Private Client or Citigold account and has to be entitled to the New Funds Offer.

- Referrers cannot refer themselves to become new clients, including the owner/ shareholder of company refers his/ her company or vice versa. Referrers and Referees cannot refer each other to become a new client.
- The Referrer's entitlement to the Referral Offer will be subject to the Bank's confirmation on the Referee's fulfillment of the welcome offers requirements.
- The Referral Offer will be credited to the referrer's Citibank account on the 7th month upon the referee's account opening after the referee has fulfilled the requirements of the New Funds Offer.
- Only those clients (including Referrer and Referee) whose relevant accounts are valid and in good standing during the entire promotional and redemption period will be eligible for the rewards. If the account status changes, the Bank reserves the right to terminate the offers to the eligible clients, without prior notice.
- 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.

11. Product Balance Offer:

- To be eligible for Product Balance Offer, new Citigold Private Client/ Citigold client is required to fulfill the following requirements by the first 6 months of account opening and the aggregate amount of Designated Product Balance must be maintained on the last day of the 6th month of account opening.
 - a. Fulfilled the requirements stated in the New Funds Offer; and
 - b. Maintained an aggregate amount of Designated Product Balance at the Bank

Designated Product	Balance to be calculated under the Offer at the last day of the 6th month of account opening
Mutual Funds	<ul style="list-style-type: none"> • Total amount of Mutual Fund holdings in minus the total amount of Mutual Funds redeemed and transferred out. • Mutual Funds must be distributed by the Bank and authorized by the Securities and Futures Commission.
Bonds	<ul style="list-style-type: none"> • Total amount of Bond holdings in minus the total amount of Bonds redeemed and transferred out. • Not applicable to all retail Bond IPOs and Certificates of Deposit.
Structured Products	<ul style="list-style-type: none"> • Total amount of Structured Products holdings minus the total amount of Structured Products early called/ matured/ sell back.
Life Insurance	<ul style="list-style-type: none"> • Aggregate premium paid* of AIA life insurance plans (including both basic plans and riders) which are of in-force status. • The plans have to be purchased through the Bank. <p>*For AIA life insurance regular pay plan, the calculation of aggregate premium paid is: annualised premium x premium payment term. Example: Regular pay plan with annualised premium USD100,000 and 5-year premium payment term, the aggregate premium paid will be calculated as USD100,000 x 5 = USD500,000</p> <p>Note:</p>

	<ul style="list-style-type: none"> • Clients should only apply for suitable insurance products based on your own protection needs and affordability. • The amount of cash rebate is not directly related to the premium amount, and the client can still enjoy the cash rebate even if he/she does not purchase any insurance while having met the offer requirements.
Mortgage	<ul style="list-style-type: none"> • Total outstanding balance of the mortgage loan

- Product Balance Offer details for respective Banking Service & Designated Product Balance Requirement are listed below:

Banking Service	Designated Product Balance (HK\$ or equivalent)	Exclusive to Citi The Club Credit Cardholder Clubpoints
Citigold Private Client	HK\$2,000,000	100,000 Clubpoints
Citigold	HK\$2,000,000	75,000 Clubpoints
	HK\$1,500,000	57,500 Clubpoints
	HK\$650,000	32,500 Clubpoints
	HK\$200,000	10,000 Clubpoints

- Product Balance Offer will be credited to each eligible client's account together with the New Funds Offer as follow:

Account Opening Date	Designated Product Balance to be calculated on	Clubpoints will be credited
October 1 to October 31, 2023	March 31, 2024	On or before May 31, 2024

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

2023 Citi NextGen Account Welcome Offer Terms and Conditions

- 1) The Promotion Period is valid from **October 1, 2023 to October 31, 2023**, inclusive of both dates ("Promotion Period").
- 2) The Welcome Offer (the "Offer" or "Gift") is not applicable for U.S. persons and/or CitiBusiness® Accounts.
- 3) Unless otherwise specified, the Offer cannot be used in conjunction with any other promotion offers.
- 4) Unless otherwise specified, the Offer is not eligible for overseas clients (with an overseas correspondence address).
- 5) The Welcome Offer is offered to the parent ("Parent" or "Eligible Client") of a successful Citi NextGen Account applicant. Parent must be (i) an existing Citigold Private Client / Citigold client of Citibank (Hong Kong) Limited ("Citibank"); OR (ii) Citigold Private Client / Citigold applicant who submitted the Citigold Private Client/ Citigold bank account application within Promotion Period and successfully approved by Citibank.
- 6) Gift referred to in these Terms and Conditions will be sent to the Parent's registered address according to Citibank's latest record within 1 month from the date of Citi NextGen account opened (see below table).

Welcome Offer	Date of Citi NextGen account opened (both dates inclusive)	Date of Gift Entitlement
HK\$500 Apple Store gift card	October 1-31, 2023	On or before November 30, 2023

- 7) The Gift cannot be exchanged for cash or cash rebate. Citibank makes no representation or warranty with respect to the performance and quality of the Gift or the services of the service providers. Citibank shall not be held responsible for quality of the Gift or any loss or damage caused to the customer by any such service providers' negligence or failure to deliver the goods or services.

- 8) Only Eligible Clients whose relevant accounts are valid and in good standing during the entire promotion and offer fulfillment period will be eligible for the Offer. If the account status changes, Citibank reserves the right to cancel the Offer without prior notice.
- 9) The product(s) and/or service(s) mentioned in these Terms and Conditions 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 and New Zealand. These Terms and Conditions is not intended as a recommendation or an offer or solicitation for the purchase or sale of any of the above product(s) and/or service(s) to such individuals.
- 10) Citibank reserves the right to amend these Terms and Conditions, or vary or terminate the Offer without prior notice. All matters and disputes will be subject to the final decision of Citibank.
- 11) The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.
- 12) These Terms and Conditions shall be governed in accordance with the laws of the Hong Kong SAR and the Clients irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.

("Extra Spending Rewards") – Terms & Conditions: Exclusive to Citi The Club Credit Cardholders

1. The promotion period is valid from **July 1 to December 31, 2023**, inclusive of both dates ("Promotion Period").
2. The "Relationship Spending Rewards" is only eligible to the following customers ("Eligible customers"):
 - (a) New clients who successfully open a Citigold Private Client / Citigold account within July 1 to December 31, 2023 and do not hold any Citibank (Hong Kong) Limited and / or Citibank, N.A. (the "Bank") banking account in the past 12 months (the "New Clients") or Existing Citigold Private Client / Citigold clients (the "Existing Clients"); and
 - (b) New and Existing Clients who are Principal Cardholders of Citi The Club Credit Card; and
 - (c) New and Existing Clients are required to maintain the "Average Daily Combined Balance" at or above HK\$8,000,000 for Citigold Private Client, or HK\$1,500,000 for Citigold ("Qualified Clients"), in the respective calendar months within the Promotion Period; and
 - (d) New and Existing clients are required to maintain the "Average Daily Combined Balance" at or above HK\$8,000,000 for Citigold Private Client, or HK\$1,500,000 for Citigold in December 2023.
3. Eligible customers may enjoy up to extra 4% rebate in Clubpoints ("Extra Spending Rewards") on top of the Clubpoints reward earned from the Basic Clubpoint Program within the "Citi The Club Credit Card Clubpoints Rebate Program" for eligible transactions.
4. Clubpoints earned via the Basic Clubpoint Program, as defined in "Citi The Club Credit Card Clubpoints Rebate Program" Terms and Conditions, in the statement cycle ended in a specific month would be classified as rebate earned in that calendar month. All eligible transactions of the Basic Clubpoints Program within that statement cycle ended in a specific calendar month would be regarded as eligible transactions done in that specific month too. For example, if a statement cycle captures the transactions from March 19, 2023 – March 18, 2023, the Clubpoints earned by the eligible transactions of the Basic Clubpoints Program within this statement cycle would be classified as Clubpoints earned in the calendar month of March 2023. All the eligible transactions of the Basic Clubpoints Program done within this statement cycle would be considered as eligible transactions done in March 2023.

The last statement cycle that is going to be considered would be the one ended in June 2023. Any transactions eligible for the Basic Clubpoints Program or the Clubpoints received after the end of the statement cycle in June 2023 are going to be disregarded.

Banking Service	Extra Spending Rewards per Eligible Calendar Month	Cap of Extra Spending Rewards per Eligible Calendar Month	Conditions
Citigold Private Client/ Citigold	Up to 4% rebate in Clubpoints	1,500 Clubpoints (worth HK\$300)	1. The customers are Qualified Clients in December 2023.

			2. Eligible customers would only receive Extra Spending Rewards for the eligible transactions done in the calendar months when the customers are Qualified Clients.
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Example 1: if an Eligible Customer earned 300 Clubpoints via the Basic Clubpoints Program in the statement cycle ended on July 13, 2023, the total Extra Spending Rewards that the Eligible Customer may enjoy, shall he/she be Qualified Client in July 2023, is 1,200 Clubpoints (1,200 Clubpoints is below the cap of this program, which is 1,500 Clubpoints).

The extra reward is calculated as below:

Type of Rebate	Clubpoints earned	Original spending rebate	Extra spending rebate	Extra Spending Rewards
Basic Clubpoints Program	300	1%	4%	300 Clubpoints*4 = 1,200 Clubpoints
Total Extra Spending Rewards earned				1,200 Clubpoints

Example 2: if an Eligible Customer earned 600 Clubpoints via the Basic Clubpoints Program in the statement cycle ended on July 13, 2023, the total Extra Spending Rewards that the Eligible Customer may enjoy, shall he/she be Qualified Client in July 2023, is 1,500 Clubpoints (2,400 Clubpoints exceed the cap of this program, which is 1,500 Clubpoints).

The extra reward is calculated as below:

Type of Rebate	Clubpoints earned	Original spending rebate rate	Extra spending rebate rate	Extra Spending Rewards
Basic Clubpoint Program	600	1%	4%	600 Clubpoints *4 = 2,400 Clubpoints
Total Extra Spending Rewards earned				1,500 Clubpoints (2,400 Clubpoints exceeds the Extra Spending Rewards cap of 1,500 Clubpoints)

5. Shall there be any change in the type of Banking Services (“Banking Segment”) that the customer is enjoying with us (i.e.Citigold to Citigold Private Client), the requirements and the Extra Spending Rewards offer in each individual calendar month would depends on the last snapshot of Banking Segment in end of the calendar month as per The Bank’s system record. Illustration as per below:

Month	Banking Segment	Requirements to receive Extra Spending Reward	Extra Spending Rewards
October 2023	Citigold	1. Maintain the “Average Daily Combined Balance” at or above HK\$1,500,000 in October 2023; and 2. Maintain the “Average Daily Combined Balance” at or above HK\$1,500,000 in March 2024	Up to 4% rebate in Clubpoints

November 2023	Citigold Private Client	<ol style="list-style-type: none"> 1. Maintain the "Average Daily Combined Balance" at or above HK\$8,000,000 in November 2023 2. Maintain the "Average Daily Combined Balance" at or above HK\$8,000,000 in March 2024 	Up to 4% rebate in Clubpoints
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6. Please refer to the "[Citi The Club Credit Card Clubpoints Rebate Program](#)" Terms and Conditions for the definition of eligible transactions. The "Average Daily Combined Balance" is calculated based on the sum of your 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.
7. Extra Spending Rewards will be credited to Eligible Clients' The Club Account linked to the Citi The Club Credit Card on or before February 29, 2024 upon fulfilment of requirements under clause 5.

