

Online Mutual Fund Service – Frequently Asked Questions (“FAQ”)

If you have any query regarding our Online Mutual Fund Service, please contact your relationship manager or call us at (852) 2860 0222.

Below are the frequently asked questions for your reference:

Online Service

1. Who can access to Online Mutual Fund Service?
Citibank clients with an active Mutual Fund/FundSelect Savings Plan account and have successfully registered the online service can access to the Online Mutual Fund Service.
2. How can I open a Mutual Fund/FundSelect Savings Plan account?
 - i. Select any fund or portfolio in the “Fund Explorer” page and input your subscription amount.
 - ii. If you currently do not hold a mutual fund account, you will be directed to the account opening journey.

In case you are not able to complete the account opening journey on Citibank Online or the mobile app, please visit any one of our branches to open a Mutual Fund/ FundSelect Savings Plan account.

Online Order Placement

1. What types of transaction order can I place via the Online Mutual Fund Service?
Subscription, same fund house switching (same & cross currency), cross fund house switching (same currency), redemption and FundSelect Savings Plan set up are available via the Online Mutual Fund Services.
2. When can I place an online Mutual Fund order?
While you can place an order 24-hour a day, from Monday to Sunday, the order will be submitted to the relevant fund house for processing on the soonest applicable dealing day of the fund. Please note that order will not be processed on Hong Kong holidays/non-dealing days of the fund.
3. When will my order be processed and what is the cut off time for order execution?
Orders received before the cut-off time of the fund dealing day will be submitted to the relevant fund house which will process the orders on the same day. Order placed after cut-off time or on Hong Kong holidays/non-dealing days of the fund will be processed on the next business day. The actual transaction date is subject to the dealing frequency (e.g. daily, monthly). Please refer to respective fund offering documents for details.

The cut-off times for different fund house are different. Please refer to below for details. Please note that the cut-off times set out below are for reference only, and may be changed from time to time without any prior notice to you.

Fund Management Company	Order Cut-Off Time
AllianceBernstein	4:30 PM
Allianz Global Investors	4:00 PM
Ashmore	4:30 PM
Barings Asset Management	4:30 PM
Blackrock	4:00 PM
BNP Paribas	4:30 PM
Bosera Asset Management	3:00 PM
China Asset Management	10:30 AM for money market fund / 3:00 PM for other funds
Columbia Threadneedle Investments	4:30 PM

CSOP Asset Management	3:00 PM
Da Cheng International Asset Management	3:00 PM
Deutsche Asset Management	4:00 PM

E Fund Management	3:00 PM
Fidelity Investment Management	4:00 PM
First State Investment	5:00 PM
Franklin Templeton	4:00 PM
GAM Fund Management	4:00 PM
Goldman Sachs International	4:00 PM
Harvest Global Investment	4:00 PM
Henderson Global Investors	3:00 PM
Invesco	4:00 PM
Janus Henderson (The Janus Henderson Horizon series)	3:00 PM
Janus Henderson (All except the Janus Henderson Horizon series)	4:00 PM
JPMorgan	4:00 PM
Legg Mason	4:30 PM
Man Investments	4:00 PM
Manulife Asset Management	3:00 PM
Merian Global Investors	4:00 PM
MFS	4:30 PM
Morgan Stanley	4:00 PM
Permal	4:00 PM
Pictet	2:00 PM
PIMCO	4:00 PM
Schroder Investment Management	4:30 PM
State Street	4:00 PM
UBS Global Asset Management	4:00 PM
Value Partners Limited	4:00 PM

4. When will you debit my settlement account for subscription orders placed via online channel?
The transaction amount of the subscription order will be debited from your settlement account after order confirmation immediately. The order will only be processed if there are sufficient funds in your settlement account (in fund denomination currency).

5. What is the minimum subscription amount?

For order placed through Citi Mobile® App / Online Mutual Fund Service, the minimum subscription amount can be as low as HKD 1 or USD 1.

Citibank reserves the right to adjust the minimum subscription amount at any time without prior notification.

Fund currency	Minimum subscription amount
AUD	AUD 7,000
CAD	CAD 6,500
CHF	CHF 5,000

CNY	CNY 32,000
EUR	EUR 4,500
GBP	GBP 3,200
HKD	HKD 1

JPY	JPY 600,000
NZD	NZD 7,500
SEK	SEK 40,000
USD	USD 1

6. What is the minimum monthly contribution amount for FundSelect Savings Plan?

For order placed through Citi Mobile® App / Online Mutual Fund Service, the minimum monthly contribution amount can be as low as HKD 1 or USD 1. Citibank (Hong Kong) Limited reserves the right to adjust the minimum monthly contribution amount at any time without prior notification.

7. When will I receive the proceeds after redeeming a fund?

Normally you will be able to receive the proceeds within 5 – 14 business days after fund house confirms the fund price for daily dealing funds. However, some funds may have longer redemption process and you may receive the proceeds after a longer period of time. Please refer to the fund’s offering document for dealing details.

8. Can I modify/cancel the order placed via online channel?

No, order placed via online channel cannot be modified/cancelled after order confirmation. Please visit our branch or call us at (852) 2860 0222 for enquiries.

9. How can I know if my order placement is successful?

A “Confirmation Number” will be generated in the Confirmation Page. You can also go to “My Account” to check the order status and view the details of your order.

10. When will my switch order be processed?

Same fund house switching order placed before the cut-off time will normally be completed on the same day. However, there are occasions, e.g. the two funds are having different dealing schedule, in which the order will not be completed on the same day. Please refer to fund offering document for dealing details.

11. In which account am I going to receive the dividend payment for dividend paying funds?

If it is the first time you subscribe into that fund, you will receive the dividend payment in your call deposit account (in fund currency). If you do not have a call deposit account with us, you will receive the dividend in checking/statement savings account instead.