Terms and Conditions related to Clubpoints

1. Redemption of Clubpoints and all matters relating to The Club are subject to the Terms and Conditions of The Club which may be amended by Club HKT from time to time. For details, please visit <https://www.theclub.com.hk/en/terms-and-conditions.html>. Citibank shall not in any way be responsible or liable for any matters or dealings under The Club.
2. Members of The Club are eligible for redemption of Clubpoints at The Club's Platform, which refers to the loyalty and e-commerce platform developed, operated, and maintained by Club HKT offering the sales and purchase of various products or services to consumers in Hong Kong, including The Club HKT's mobile application(s) and website(s) (<http://www.theclub.com.hk/>; <http://www.shop.theclub.com.hk/> or such other URL that may serve the same purpose from time to time).
3. Primary Account Holder must maintain a valid The Club Account at all relevant times in order to participate in these offers, and for the Clubpoints to be credited to Principal Cardholders' The Club Accounts. The Club Account must be owned by the Primary Account Holder. Subsequent change of The Club Account associated with their eligible card is not allowed unless in exceptional circumstances which will be determined by Citibank and Club HKT in their sole discretion. Primary Account Holder must maintain valid eligible card and bank accounts with a good credit record and The Club Account which must be in-force-valid as at the credit of the Clubpoints. In case there is any actual or suspected fraud / abuse, Citibank reserves the absolute right to charge the equivalent value of the Clubpoints awarded under these offers directly from the Eligible Card account without prior notice, forfeit the Cardholder's eligibility to be entitled to the offers, and/or suspend the Eligible Card account for investigation without prior notice.
4. Availability of the Clubpoints is subject to offer or service availability, account status checking and final acceptance by Citibank and Club HKT's absolute discretion.
5. Citibank shall not be responsible or liable for any matter related to the products or services solely provided by The Club including the handling, usage or redemption of Clubpoints once the Clubpoints are credited in The Club Account.
6. Citibank shall not be responsible for any matters in relation to the provision of the products or services by Club HKT. Club HKT shall not be liable for any matters in relation to the provision of the products or services by Citibank. Club HKT is solely responsible for all obligations and liabilities relating to its products or services and all auxiliary services and Citibank is solely responsible for all obligations and liabilities relating to its products or services and all auxiliary services.

Terms and Conditions for US Stock 3-month Brokerage Buy Fee Waiver

1. The "US Stock 3-month Brokerage Buy Fee Waiver" Program (the "US Stock Brokerage Fee Waiver") is only applicable to Citigold Private Client, Citigold, Citi Priority, Citibanking and Citi Plus clients who open a new

securities account with Citibank (Hong Kong) Limited and/ or Citibank, N.A., organized under the laws of U.S.A. with limited liability (the "Bank") from October 1, 2023 to December 31, 2023 (the "Promotion Period") and must not have cancelled or held any sole or joint securities account with the Bank within the past 12 months("New Clients"), in order to enjoy the Program.

2. New Clients can enjoy brokerage fee waiver for the buy trades of US stocks carried out via Citibank Online or Citibank Mobile Securities Services (where applicable) within the first 3 calendar months of securities account opening.
3. The offer is applicable to US stock buy transactions only. Buy and sell transactions of stock in other markets, stock transfer-in and transfer-out, Initial Public Offering, Stock Regular Savings Plan related transactions are not included.
4. New Clients are required to pay the regular brokerage fees at the time of trading. The waived brokerage fee during the waiver period will be refunded to New Stock Clients' US Dollar settlement account linked to the securities account on or before April 30, 2024. New Stock Clients should maintain a valid securities account and US Dollar settlement account at the time when the refund is made, otherwise the brokerage rebate shall be forfeited absolutely and shall not be paid to the Client through any other means.
5. The Offer is not applicable to
 - i. U.S. Persons.
 - ii. The European Union (EU) and European Economic Area (EEA) residents.
 - iii. Employees of the Bank or its subsidiaries during the Promotion Period.
 - iv. Clients who are residents in Singapore.

Terms and Conditions for "Up to a Lifetime Fee Waiver on Hong Kong Stock Purchases" Program

1. The "Up to a lifetime fee waiver on stock purchases" Program (the "Program") is only applicable to clients who open a new securities account with Citibank (Hong Kong) Limited and/ or Citibank, N.A., organized under the laws of U.S.A. with limited liability (the "Bank") from July 1, 2023 to December 31, 2023 (the "Promotion Period") and must not have cancelled or held any sole or joint securities account with the Bank within the past 12 months ("New Clients"), in order to enjoy the Program.
2. New Clients can enjoy brokerage fee waiver for all buy trades of Hong Kong stocks (the "Brokerage Fee Waiver") carried out via Citibank Online or Citibank Mobile Securities Services (where applicable) from the date of account opening if the below requirements are fulfilled:
 - a. New Clients must have at least one Eligible Transaction* within the first 3 calendar months of securities account opening. e.g. New Client, who opens a securities account within October 2023, is required to conduct at least one buy or sell trade of Hong Kong stocks on or before December 31, 2023, in order to continue enjoying the Brokerage Fee Waiver in January 2024, the 4th calendar month of securities account opening (the "4th month"). Brokerage fee for all buy trades of Hong Kong stocks within the first 3 calendar months of securities account opening will be waived.
 - b. Starting from the 4th month, the Brokerage Fee Waiver will continue if New Clients perform at least one Eligible Transaction in each calendar month thereafter. If New Clients do not conduct any Eligible Transaction in any month starting from the 4th month, the Brokerage Fee Waiver will be terminated starting from the following month and cannot be resumed.
*Eligible Transaction refers to Hong Kong stock buy or sell transactions only. Buy and sell transactions of stock in other markets, stock transfer-in and transfer-out, Initial Public Offering, Stock Regular Savings Plan related transactions, are not considered as eligible transactions in the Program.
3. New Clients are required to pay the regular brokerage fees at the time of trading. The waived brokerage fee during the waiver period will be refunded to clients' Hong Kong Dollar settlement account linked to the securities account within 3 months subsequent to the month of the relevant transaction. For Hong Kong stock(s) transaction settled in RMB, the brokerage rebate amount will be credited to Hong Kong Dollar settlement account at the exchange rate of RMB1 = HKD1.2. New Clients should maintain a valid securities account and Hong Kong Dollar settlement account at the time when the refund is made, otherwise the brokerage rebate shall be forfeited absolutely and shall not be paid to the Client through any other means.

4. The waived brokerage fee for Eligible Transaction from the 4th month onward will be capped at HK\$888 each month.
5. The Brokerage Fee Waiver from the 4th month is only applicable to Citigold Private Clients, Citigold® services clients, Citi Priority® clients and Citibanking clients.
6. The Offer is not applicable to
 - i. U.S. Persons.
 - ii. The European Union (EU) and European Economic Area (EEA) residents.
 - iii. Employees of the Bank or its subsidiaries during the Promotion Period.
 - iv. Clients who are residents in Singapore.

Illustration: A New Client who opens a securities account on October 23, 2023, hence, October 2023 will be the 1st calendar month.

Month	Transaction month	Brokerage Fee Waiver for Buy Trades	Turnover in the month (HK\$)		
			BUY	SELL	Other transactions
Condition 1: New Clients must have at least 1 Eligible Transaction within the first 3 calendar months of securities account opening to enjoy the Brokerage Fee Waiver in the 4 th month					
1 st	October 2023	Yes	-	-	Stock transfer-in HK\$500,000
2 nd	November 2023		HK stock HK\$700,000 Refund brokerage fee = HK\$1,400	HK stock HK\$100,000	-
3 rd	December 2023		-	-	-
Condition 2: Starting from the 4 th month, New Clients must have at least 1 Eligible Transaction in each calendar month to continue the Brokerage Fee Waiver in the following month.					
4 th	January 2023	Yes (As there were more than 1 Eligible Transactions made in the first 3 months)	HK stock HK\$650,000 Refund brokerage fee = HK\$888*	HK stock HK\$200,000	-
5 th	February 2023	Yes (As there were more than 1 Eligible Transaction in the previous month)	HK stock HK\$50,000 Refund brokerage fee = HK\$100	HK stock HK\$50,000	IPO Application HK\$10,000
6 th	March 2023	Yes (As there were more than 1 Eligible Transactions in the previous month)	-	-	-
7 th	April 2024	Brokerage Fee Waiver is terminated (As there was no Eligible Transaction in the previous month)	-	-	-

^Δ Assuming the brokerage fee is 0.2% of the trading turnover; cells highlighted in grey indicate Eligible Transaction in the Program.

*The waived brokerage fee for Eligible Transaction from the 4th month will be capped at HK\$888 each month.

Terms and Conditions for "Stock Transfer-in for up to HK\$10,000 Cash Reward" offer

1. The promotion is valid from October 1, 2023 to December 31, 2023 ("Promotion Period"), both dates inclusive.
2. Clients must successfully transfer in HK/ US/ SH/ SZ stock from a third-party financial institution/ bank at a branch or via the "Stock Transfer" function on Citibank Online during the Promotion Period, to be eligible for the cash reward.
3. The cash reward amount will be determined by the total stock transfer-in value net of the total stock transfer-out value ("Total Stock Net Value") of a client during the promotion period, according to the table below:

Total stock net value (HK\$)	Cash reward amount (HK\$)
\$500,000 - <\$1,000,000	\$500
\$1,000,000 - <\$3,000,000	\$1,000
\$3,000,000 - <\$5,000,000	\$3,000
\$5,000,000 or above	\$10,000

4. The Total Stock Net Value is based on the multiple of the closing stock price* on the last trading day of the corresponding successful transfer-in month and number of shares. If a stock involves foreign currency, an exchange rate of USD1 = HKD7.8/RMB1 = HKD1.2 will be used for its stock value calculation.
5. The stock transfer activities in a joint name stock account will be considered in the Total Stock Net Value calculation for the primary account holder.
6. Each client can only enjoy the offer once during the promotion period.
7. The cash reward will be rebated to clients' Hong Kong Dollar settlement account on or before March 31, 2024. Clients should maintain a valid securities account and Hong Kong Dollar settlement account at the time when the rebate is made, otherwise the cash reward shall be forfeited absolutely and shall not be paid to the Client through any other means.
8. The Offer is not applicable to
 - i. U.S. Persons.
 - ii. The European Union (EU) and European Economic Area (EEA) residents.
 - iii. Employees of the Bank or its subsidiaries during the Promotion Period.
 - iv. Clients who are residents in Singapore.

*Previous closing stock price is subject to Hong Kong Exchange (HKEx) adjustment. For details, please refer to the "Guidelines on Adjustments to the Previous Closing Price of a Security" published by HKEx.

Terms and Conditions of "Up to HK\$500 (or its equivalent) Cash Rebate for New to Stock Clients" ("Offer")

1. Unless otherwise specified, the Promotion Period of the Offer is valid from October 1, 2023 to December 31, 2023, inclusive of both dates ("Promotion Period").
2. The Offer is applicable to:
 - 2.1a A New Client ("New Client") who successfully opens a banking account and a Hong Kong securities account and/ or US securities account with Citibank (Hong Kong) Limited and/ or Citibank, N.A., organized under the laws of U.S.A. with limited liability ("the Bank") via Mobile Account Opening or Citibank Online. New Clients must not have cancelled or held any sole or joint banking account and securities account with the Bank within the past 12 months. OR
 - 2.1b An Existing Client of the Bank who successfully opens a new Hong Kong securities account and/ or US securities account with the Bank via Citi Mobile App or Citibank Online during the Promotion Period ("New Stock Client"). New Stock Clients must not have cancelled or held any sole or joint securities account with the Bank within the past 12 months. AND
 - 2.2 New Client and New Stock Client need to meet the designated trading volume within the first 3 calendar months of Hong Kong/US securities account opening (including the account opening month). Only Hong Kong and/ or US stock buy or sell transactions will be eligible for the Offer. Buy and sell transactions of

stock in other markets, stock transfer-in and transfer-out, Initial Public Offering, Stock Regular Savings Plan related transactions, are not considered as Eligible Stock Transaction in the Program according to the table below:

Stock Market	Eligible Stock Transaction	Cash rebate amount (HK\$ or its equivalent)
Open HK or US Stock Account	Accumulated trading volume of \$10,000 (or its equivalent) within first 3 calendar months of stock account opening	\$250
Open HK & US Stock Account	Accumulated trading volume of \$20,000 (or its equivalent) within first 3 calendar months of stock account opening	\$500

3. Upon fulfilling the requirement of Clause 2, the eligible New Client and New Stock Client will be entitled to up to HK\$500 **(or its equivalent)** cash rebate.
4. The Offer will be only given once to the Primary Account Holder for joint accounts during the Promotion Period.
5. Open HK or US Stock Account Offer will be rebated to the respective Hong Kong Dollar or US Dollar account of the eligible New Clients and New Stock Clients that is linked to the securities account on or before April 30, 2024. New Clients and New Stock Clients should maintain a valid securities account and respective Hong Kong Dollar or US Dollar account at the time when the rebate is made, otherwise the Offer shall be forfeited absolutely and shall not be paid to the Client through any other means.
6. Open HK & US Stock Account Offer will be rebated to the Hong Kong Dollar settlement account of the eligible New Clients and New Stock Clients that is linked to the securities account on or before April 30, 2024. New Clients and New Stock Clients should maintain a valid securities account and Hong Kong Dollar settlement account at the time when the rebate is made, otherwise the Offer shall be forfeited absolutely and shall not be paid to the Client through any other means.
7. The Offer cannot be transferred or exchanged for cash or other offers.
8. The Offer is not applicable to
 - i. U.S. Persons.
 - ii. The European Union (EU) and European Economic Area (EEA) residents.
 - iii. Employees of the Bank or its subsidiaries during the Promotion Period.
 - iv. Clients who are residents in Singapore.
9. The Bank reserves the right to vary or cancel all offers 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 the Bank.
10. 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 No Minimum Brokerage Fee Offer

1. No Minimum Brokerage Fee Offer (the "No Minimum Brokerage Fee Offer") is valid until December 31, 2023.
2. Clients who conduct HK or US stock transactions via Citibank Online or Citibank Mobile Securities Services will have the minimum brokerage fee (HK stock: HKD/RMB100 per transaction; US Stock: USD30 per transaction) waived. The No Minimum Brokerage Fee Offer is not applicable to transactions conducted via the Dedicated Trading Hotline.

General Terms and Conditions:

1. Clients will still be charged non-brokerage fee items such as, but not limited to, Stamp Duty, Transaction Levy and Trading Fee where applicable.
2. Online IPO application handling fee waiver is valid until December 31, 2023.
3. All the above offers cannot be used in conjunction with any other offers.
4. All the above offers / rewards are not applicable to clients who are the employee of the Bank or its subsidiaries during the Promotion Period and at the time crediting the rewards.

5. The Bank reserves the right to suspend, amend and terminate the offers and change the Terms and Conditions from time to time without prior notice.
6. The Bank reserves the right of final decision in the event of dispute.

Welcome Offer: Citi Mobile® App Foreign Exchange 0% Spread Promotion Offer (“Promotion”)

Terms and Conditions:

1. Unless otherwise specified, the Promotion Period is valid from July 1 to December 31, 2023, both dates inclusive (“Promotion Period”).
2. The FX Welcome offer is only applicable to Citigold Private Client, Citigold, Citibanking and/or Citi Plus_clients who do not hold any Citibank (Hong Kong) Limited and / or Citibank, N.A. (the “Bank”) banking account in the past 12 months (the “New Clients”).
3. For joint accounts, the FX Welcome Offer will be given to the Primary Account Holder.
4. New Clients who open banking account(s) within the Promotion Period are eligible to enjoy 0% Spread for the successful Foreign Exchange (“FX”) transactions via Citi Mobile® App FX Trading Platform executed (the “Eligible Transaction”) within the first 3 calendar months from account opening (including the month of account opening)(“Eligible Offer Period”). E.g. A new to Citibank Client who opens account on July 28, 2023, hence, July 2023 will be the 1st calendar month. The Client will be eligible to enjoy 0% Spread for the Eligible Transactions until June September 30, 2023 (the 3rd calendar month).
5. Citi Mobile® App FX Trading Platform refers to:
 - a. Citigold Private Client, Citigold, Citibanking clients:
 - “Currency Exchange / Trading” of “Foreign Exchange” under “Wealth” module, or
 - i. “Buy Now” or “Buy at Target Rate” functions from “Foreign Currency Deposits” right after logging on
 - b. Citi Plus clients:
 - i. “Buy Now” or “Buy at Target Rate” functions from “Foreign Currency Deposits” right after logging on
6. The exchange rate/pricing indicated in the Citi Mobile® App for any particular currency pair generally includes any profit margin/spread of the Bank and customers will be charged the all-inclusive price for the Eligible Transactions. An amount equivalent to the spread for the Eligible Transaction(s) will be rebated to the New Client’s debit account (in that corresponding Sell Currency) within 3 months after the Eligible Offer Period (“Rebate”). If there is more than 1 eligible transaction for the debit account, the lump sum amount will be rebated to the corresponding account. For all currencies except Japanese Yen, the Rebate will be rounded off to 2 decimal places; for Japanese Yen, the Rebate will be rounded off to the nearest integer.

Rebate Examples:

Any Date on Account Opening Month	Enjoy the Offer until	Rebate Period
July 2023	September 30, 2023	On or before December 31, 2023
August 2023	October 31, 2023	On or before January 31, 2024
September 2023	November 30, 2023	On or before February 29, 2024
October 2023	December 31, 2023	On or before March 31, 2024
November 2023	January 31, 2024	On or before April 30, 2024
December 2023	February 29, 2024	On or before May 31, 2024

7. Transactions that involve Gold Manager (paper gold trading), and/or executed through “Payments and Transfers” function are not regarded as Eligible Transaction.
8. If the New Client is no longer a customer of the Bank or the debit account is closed at the time of the Rebate is made, the relevant Rebate shall be forfeited absolutely and shall not be paid to the New Client through any other means.
9. The spread applicable to any transaction may differ from time to time, transaction to transaction and/or client to client and also depends on the market situation, the size and/or complexity of the transaction, or other commercial factors. Therefore, a standard amount or fixed rate of the spread prior to any transaction may not be ascertainable for the purposes of these Terms and Conditions.

10. The FX Welcome Offer cannot be used in conjunction with other prevailing FX Promotion Offers (unless otherwise specified) and Time Deposit offers involving foreign exchange.
11. The Bank reserves the right to suspend, amend and terminate the FX Welcome Offer, and change these Terms and Conditions from time to time without prior notice.
12. In the event of disputes or any matters in connection with the FX Welcome Offer, the decision of the Bank shall be final and binding.
13. If there is any inconsistency or conflict between English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. These terms and conditions shall be governed 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.

Mortgage Loan Member-get-Member (MGM) Program:

1. The Member-get-Member Program is applicable to any mortgage loan application submitted from January 1, 2023 to December 31, 2023 (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.

The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

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 obligations 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., 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) 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 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.

Financial Needs Analysis offer terms and conditions

1. Each client can only enjoy the Financial Needs Analysis offer once during the program period (from October 1 to December 31, 2023). As a Citigold Private Client, Citigold, Citi Plus, Citi Priority, Citibanking or Citi Credit Card customer, you will be offered cash rebate as shown in the below table after having completed the Financial Needs Analysis. Terms and Conditions apply. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for insurance companies.

Types of Customers	Offers
Citigold Private Client	HK\$500 cash rebate
Citigold customer	HK\$300 cash rebate
Citi Plus, Citi Priority and Citibanking customer	HK\$200 cash rebate
Citi Credit Card customer	HK\$200 credit card spending

Terms and Conditions of Citi Mobile® App Foreign Exchange (“FX”) Member-get-Member Program (the “FX MGM Program”)

General Terms and Conditions:

1. Referrer (“Referrer”) means a client who is a client of Citigold Private Client / Citigold / Citi Priority / Citi Plus of the Citibank (Hong Kong) Limited and / or Citibank, N.A. (The “Bank”); Referee (“Referee”) means a New-to-bank Client of Citigold Private Client / Citigold / Citi Plus who does not hold any banking account with the Bank in the past 12 months.
2. The “FX MGM Program” are not eligible to overseas clients (with an overseas correspondence address) and Citibank sales staff.
3. The “FX MGM Program” are not applicable if the Referrer is a U.S. person.
4. The “FX MGM Program” are not applicable to Referrers and 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 time of referral and fulfillment of the offer. Please consult a bank representative for details.
5. Referrers cannot refer themselves to become Referees, including the owner/ shareholder of a company referring his/ her company or vice versa. Referrers and Referees cannot refer each other to become a new client.

6. Only those clients (including Referrer and Referee) whose Citibank banking accounts are valid and in good standing during the entire Promotion Period and at the time of fulfillment of the offers will be eligible for the Clients Referral Offer and Referral Reward. If the account status changes, the Bank reserves the right to terminate the offers to the eligible clients, without prior notice.
7. Unless otherwise specified, the “FX MGM Program” cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
8. The Bank reserves the right to vary or cancel all offers 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 the Bank.
9. These Terms and Conditions shall be governed 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.
10. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

Terms & Conditions of the “FX MGM Program”:

1. Unless otherwise specified, the Promotion Period is valid from July 1 to December 31, 2023, both dates inclusive (“Promotion Period”).
2. To be eligible to the FX MGM Program:
 - 2.1 the Referrer must successfully refer the Referee to be a Citigold Private Client / Citigold / Citi Plus client(s) to the Bank within the Promotion Period; AND
 - 2.2 the Referee conducts successful Foreign Exchange (“FX”) transactions with the aggregated Sell Currency amount of HKD 200,000 equivalent or above via Citi Mobile® App FX Trading Platform executed (the “Eligible Transaction Requirement”) within the first 3 calendar months from the Referee’s account opening (including the month of account opening). If the debit amount (amount of the corresponding Sell Currency) is not denominated in HKD, the amount will be converted at the prevailing exchange rate from the Bank to the HKD equivalent for the Eligible Transaction Requirement calculation.
3. Upon the FX MGM Program requirements stated in Clause 12, the Referrer will be entitled to HKD 300 cash reward(s) (the “Referral Reward”) for each Referee who fulfils the Eligible Transaction Requirement.
4. The Referral Reward will be credited to the Referrer’s Citibank account on or before the end of 6th month upon the Referee’s account opening month (including the month of account opening).

Illustration example:

Date of Referee’s account opening month:	Referee conducts Eligible Transaction(s) on or before:	Referral Reward will be credited:
July 2023	September 30, 2023	On or before December 31, 2023
August 2023	October 31, 2023	On or before January 31, 2024
September 2023	November 30, 2023	On or before February 29, 2024
October 2023	December 31, 2023	On or before March 31, 2024
November 2023	January 31, 2024	On or before April 30, 2024
December 2023	February 29, 2024	On or before May 31, 2024

5. The Bank reserves the right to (a) request the Referrer to provide verification materials of the contact details of the Referee, and (b) in the absolute opinion of the Bank, refuse granting the Reward to the Referrer should it be discovered by the Bank that the contact details of the Referee are invalid or improperly obtained by the Referrer.

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 for “Total Wealth Advisor Reward”

1. Unless otherwise specified, the Promotion Period is valid from July 1 to December 31, 2023, both dates inclusive (“Promotion Period”).
2. Each client can enjoy the reward once only. For joint accounts, only one reward will be given to the Primary Account Holder
3. The reward is not applicable to U.S. persons.

4. To enjoy the reward, please contact your Citigold Relationship Manager for registration. Client needs to complete the questionnaire for "Total Wealth Advisor" to get a reward of HK\$200 cash rebate.
5. The offer cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
6. The cash rebate will be credited to each eligible client's account. Only clients with valid accounts and in good standing during the entire promotional period and at the time of fulfillment will be eligible for the reward. If the account status changes, the Bank reserves the right to terminate the offer to the eligible clients, without prior notice.
7. The reward is not applicable to The Bank Staff.
8. The Bank and the respective merchants reserve the right to amend these and relevant Terms and Conditions at any time without prior notice.
9. All matters and disputes will be subject to the final decision of the Bank and the respective merchants.

Terms and Conditions for "Portfolio 360° Review Reward"

1. Unless otherwise specified, the Promotion Period is valid from July 1 to December 31, 2023, both dates inclusive ("Promotion Period").
2. Each Citigold Private Client can enjoy the reward once only. For joint accounts, only one reward will be given to the Primary Account Holder.
3. The reward is not applicable to U.S. persons.
4. To enjoy the reward, please contact your dedicated Banker for registration. Client needs to complete "Portfolio 360° Review" to get a reward of HK\$500 cash rebate.
5. The offer cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
6. The cash rebate will be credited to each eligible client's account. Only clients with valid accounts and in good standing during the entire promotional period and at the time of fulfillment will be eligible for the reward. If the account status changes, the Bank reserves the right to terminate the offer to the eligible clients, without prior notice.
7. The reward is not applicable to The Bank Staff.
8. The Bank and the respective merchants reserve the right to amend these and relevant Terms and Conditions at any time without prior notice.
9. All matters and disputes will be subject to the final decision of the Bank and the respective merchants.
10. In the event of any discrepancy between the English and Chinese versions, the English version shall prevail.

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.

Citibank (Hong Kong) Limited and / or Citibank, N.A. endeavors to ensure the accuracy and reliability of any data and information they provide but do not guarantee the accuracy or reliability of such data and information and accepts no liability (whether in tort or contract or otherwise) for any loss or damage arising from any inaccuracies or omission. The use of such data and information is at the user's sole risk. Such data and information of this web page are provided for personal use only and shall not be furnished to any other person or entity for any reason. Any copying, reproduction and/or redistribution of any of the documents, data, content or materials contained on or within the Citibank Online

and/or provided through the services without the express consent from Citibank (Hong Kong) Limited and / or Citibank, N.A. is strictly prohibited.

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

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

迎新獎賞一般條款及細則

1. 所有迎新獎賞並不適用於美國人士，存款利息除外。
2. 所有迎新獎賞並不適用於 CitiBusiness® 企業戶口。
3. 所有「一路出糧 一路免佣」優惠、「買股票免佣 長達一世」優惠、存入證券以享高達 HK\$10,000 現金券獎賞、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。
4. 除特別註明外，所有迎新獎賞不適用於海外客戶（以海外通訊住址登記開戶）。「新資金獎賞」及「產品結存獎賞」均適用於國際個人銀行服務客戶。所有迎新獎賞不適用於現有花旗銀行（香港）有限公司及 / 或花旗銀行（「本行」）之銀行服務客戶或於 12 個月內曾取消本行銀行服務之客戶。
5. 所有 Citi Priority/ Citibanking/ Citi Plus 獎賞均不適用於國際個人銀行服務客戶。
6. 除另有訂明外，推廣期由 2023 年 10 月 1 日至 10 月 31 日，包括首尾兩日（「推廣期」）。
7. 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 1 份。
8. 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。
9. 客戶如於開戶日起計 6 個月內取消戶口、轉換為其他戶口或未能保持「每日平均總結餘」之最低要求，本行有權追討相等之獎賞金額，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。
10. 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。
11. 本行保留隨時以任何形式對以上條款及細則作出改動之權利而事前毋須作出任何通知或負上任何責任。如對本推廣活動有任何爭議，本行保留一切最終決定權。
12. 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。
13. 此戶口及服務申請表所提及的產品及/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。
14. 花旗銀行將轉交獲得的 Club 積分的獎賞紀錄予 Club HKT，以便 Club HKT 將相應的 Club 積分誌入基本卡持卡人的 The Club 會員賬戶。客戶之銀行戶口、信用卡戶口及 The Club 會員賬戶需於推廣期期間以及優惠存入時仍然有效及正常，否則有關優惠將被取消。
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。

The Club 獎賞 – 銀行迎新獎賞條款及細則: Citi The Club 信用卡客戶尊享

1. 除另有訂明外，迎新獎賞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	Club 積分將在以下日期存入
2023 年 10 月 1 日至 10 月 31 日	2024 年 4 月 30 日或之前	2024 年 5 月 31 日或之前

2. 新客戶須為主要賬戶持有人及為 Citi The Club 信用卡基本卡持卡人，並於推廣期內成為花旗私人客戶業務/ Citigold 客戶並符合指定要求，方可獲贈 The Club 獎賞。

3. 於推廣期期間，新客戶必須開立花旗私人客戶業務/ Citigold 戶口前遞交 Citi The Club 信用卡申請，Citi The Club 信用卡基本卡一經獲批，並於花旗私人客戶業務 / Citigold®開戶日期一個月內通知其專屬客戶經理以 Club 積分方式收取迎新獎賞，才可符合資格獲取 The Club 獎賞。客戶之 Citi The Club 信用卡賬戶在獎賞期間內須有效及保持良好賬戶記錄，並於開戶日期一個月內通知其專屬客戶經理其 Club 積分方式收取迎新獎賞，否則將會獲贈「迎新獎賞之條款及細則」列明之相應現金回贈。
4. 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、Citi Priority 或 Citibanking 服務。如連續 3 個月「每日平均總結餘」低於 HK\$1,500,000，則須繳付 HK\$300 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。
5. Citigold Private Client 及 Citigold 客戶必須於開立銀行戶口之首三個月內（包括開戶當月及下兩個月）登記及登入 Citi Mobile®或 Citibank 網上理財至少一次方為合資格領取迎新獎賞。
6. 「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。

7. 新資金獎賞

新客戶須於推廣期內成為 Citigold Private Client/ Citigold 客戶並符合以下要求，方可獲贈有關獎賞：

- 新客戶必須於開戶之首兩個月內（包括開戶當月及下一個月）存入以下所需之新資金。

銀行服務	新資金金額 (HK\$或等值)	適用於「專業投資者」之 Club 積分	適用非「專業投資者」之 Club 積分
Citigold Private Client	HK\$13,000,000	268,000 Club 積分	210,000 Club 積分
	HK\$10,000,000	193,000 Club 積分	135,000 Club 積分
	HK\$8,000,000	183,000 Club 積分	120,000 Club 積分

銀行服務	新資金金額 (HK\$或等值)	Club 積分
Citigold	HK\$5,000,000	122,500 Club 積分
	HK\$4,000,000	83,000 Club 積分
	HK\$2,500,000	61,500 Club 積分
	HK\$1,800,000	45,500 Club 積分
	HK\$1,500,000	40,500 Club 積分

- 只適用於 Citigold Private Client 之「專業投資者」新資金獎賞：新客戶須於開戶之首兩個月內完成簽署「專業投資者」聲明書並成功成為「專業投資者」。

- 客戶須要維持指定新資金至以下所指定之日期及簽署維持款項同意書。若客戶經手機成功開戶而無需親臨分行，則無需簽署維持款項同意書。

開戶日期	維持資金(至)	Club 積分將在以下日期存入
2023 年 10 月 1 日至 10 月 31 日	2024 年 3 月 31 日或之前	2024 年 5 月 31 日或之前

- 新客戶在開戶時須同時登記使用電子月結單服務。
- 「新資金」不包括任何已存於本行之款項調動。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。

8. 出糧戶口獎賞

如欲享有出糧戶口獎賞，新客戶須：

- 於推廣期內成功開立 Citigold Private Client / Citigold 戶口及「月月增息」支票儲蓄戶口；及
- 於開戶之首三個月內（包括開戶當月及下兩個月）開始持續 3 個月透過「自動出糧服務」或「執行支付指示」存入薪金至「月月增息」支票儲蓄戶口；及
- 除另有訂明外，符合該銀行戶口新資金獎賞所規定之要求及簽署維持款項同意書。
- 如每月薪金之存入於開戶 1 年內中斷，本行有權追討相等之獎賞金額。

銀行服務	月薪 (HK\$或等值)	Club 積分
Citigold Private Client / Citigold	HK\$80,000 或以上	4,000 Club 積分
	HK\$50,000 或以上	2,500 Club 積分
	HK\$30,000 或以上	1,500 Club 積分

9. 網上預約或手機開戶獎賞

新客戶經網上預約成功開立 Citigold 戶口或經手機成功開立 Citigold 戶口，並符合條款 5 定明之新資金要求。符合以上之要求可獲下表列明的 **Club 積分**，**Club 積分** 會根據條款 1 之時間表存入。經手機開戶之定義為於網上填妥表格，並使用 Citi Mobile® 流動理財手機拍攝香港身分證、個人照片、住址證明及簽名樣式成功開立 Citigold 銀行戶口，而毋需親臨分行。

銀行服務	Club 積分
Citigold	2,500 Club 積分

10. 銀行戶口客戶推薦計劃

- 推廣期由 2023 年 10 月 1 日至 10 月 31 日，包括首尾兩日（「推廣期」）。
- 除特別註明外，所有獎賞不適用於海外客戶（以海外通訊住址登記開戶）及花旗銀行之非固定薪酬員工。
- 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。

- 於受薦人（新客戶）申請開立戶口時，推薦人（「推薦人」）必須為(i) 現有本行之 Citigold Private Client / Citigold / Citi Priority/ Citi Plus/ Citibanking 服務客戶；或(ii)為花旗銀行所發行之現有 Citi 信用卡之基本卡持卡人。
- 受薦人須於過去 12 個月內為非本行銀行戶口客戶或於 12 個月內不曾取消本行銀行服務之客戶。
- 推薦人於推廣期內成功推薦客戶成為 Citigold Private Client / Citigold 新客戶，並符合新客戶之開戶要求（包括新資金獎賞或出糧戶口獎賞），方可獲得以下推薦獎賞：

推薦獎賞（現金回贈）		
推薦要求	Citigold Private Client	Citigold
成功推薦第 1 位親友	每位 HK\$10,000	每位 HK\$2,388
成功推薦第 2 位親友起	每位 HK\$12,000	每位 HK\$3,388

*自 2022 年 1 月起，第一個成功推薦會被視為「成功推薦第一位親友」，而該受薦人需成功開立 Citigold Private Client 或 Citigold 戶口，並符合新資金獎賞之條件。

- 推薦人不可推薦自己成為新客戶，包括公司的持有人/股東不能推薦其公司為本推廣計劃之新客戶；相反，該公司亦不能推薦其持有人/股東為本推廣計劃之新客戶。推薦人與受薦人不可互相推薦成為新客戶。
- 推薦人須獲本行確認其受薦人符合此推廣內之要求後，方可獲推薦獎賞。
- 推薦獎賞將於受薦人符合新資金獎賞之條件後於受薦人開戶後的第 7 個月內存入推薦人於本行之戶口。
- 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。
- 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。

11. 產品結存獎賞

- 如欲享有產品結存獎賞，Citigold Private Client / Citigold新客戶須於開戶後6個月內符合以下要求並維持指定產品總結存至開戶後第6個月之最後1日。
 - 符合新資金獎賞所規定之要求；及
 - 維持指定產品總結存：

產品類別	可納入計算獎賞之相關結存（開戶後第6個月之最後1日計算）
基金	<ul style="list-style-type: none"> 基金投資總持有金額減去總贖回及轉出金額 基金須為本行所代理之基金及香港證監會認可基金
債券	<ul style="list-style-type: none"> 債券投資總持有金額減去總贖回及轉出金額 不適用於首次公開認購之零售債券及存款證投資
結構性產品	<ul style="list-style-type: none"> 結構性產品投資總持有金額減去總提早贖回/到期/售回金額
人壽保險	<ul style="list-style-type: none"> 已繳付之AIA人壽保險計劃*，包括所有生效之基本計劃及附加計劃 有關計劃需經由本行購買

	<p>*對於 AIA 人壽保險非整付保費計劃，保費總和之計算方法為：年度化保費 x 繳付期。例子：非整付保費計劃之年度化保費為 100,000 美元及繳付期為 5 年，已繳付保費總和將計算為 100,000 美元 x 5 = 500,000 美元。</p> <p>註:</p> <ul style="list-style-type: none"> • 客戶應根據自身的保障需要和保費負擔能力而只投保適合的保險產品。 • 現金回贈金額與保費金額無直接關係，客戶在符合獎賞要求的情況下，即使不購買任何保險計劃，仍可享有現金回贈。
按揭	<ul style="list-style-type: none"> • 按揭貸款之未償還金額

- 不同銀行服務之客戶可享之產品結存獎賞 (現金回贈) 及指定產品結存金額如下：

銀行服務	指定產品結存金額 (HK\$或等值)	Club積分
Citigold Private Client	HK\$2,000,000	100,000 Club積分
Citigold	HK\$2,000,000	75,000 Club積分
	HK\$1,500,000	57,500 Club積分
	HK\$650,000	32,500 Club積分
	HK\$200,000	10,000 Club積分

- 產品結存獎賞將與新資金獎賞一同存入合資格客戶戶口，說明如下：

開戶日期	指定產品結存之計算日	Club積分將在以下日期存入
2023 年 10 月 1 日至 10 月 31 日	2024 年 3 月 31 日	2024 年 5 月 31 日或之前

- 除另有訂明外，外幣兌換率將根據本行系統記錄計算。

2023 Citi NextGen 戶口迎新獎賞之條款及細則

- 1) 推廣期由 2023 年 10 月 1 日至 10 月 31 日，包括首尾兩日（「推廣期」）。
- 2) 此迎新獎賞（「獎賞」或「禮品」）並不適用於美國人士及 CitiBusiness® 企業戶口。
- 3) 除另有訂明外，此獎賞不可與其他優惠同時使用。
- 4) 除另有訂明外，所有獎賞不適用於海外客戶（以海外通訊住址登記開戶）。
- 5) 此迎新獎賞只適用於成功申請 Citi NextGen 的父母（「父母」或「合資格客戶」）。父母必須為 (i)現有的 Citigold Private Client / Citigold 客戶；或 (ii) 於推廣期內提交 Citigold Private Client / Citigold 開戶申請的申請人並成功獲得花旗銀行批准。
- 6) 此條款及細則中提及的獎賞將於 Citi NextGen 戶口開立之日起 1 個月內郵寄到父母於花旗銀行記錄上的地址（見下表）。

迎新獎賞	開立 Citi NextGen 戶口日期 (包括首尾兩天)	禮品發放日期

HK\$500 Apple Store 禮品卡	2023 年 10 月 1 日至 2023 年 10 月 31 日	2023 年 11 月 30 日 或以前
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- 7) 禮品不能被換成現金或現金回贈。花旗銀行並不代表禮品供應商，亦不對禮品的品質作擔保。花旗銀行並不負責或保證所換領之禮品或提供機構之服務質素，亦不會對禮品之性能及品質、禮品供應商在提供產品或服務時之疏忽或失誤，所構成之遺失或損毀而負責。
- 8) 合資格客戶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，方可獲贈獎賞。花旗銀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。
- 9) 此條款及細則所提及的產品及/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、紐西蘭的個人客戶。此條款及細則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。
- 10) 花旗銀行保留對條款及細則作出改動或終止之權利，事前毋須作出任何通知。如對本推廣活動有任何爭議，花旗銀行保留一切最終決定權。
- 11) 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。
- 12) 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。

(「理財總值簽賬獎賞」) – 條款及細則: Citi The Club 信用卡客戶尊享

1. 推廣期由 **2023 年 7 月 1 日至 12 月 31 日**，包括首尾兩日（「推廣期」）。
2. 理財總值簽賬獎賞只適用於符合以下要求的合資格客戶：
 - (a) 於推廣期內成功開立花旗私人客戶業務/ Citigold 戶口的新客戶（即於過去 12 個月內沒有任何本行銀行戶口之客戶）（「新客戶」）或花旗私人客戶業務/ Citigold 的現有客戶（「現有客戶」）及；
 - (b) 為 Citi The Club 信用卡基本卡主要持卡人的新客戶及現有客戶及；
 - (c) 於推廣期內的曆月維持「每日平均總結餘」達 HK\$8,000,000（花旗私人客戶業務）或 HK\$1,500,000（Citigold）或以上（「達標客戶」）的新客戶及現有客戶，並在該月於進行合資格簽賬及；
 - (d) 於 2023 年 12 月維持「每日平均總結餘」達 HK\$8,000,000（花旗私人客戶業務）或 HK\$1,500,000（Citigold）或以上（「達標客戶」）的新客戶及現有客戶。
3. 合資格客戶除了可享「Citi The Club 信用卡 Club 積分回贈計劃」的 Club 積分回贈外，亦可獲享額外 4% Club 積分回贈（「額外簽賬獎賞」），並適用於合資格簽賬。
4. 若月結單於某曆月中結算，客戶於該月結單透過基本 Club 積分計劃獲得的 Club 積分則會被視為於該曆月獲得的 Club 積分。另外，任何於該月結單中進行的基本 Club 積分計劃的合資格簽賬將會被視作於該曆月進行的基本 Club 積分計劃的合資格簽賬。如客戶於 2023 年 8 月 19 日至 2023 年 9 月 18 日的月結單中透過基本 Club 積分計劃的合資格簽賬獲得的 Club 積分，將會被視作 2023 年 9 月獲得的 Club 積分。於此期間進行的基本 Club 積分計劃的合資格簽賬亦會被視作 2023 年 9 月進行的基本 Club 積分計劃的合資格簽賬。

客戶於 2023 年 9 月結算的月結單中，透過基本 Club 積分計劃獲得的 Club 積分將可享有最後的額外簽賬獎賞。任何

於 2023 年 9 月的月結單結算後進行的基本 Club 積分計劃的簽賬均不會獲享額外簽賬獎賞。

銀行服務	每個合資格曆月可享 之額外簽賬獎賞	每個合資格曆月最高可享 之額外簽賬獎賞	條件
花旗私人客戶業務/ Citigold	4% Club 積分回贈	1,500 Club 積分(價值 HK\$300)	<ol style="list-style-type: none"> 1. 客戶於 2023 年 6 月為達標客戶。 2. 合資格客戶可獲得於該客戶為達標客戶的曆月進行的合資格簽賬的額外簽賬獎賞。

例子 1:若一個合資格客戶在 2023 年 7 月 13 日完結的月結單中透過基本 Club 積分計劃獲得 300 Club 積分，而該合資格客戶於 2023 年 7 月為達標客戶，則該合資格客戶透過 2023 年 7 月合資格簽賬所獲得的總額外簽賬獎賞為 1,200 Club 積分。

額外簽賬獎賞之計算如下:

回贈類別	已獲得之 Club 積分	原有 Club 積分回贈之 比率	額外簽賬獎賞回贈之 比率	額外簽賬獎賞回贈
基本 Club 積分計劃	300	1%	4%	300 Club 積分*4 = 1,200 Club 積分
			總額外簽賬獎賞	1,200 Club 積分

例子 2:若一個合資格客戶在 2023 年 7 月 13 日完結的月結單中透過基本 Club 積分計劃獲得 600 Club 積分，而該合資格客戶於 2023 年 7 月為達標客戶，則該合資格客戶透過 2023 年 7 月合資格簽賬所獲得的總額外簽賬獎賞為 1,500 Club 積分。

額外簽賬獎賞之計算如下:

回贈類別	已獲得之 Club 積分	原有 Club 積分回贈之 比率	額外簽賬獎賞回贈之 比率	額外簽賬獎賞回贈
基本 Club 積分計劃	600	1%	4%	600 Club 積分*4 = 2,400 Club 積分
			總額外簽賬獎賞	1,500 Club 積分 (2,400 Club 積分超過了每個合資格曆月最高可享之額外簽賬獎賞—1,500 Club 積分)

5. 若於推廣期間，合資格客戶有任何銀行服務類別的轉變(如由 Citigold 變為花旗私人客戶業務)，額外簽賬獎賞之要求則會根據本行記錄合資格客戶於該曆月最後的銀行服務類別。

月份	銀行服務類別	額外簽賬獎賞回贈之條件	額外簽賬獎賞回贈
2023 年 10 月	Citigold	1. 於 2023 年 10 月維持「每日平均總結餘」達 HK\$1,500,000 及； 2. 於 2024 年 3 月維持「每日平均總結餘」達 HK\$1,500,000	4%
2023 年 11 月	花旗私人客戶業務	1. 於 2023 年 11 月維持「每日平均總結餘」達 HK\$8,000,000 及； 2. 於 2024 年 3 月維持「每日平均總結餘」達 HK\$8,000,000	4%

6. 請參閱「Citi The Club 信用卡 Club 積分回贈計劃」條款及細則內定義的指定商戶合資格簽賬。「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。
7. 如合資格客戶已達到條款 5 之簽賬回贈條件，Club 積分將於 2024 年 2 月 29 日或以前存入合資格客戶已與 Citi The Club 信用卡連結之 The Club 賬戶。

Club 積分換領條款及細則

- Club 積分之兌換及所有與 The Club 相關的事宜均受 The Club 條款及細則約束，Club HKT 可能不時作出修訂。詳情請瀏覽 <https://www.theclub.com.hk/zh/terms-and-conditions.html>。花旗銀行將不會以任何方式對 The Club 的任何事項或交易承擔任何責任或義務。
- The Club 會員可在 The Club 平台兌換 Club 積分，而該平台是指由 Club HKT 開發、營運及維持，用於向香港消費者銷售及讓香港消費者購買各種產品或服務的會員獎勵計劃及電子商務平台，包括 The Club HKT 的流動應用程式及網站 (<http://www.theclub.com.hk/> ; <http://www.shop.theclub.com.hk/> 或其他可能不定時推出作相同目的之網址)
- 客戶須在任何時候保持有效的 The Club 賬戶。The Club 賬戶必須由基本卡持卡人擁有。除非遇上由花旗銀行及 Club HKT 全權釐定的特殊情況外，否則，與合資格信用卡相關的 The Club 賬戶不得被隨後更改。合資格持卡人的合資格信用卡及銀行戶口必須為有效及(信用)狀況良好，並必須在 Club 積分誌入時保持 The Club 賬戶有效。如存在任何實際或疑似欺詐/濫用行為，花旗銀行保留絕對權力從合資格信用卡賬戶中直接扣除與此計劃所獲相等價值的 Club 積分，並取消持卡人獲享優惠的資格及/或暫停合資格信用卡賬戶以進行調查，而恕不另行通知。

4. Club 積分的用途取決於花旗銀行及 Club HKT 的絕對酌情權，並需視乎優惠或服務之供應、賬戶狀況檢查及最終獲接受與否而定。
5. Club 積分一旦被誌入 The Club 賬戶，花旗銀行將不就與 The Club 全權提供的產品或服務相關的任何事項（包括 Club 積分的處理、使用或兌換）承擔任何責任。
6. 花旗銀行對與 Club HKT 所提供的產品或服務相關的任何事宜一概不負責。Club HKT 對與花旗銀行所提供的產品或服務相關的任何事宜一概不負責。Club HKT 全權負責與其產品或服務以及所有輔助服務相關的一切義務和責任，花旗銀行全權負責與其產品或服務及所有輔助服務相關的一切義務和責任。

美股首 3 個月買入免佣優惠之條款及細則：

1. 美股首 3 個月買入免佣優惠(「美股免佣優惠」)只適用於 2023 年 10 月 1 日至 2023 年 12 月 31 日(「推廣期」)首次開立花旗銀行(香港)有限公司及 / 或花旗銀行，依美國法律成立的有限責任組織(「本行」)的證券戶口(「新股票客戶」)之花旗私人客戶業務/ Citigold/ Citi Priority/ Citibanking/ Citi Plus 客戶，並於過去 12 個月內未曾取消或持有任何本行個人或聯名證券戶口，方可享有美股免佣優惠。
2. 新股票客戶於新開立股票戶口當月起計之首 3 個月內(包括開戶月)，透過網上或流動理財證券服務(如適用)買入美股，方可享無上限買入美股免佣優惠。
3. 優惠只適用於買入美國股票之交易，不包括其他股票市場的買入及沽出交易、股票存入及提取證券、認購新股及有關股票月供投資計劃之交易。
4. 新股票客戶於交易時須先繳付標準經紀佣金。豁免之買入美股經紀佣金將於 2024 年 1 月 31 日或之前回贈予新股票客戶證券戶口連結之美元結算戶口。於回贈時，新股票客戶之證券戶口及美元結算戶口須仍然有效，方可獲享上述優惠。若客戶於本行回贈經紀佣金時並非有效之本行銀行及證券戶口客戶，有關之佣金回贈將被視作放棄，而本行將不會透過任何途徑存入有關佣金回贈。
5. 此推廣不適用於以下人士：
 - i. 美國人士。
 - ii. 於歐盟及歐洲經濟區國家居住之人士。
 - iii. 所有於推廣期內為本行或其子公司之員工。
 - iv. 於新加坡居住之人士。

「買香港股票免佣 長達一世」優惠之條款及細則

1. 「買香港股票免佣 長達一世」優惠(「買股票免佣優惠」)只適用於 2023 年 10 月 1 日至 2023 年 12 月 31 日(「推廣期」)首次開立花旗銀行(香港)有限公司及 / 或花旗銀行，依美國法律成立的有限責任組織(「本行」)的證券戶口，並於過去 12 個月內未曾取消或持有任何本行個人或聯名證券戶口(「新客戶」)，方可享有買股票免佣優惠。
2. 新客戶於開立證券戶口後，所有透過網上或流動理財證券服務(如適用)的買入港股須符合以下項目，方可享買入港股豁免經紀佣金優惠(「免佣優惠」)：
 - a. 由開戶當月起計之首 3 個月內(包括開戶月)，新客戶須進行最少 1 次認可交易*。如新客戶於 2023 年 10 月份開立證券戶口，須於 2023 年 12 月 31 日或之前完成最少 1 次香港股票買入或沽出交易方可於 2024 年 1

月，即開戶當月起計之第 4 個月(「第 4 個月」) 享免佣優惠。開戶首 3 個月買入港股可享買入港股豁免經紀佣金優惠。

- b. 由第 4 個月起，新客戶須每月進行最少 1 次認可交易，翌月即可繼續享免佣優惠。如新客戶於第 4 個月起任何一個月未曾進行任何認可交易，免佣優惠將於翌月起終止及失效。

* 認可交易只限香港股票買入或沽出交易，並不包括其他股票市場的買入及沽出交易、存入及提取證券、認購新股及有關股票月供投資計劃之交易。

3. 新客戶於交易時須先繳付標準經紀佣金。豁免之買入港股經紀佣金將於完成證券交易月份後起計 3 個月內回贈予新客戶證券戶口連結之港元結算戶口。如有關香港證券以人民幣結算，有關佣金回贈將以人民幣 1 元 = 港幣 1.2 元計算及回贈至港元結算戶口。於回贈時，新客戶之證券戶口及結算戶口須仍然有效，方可獲享上述優惠。若客戶於本行回贈經紀佣金時並非有效之本行銀行及證券戶口客戶，有關之佣金回贈將被視作放棄，而本行將不會透過任何途徑存入有關佣金回贈。
4. 由第 4 個月起開始之認可交易，每月可獲享豁免之經紀佣金的上限為港幣\$888。
5. 由第 4 個月起開始之買股票免佣優惠只適用於花旗私人客戶業務之客戶、Citigold®客戶、Citi Priority®客戶及 Citibanking 客戶。
6. 此推廣不適用於以下人士：
 - i. 美國人士。
 - ii. 於歐盟及歐洲經濟區國家居住之人士。
 - iii. 所有於推廣期內為本行或其子公司之員工。
 - iv. 於新加坡居住之人士。

例子：新客戶於 2023 年 10 月 23 日開立證券戶口，所以 2023 年 10 月為開戶之第一個月。

			成交金額 (HK\$)		
月份	交易月份	買股票免佣優惠	買入	沽出	其他股票交易
條件 1：開戶首 3 個月內，新客戶須進行最少 1 次認可交易，方可於第 4 個月享買股票免佣優惠					
第 1 個月	2023 年 10 月	有	-	-	存入證券 HK\$500,000
第 2 個月	2023 年 11 月		港股 HK\$700,000 經紀佣金回贈 = HK\$1,400	港股 HK\$100,000	-
第 3 個月	2023 年 12 月		-	-	-
條件 2：由第 4 個月起，新客戶須每月進行最少 1 次認可交易，翌月即可繼續買股票享免佣優惠					

第 4 個月	2024 年 1 月	有 (因為於開戶首 3 個月內有多於 1 次認可交易)	港股 HK\$650,000 經紀佣金回贈 = HK\$888*	港股 HK\$200,000	-
第 5 個月	2024 年 2 月	有 (因為於上一個月有多於 1 次認可交易)	港股 HK\$50,000 經紀佣金回贈 = HK\$100	港股 HK\$50,000	認購新股 HK\$10,000
第 6 個月	2024 年 3 月	有 (因為於上一個月有多於 1 次認可交易)	-	-	-
第 7 個月	2024 年 4 月	免佣優惠終止 (因為於上一個月並無任何認可交易)	-	-	-

[△] 假設經紀佣金為成交金額的 0.2%；淺灰色格為買股票免佣優惠之認可交易。

*由第 4 個月起開始之認可交易，每月可獲享豁免之經紀佣金的上限為港幣\$888。

「存入證券以享高達 HK\$10,000 現金獎賞」之條款及細則：

1. 推廣期為 2023 年 10 月 1 日至 2023 年 12 月 31 日（「推廣期」），包括首尾兩天。
2. 客戶須於推廣期內透過分行或 Citibank 網上理財之「存入證券」功能成功從第三方金融機構/銀行過戶並存入香港、美國、上海或深圳證券，方可獲享現金獎賞。
3. 現金獎賞金額將根據每位客戶於推廣期內的證券存入總金額減證券轉出總金額（「總證券淨金額」）釐定，詳情如下：

總證券淨金額(HK\$)	現金獎賞金額(HK\$)
50 萬元至 1 百萬元以下	\$500
1 百萬元至 3 百萬元以下	\$1,000
3 百萬元至 5 百萬元以下	\$3,000
5 百萬元或以上	\$10,000

4. 總證券淨金額以該成功存入月份的最後一個交易日之證券收市價格*及股數作計算。如「證券存入」交易涉及外幣，兌換率 1 美元 = 港幣 7.8 元/人民幣 1 元 = 港幣 1.2 元將用以換算證券金額。
5. 聯名股票戶口之所有證券轉賬交易，將一併用作計算戶口主要持有人的總證券淨金額。
6. 每位客戶於推廣期內只可享優惠一次。
7. 現金獎賞將於 2023 年 12 月 31 日或之前存入客戶之港元結算戶口。於回贈時，客戶之證券戶口及港幣結算戶口須仍然有效，方可獲享上述優惠。若客戶於本行送出獎賞時並非有效之本行銀行及證券戶口客戶，有關之獎賞將被視作放棄，而本行將不會透過任何途徑存入有關獎賞。
8. 此推廣不適用於以下人士：
 - i. 美國人士。

- ii. 於歐盟及歐洲經濟區國家居住之人士。
- iii. 所有於推廣期內為本行或其子公司之員工。
- iv. 於新加坡居住之人士。

*證券前收市價可按香港交易所調整。詳情請瀏覽香港交易所「有關證券前收市價調整的指引」。

「開立股票戶口賞港元 500 或其等值現金回贈」(「獎賞」)之條款及細則

1. 除另有訂明外，獎賞推廣期由 2023 年 10 月 1 日至 2023 年 12 月 31 日，包括首尾兩天(「推廣期」)。
2. 獎賞只適用於推廣期內：

2.1a 經 Citibank 網上理財或手機開戶申請並成功開立花旗銀行(香港)有限公司及/或花旗銀行，依美國法律成立的有限責任組織(「本行」)銀行戶口及港股及或美股戶口之新客戶(「全新客戶」)。全新客戶不包括於過去 12 個月內曾取消本行個人或聯名銀行服務及證券戶口之客戶。或

2.1b 經 Citibank 網上理財或手機成功開立本行港股及或美股戶口之本行現有客戶(「新股票客戶」)。新股票客戶須於過去 12 個月內未曾取消或持有任何本行個人或聯名證券戶口。並

2.2 由股票戶口開戶當月起計之首 3 個月內(包括開戶月)，全新客戶及新股票客戶須透過 Citibank 網上理財或流動理財進行股票交易並累積滿指定交易金額*。

*認可交易金額只限香港或美股股票買入或沽出交易，並不包括其他股票市場的買入及沽出交易、存入及提取證券、認購新股及有關股票月供投資計劃之交易，詳情如下：

股票市場	認可證券交易	現金回贈(HK\$或其等值)
開立港股或美股戶口	首 3 個月內交易金額累積達港元 \$10,000(或其等值)	\$250
開立 <u>港股及</u> 美股戶口	首 3 個月內交易金額累積達港元 \$20,000(或其等值)	\$500

3. 根據上述條款 2 之要求，合資格之全新客戶及新股票客戶可享高達港元(或其等值)\$500 現金回贈。
4. 若賬戶為聯名戶口，只有主要賬戶持有人可於推廣期內獲獎賞 1 次。
5. 開立港股或美股戶口獎賞將於 2024 年 4 月 30 日或之前存入合資格之全新客戶及新股票客戶證券戶口連結之港元或美元結算戶口。於回贈時，全新客戶及新股票客戶之證券戶口及港元或美元結算戶口須仍然有效，方可獲享上述優惠。若全新客戶及新股票客戶於本行送出賞時並非有效之本行銀行及證券戶口客戶，有關之獎賞將被視作放棄，而本行將不會透過任何途徑存入有關獎賞。
6. 開立港股及美股戶口獎賞將於 2024 年 4 月 30 日或之前存入合資格之全新客戶及新股票客戶證券戶口連結之港元結算戶口。於回贈時，全新客戶及新股票客戶之證券戶口及港元結算戶口須仍然有效，方可獲享上述優惠。若全新客戶及新股票客戶於本行送出獎賞時並非有效之本行銀行及證券戶口客戶，有關之獎賞將被視作放棄，而本行將不會透過任何途徑存入有關獎賞。
7. 獎賞不可轉讓他人、不可兌換現金或換取其他優惠。
8. 此推廣不適用於以下人士：
 - i. 美國人士。

- ii. 於歐盟及歐洲經濟區國家居住之人士。
 - iii. 所有於推廣期內為本行或其子公司之員工。
 - iv. 於新加坡居住之人士。
9. 本行保留權利隨時暫停、更改或終止此獎賞及更改其條款及細則，並毋須另行通知。如有爭議，本行保留一切最終決定權。
10. 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。

不設最低經紀佣金優惠之條款及細則

1. 不設最低經紀佣金優惠之優惠期至 2023 年 12 月 31 日。
2. 客戶透過網上或流動理財證券服務進行之香港或美國證券交易可獲豁免最低經紀佣金(香港證券: 每單交易最低收費為 HKD/RMB100; 美國證券: 每單交易最低收費為 USD30) ; 但不適用於透過證券買賣熱線進行之交易。

一般條款及細則：

1. 客戶仍須繳付其他非佣金項目之費用，包括但不限於印花稅、交易徵費及交易費(如適用者)。
2. 豁免網上認購新股之服務費之優惠期至 2023 年 12 月 31 日。
3. 上述優惠不可與其他優惠同時使用。
4. 上述所有優惠/獎賞並不適用於所有於推廣期內及回贈時為本行或其子公司之員工。
5. 本行保留權利隨時暫停、更改或終止此優惠及更改其條款及細則，並毋須另行通知。
6. 如有爭議，本行保留一切最終決定權。

迎新推廣：Citi Mobile® 流動理財手機程式(「Citi Mobile® APP」) 外幣兌換 0%差價推廣活動(「推廣」)

一般條款及細則：

1. 除另有訂明外，推廣期由 2023 年 7 月 1 日至 2023 年 12 月 31 日，包括首尾兩日(「推廣期」)。
2. 外幣兌換迎新推廣只適用全新花旗銀行(香港)有限公司及/或花旗銀行(「本行」)花旗私人客戶業務 / Citigold / Citibanking/ Citi Plus 客戶(「新客戶」)(即於過去 12 個月內沒有任何本行銀行戶口之客戶)。
3. 若賬戶為聯名戶口，只有主要賬戶持有人可享此外幣兌換迎新推廣。
4. 若新客戶於推廣期內開立本行銀行戶口，於開戶首 3 個月內(包括開戶當月)(「合資格優惠期」)透過 Citi Mobile®之「外幣兌換/交易」功能成功完成的外幣兌換交易(「合資格交易」)可享 0%差價。
例子：新客戶於 2023 年 4 月 28 日開立本行戶口，即 2023 年 4 月為開戶之第一個月。直至 2023 年 6 月 30 日開戶之第三個月)，客戶的合資格交易可享 0%差價。
5. Citi Mobile® App 手機外匯交易平台定義為：
 - 花旗私人客戶業務/Citigold/ Citibanking 客戶：
 - 「財富管理」>「外匯」>「外幣兌換/交易」或
 - 登入後之「外幣存款」戶口詳情>「立即買入」或「預設心水匯率」

- Citi Plus 客戶：
 - 登入後之「外幣存款」戶口詳情 > 「立即買入」或「預設心水匯率」

6. 於 Citi Mobile® App 上所顯示有關任何貨幣組合的匯率/定價一般包含本行的成本溢價/差價。客戶進行合資格交易時所支付的匯率已包含所有溢價及差價。本行會把有關差價於合資格優惠期後起計之 3 個月內回贈到客戶相關的扣款戶口(「回贈」)。如扣款戶口之合資格交易多於 1 筆，金額將以總額方式回贈至相關戶口。回贈金額(日圓除外)將折算至 2 個小數位；如回贈貨幣為日圓，金額將折算至整數。

回贈例子：

開戶月份內的任何日子	可享優惠至	回贈日期
2023 年 7 月	2023 年 9 月 30 日	2023 年 12 月 31 日或之前
2023 年 8 月	2023 年 10 月 31 日	2024 年 1 月 31 日或之前
2023 年 9 月	2023 年 11 月 30 日	2024 年 2 月 29 日或之前
2023 年 10 月	2023 年 12 月 31 日	2024 年 3 月 31 日或之前
2023 年 11 月	2024 年 1 月 31 日	2024 年 4 月 30 日或之前
2023 年 12 月	2024 年 2 月 29 日	2024 年 5 月 31 日或之前

7. 合資格交易不包括涉及黃金交易戶口之交易(即紙黃金交易)，及於「繳款及轉賬」完成的外幣買賣交易。
8. 若新客戶於獲享回贈時已不為本行顧客或已取消相關扣款戶口，所有相關的差價回贈將會被取消，而不會以其他任何途徑發放予客戶。
9. 任何交易的差價會因應不同的時間、不同的交易及/或不同的客戶而有所差異，亦會取決於多項因素，包括但不限於市場情況、交易規模及/或複雜性、或其他商業因素。就本條款及細則而言，任何交易的買入差價並沒有標準金額/指定溢價。
10. 此外幣兌換迎新推廣不可與其他外匯推廣優惠(除另有訂明外)和定期存款及外匯組合之優惠之推廣同時享用。
11. 本行保留權利隨時暫停、更改或終止此推廣及更改其條款及細則，並毋須另行通知。
12. 就此外幣兌換迎新推廣之任何爭議或其他事項，本行保留一切最終決定權，並具約束力。
13. 本條款及細則之中英文版本之內容如有任何差異，一概以英文版本為準。
14. 本外幣兌換迎新推廣條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。客戶茲不可撤銷地服從香港特別行政區法院的非專屬管轄權。

樓宇按揭客戶推薦計劃:

1. 此樓宇按揭客戶**推薦計劃適用於由2023年1月1日起至2023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。

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。

財務需要分析禮遇條款及細則

每位客戶於推廣期內(由 2023 年 10 月 1 日至 12 月 31 日)成功完成財務需要分析後只可享優惠一次。花旗私人客戶業務 Citigold、Citi Plus、Citi Priority、Citibanking 或 Citi 信用卡之客戶成功完成財務需要分析可享有如下表所列之現

金回贈。此推廣受條款及細則約束。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，並獲保險公司委任為持牌保險代理人。

客戶種類	優惠
花旗私人客戶	HK\$500 現金回贈
Citigold 客戶	HK\$300 現金回贈
Citi Plus、Citi Priority 及 Citibanking 客戶	HK\$200 現金回贈
Citi 信用卡客戶	HK\$200 信用卡回贈

Citi Mobile®流動理財手機程式(「Citi Mobile® APP」)外幣兌換客戶推薦計劃(「外幣兌換推薦計劃」)之條款及細則

一般條款及細則：

1. 推薦人(「推薦人」)指花旗銀行(香港)有限公司及/或花旗銀行(「本行」)之花旗私人客戶業務/Citigold/Citi Priority/Citi Plus 服務客戶。受薦人(「受薦人」)須為全新之花旗私人客戶業務/Citigold/Citi Plus 客戶，即於過去 12 個月內沒有任何本行銀行戶口之客戶。
2. 「外幣兌換推薦計劃」不適用於海外客戶(以海外通訊住址登記開戶)及花旗銀行之銷售員工。
3. 如推薦人為美國人士，「外幣兌換推薦計劃」並不適用。
4. 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，「外幣兌換推薦計劃」均不適用於推薦人及受薦人。詳情請與本行職員查詢。
5. 推薦人不可推薦自己成為新客戶，包括公司的持有人/股東不能推薦其公司為新客戶；相反，該公司亦不能推薦其持有人/股東為新客戶。推薦人與受薦人不可互相推薦成為新客戶。
6. 客戶(包括推薦人及受薦人)之有關賬戶必須在推廣期及「外幣兌換推薦計劃」的獎賞期內有效及保持良好賬戶記錄，方可獲贈客戶推薦獎賞及外幣兌換推薦。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。
7. 除另行通知，「外幣兌換推薦計劃」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。
8. 本行保留隨時以任何形式對以上條款及細則作出改動之權利而事前毋須作出任何通知或負上任何責任。如有任何爭議，本行保留一切最終決定權。
9. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。客戶茲不可撤銷地服從香港特別行政區法院的非專屬管轄權。
10. 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。

「外幣兌換推薦計劃」之條款及細則

1. 除另有訂明外，推廣期由 2023 年 7 月 1 日至 2023 年 12 月 31 日，包括首尾兩日(「推廣期」)。
2. 如參與外幣兌換推薦計劃：
 - 2.1. 特選客戶(推薦人)須於推廣期內成功推薦受薦人成為花旗私人客戶業務/Citigold/Citi Plus 新客戶；及

- 2.2. 受薦人須於開戶首 3 個月內 (包括開戶當月) 透過 Citi Mobile® App 手機外匯交易平台成功完成金額合共等值港元\$200,000 或以上 (以沽出貨幣金額計算) 的外幣兌換交易(「合資格交易條件」)。若扣款戶口金額 (即沽出貨幣金額) 並非以港元為計值單位, 其金額將以本行訂定之匯率計算成港元等值金額, 用作計算其是否符合合資格交易條件。
3. 根據以上條款 12 之外幣兌換推薦計劃要求, 如受薦人達到合資格交易條件, 推薦人可享港元 \$ 300 現金獎賞 (「推薦獎賞」)。
4. 推薦獎賞將於受薦人開戶後的第 6 個月或之前 (包括開戶當月) 存入推薦人於本行之戶口。

例子 :

受薦人開戶月份內的任何日子	受薦人需於以下日期或之前進行合資格交易	推薦獎賞將於以下日期或之前存入推薦人戶口
2023 年 7 月	2023 年 9 月 30 日	2023 年 12 月 31 日或之前
2023 年 8 月	2023 年 10 月 31 日	2024 年 1 月 31 日或之前
2023 年 9 月	2023 年 11 月 30 日	2024 年 2 月 29 日或之前
2023 年 10 月	2023 年 12 月 31 日	2024 年 3 月 31 日或之前
2023 年 11 月	2024 年 1 月 31 日	2024 年 4 月 30 日或之前
2023 年 12 月	2024 年 2 月 29 日	2024 年 5 月 31 日或之前

5. 本行保留要求推薦人核實受薦人聯絡資料的權利。假如本行發現受薦人的聯絡資料無效或是由推薦人以不正當途徑取得, 本行保留作出有關決策權及拒絕提供獎賞予推薦人之權利。

「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」支票儲蓄戶口作出糧服務之客戶。客戶須連續使用該戶口出糧方可享上述優惠，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。

全面財資策劃獎賞之條款及細則

1. 推廣期由 2023 年 7 月 1 日至 2023 年 12 月 31 日(「推廣期」)，包括首尾兩日。
2. 每位客戶只可享獎賞一次。若賬戶為聯名戶口，只有主要賬戶持有人可獲贈獎賞 1 份。
3. 所有獎賞並不適用於美國人士。
4. 客戶需聯絡其專屬客戶經理進行登記以享受有關獎賞。客戶必須完成「全面財資策劃」方可獲得 HK\$200 現金回贈。
5. 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。
6. 現金回贈將存入合資格客戶戶口，客戶之有關賬戶必須在推廣期內及回贈時有效及保持良好賬戶記錄，方可獲贈獎賞。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。
7. 獎賞不適用於本行職員。
8. 本行及有關商戶保留修改所有有關條款及細則之權利而毋須另行通知。
9. 如有爭議，一切以本行及有關商戶之決定為最終裁決。
10. 中英文條款有所差異，一切以英文版本為準。

財策分析 360°獎賞之條款及細則

1. 推廣期由 2023 年 7 月 1 日至 2023 年 12 月 31 日(「推廣期」), 包括首尾兩日。
2. 每位花旗私人客戶只可享獎賞一次。若賬戶為聯名戶口, 只有主要賬戶持有人可獲贈獎賞 1 份。
3. 所有獎賞並不適用於美國人士。
4. 客戶需聯絡其專屬高級客戶經理進行登記以享受有關獎賞。客戶必須完成「財策分析 360°」方可獲得 HK\$500 現金回贈。
5. 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。
6. 現金回贈將存入合資格客戶戶口, 客戶之有關賬戶必須在推廣期內及回贈時有效及保持良好賬戶記錄, 方可獲贈獎賞。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。
7. 獎賞不適用於本行職員。
8. 本行及有關商戶保留修改所有有關條款及細則之權利而毋須另行通知。
9. 如有爭議, 一切以本行及有關商戶之決定為最終裁決。
10. 中英文條款有所差異, 一切以英文版本為準。

Club 積分換領條款及細則

1. Club 積分之兌換及所有與 The Club 相關的事宜均受 The Club 條款及細則約束, Club HKT 可能不時作出修訂。詳情請瀏覽 <https://www.theclub.com.hk/zh/terms-and-conditions.html>。花旗銀行將不會以任何方式對 The Club 的任何事項或交易承擔任何責任或義務。
2. The Club 會員可在 The Club 平台兌換 Club 積分, 而該平台是指由 Club HKT 開發、營運及維持, 用於向香港消費者銷售及讓香港消費者購買各種產品或服務的會員獎勵計劃及電子商務平台, 包括 The Club HKT 的流動應用程式及網站 (<http://www.theclub.com.hk/>; <http://www.shop.theclub.com.hk/> 或其他可能不定時推出作相同目的之網址)
3. 新客戶須在任何時候保持有效的 The Club 會員賬戶。The Club 會員賬戶必須由基本卡持卡人擁有。除非遇上由花旗銀行及 Club HKT 全權釐定的特殊情況外, 否則, 與合資格信用卡相關的 The Club 會員賬戶不得被隨後更改。合資格持卡人的合資格信用卡及銀行戶口必須為有效及(信用)狀況良好, 並必須在 Club 積分誌入時保持 The Club 會員賬戶有效。如存在任何實際或疑似欺詐/濫用行為, 花旗銀行保留絕對權力從合資格信用卡賬戶中直接扣除與此計劃所獲相等價值的 Club 積分, 並取消持卡人獲享優惠的資格及/或暫停合資格信用卡賬戶以進行調查, 而恕不另行通知。
4. Club 積分的用途取決於花旗銀行及 Club HKT 的絕對酌情權, 並需視乎優惠或服務之供應、賬戶狀況檢查及最終獲接受與否而定。
5. Club 積分一旦被誌入 The Club 會員賬戶, 花旗銀行將不就與 The Club 全權提供的產品或服務相關的任何事項 (包括 Club 積分的處理、使用或兌換) 承擔任何責任。
6. 花旗銀行對與 Club HKT 所提供的產品或服務相關的任何事宜一概不負責。Club HKT 對與花旗銀行所提供的產品或服務相關的任何事宜一概不負責。Club HKT 全權負責與其產品或服務以及所有輔助服務相關的一切義務和責任, 花旗銀行全權負責與其產品或服務及所有輔助服務相關的一切義務和責任。

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！