If you have subscribed into the same fund previously, you will receive the dividend payment according to your previously dividend instruction.

You may at any time contact our branch to update the settlement account for receiving dividend payment.

12. Can I set up a FundSelect Savings Plan and start contribution today?

No, it would take one business day to process your plan instruction. As such, if you choose the day of plan set up as the debit date, the soonest contribution will start in the next month (same calendar day).

13. Can I choose any calendar day as the contribution date?

You can choose any calendar day, except 29th, 30th and 31st as the contribution date. If the contribution date falls on a Saturday, Sunday or Hong Kong public holiday, the debit date will be deferred to the next business day.

Account Details

1. How is "Reference Value" calculated?

The "Reference Value" is calculated based on the "Reference Price" and may or may not reflect the units that are in "Processing" status. Units that are purchased or sold in a transaction will only be reflected in the account details page if the order has been received and confirmed by fund house/issuer/counterparty and the price for the transaction has been confirmed. The "Reference Price" refers to the latest available price and may not reflect the latest market price.

2. How is Unrealized Gain/Loss calculated for Mutual Fund holding?

Unrealized Gain/Loss: Reference Value – Total Transaction Amount

3. How is Unrealized Gain/Loss in HKD calculated for Mutual Fund holding?

Unrealized Gain/Loss in HKD: Reference Value in HKD calculated by latest available exchange rate – Total Transaction Amount in HKD calculated by exchange rate of transaction day

4. How is Unrealized Gain/Loss in percentage calculated for Mutual Fund holding?

The Unrealized Gain/Loss in percentage refers to the unrealized gain/loss in security currency.

5. What is the definition of "Transaction Amount" for Mutual Fund?

"Transaction Amount" is the amount of your transaction, adding any fees and charges (if applicable).

6. What is the definition of "Investment Amount" for Mutual Fund?

"Investment Amount" is the amount of your transaction, which is net of any fees & charges (if applicable).
"Investment Amount" for dividend/coupon transaction refers to the dividend/coupon receivable.

網上基金服務 – 常見問題

如你有任何關於我們網上基金交易服務的查詢，請聯絡你的客戶經理，或致電(852) 2860 0222。

你亦可參考下列常見問題:

網上服務

1. 誰可使用網上基金服務?

持有 Citibank 有效基金/基金精選儲蓄計劃戶口，並成功登記網上服務之客戶，可即時使用網上基金服務。

2. 如何開立基金/基金精選儲蓄計劃戶口?

你可於 Citi Mobile® App 開立基金/基金精選儲蓄計劃戶口。

- i. 於「基金搜尋」頁面選擇任何基金並輸入投資金額。
- ii. 如您並無任何基金戶口，您將會被轉至開戶頁面。

假如您未能於Citibank網上理財或手機應用程式上完成開戶流程，你可親臨任何一間分行開立基金/基金精選儲蓄計劃戶口。

網上交易

1. 我可透過網上基金服務進行甚麼交易?

你可透過網上基金服務買入、同一基金公司轉換(相同及不同貨幣)、不同基金公司轉換(相同貨幣)、賣出基金及設立基金精選儲蓄計劃。

2. 我可於甚麼時候設立基金指示?

你可於星期一至星期日的任何時候設立指示，我們將遞交該指示予基金公司以讓該指示於該基金最近之適用交易日被處理。指示不會於香港假期或非基金交易日被處理。

3. 你們將於何時處理我的交易指示? 網上買賣基金會於何時截止接受交易?

於基金交易日截止接受交易時間前收到的交易指示，我們會遞交予基金公司而基金公司會於同一日處理。於截止接受交易時間後或於香港假期或非基金交易日收到的交易指示，將會於下一個工作天被處理。實際交易日期亦會受交易頻率(即每日交易、每月交易等)影響，詳情請參閱有關基金之銷售文件。

不同基金公司的截止接受交易時間並不相同，請參考下列資料。

請注意下列的截止接受交易時間僅供參考，並可能於沒有事先通知閣下的情況下不時被更改。

基金公司	截止接受交易時間
AllianceBernstein	下午 4:30
Allianz Global Investors	下午 4:00

Ashmore	下午 4:30
Barings Asset Management	下午 4:30
Blackrock	下午 4:00
BNP Paribas	下午 4:30
Bosera Asset Management	下午 3:00
China Asset Management	貨幣市場基金為上午 10:30 ; 其他基金為下午 3:00
Columbia Threadneedle Investments	下午 4:30
CSOP Asset Management	下午 3:00
Da Cheng International Asset Management	下午 3:00
Deutsche Asset Management	下午 4:00
E Fund Management	下午 3:00
Fidelity Investment Management	下午 4:00
First State Investment	下午 5:00
Franklin Templeton	下午 4:00
GAM Fund Management	下午 4:00
Goldman Sachs International	下午 4:00
Harvest Global Investment	下午 4:00
Henderson Global Investors	下午 3:00
Invesco	下午 4:00
Janus Henderson (The Janus Henderson Horizon series)	下午 3:00
Janus Henderson (All except the Janus Henderson Horizon series)	下午 4:00

JPMorgan	下午 4:00
Legg Mason	下午 4:30
Man Investments	下午 4:00

Manulife Asset Management	下午 3:00
Merian Global Investors	下午 4:00
MFS	下午 4:30
Morgan Stanley	下午 4:00
Permal	下午 4:00
Pictet	下午 2:00
PIMCO	下午 4:00
Schroder Investment Management	下午 4:30
State Street	下午 4:00
UBS Global Asset Management	下午 4:00
Value Partners Limited	下午 4:00

4. 你們將於何時從我的結算戶口扣除有關網上認購基金的款項
認購交易之交易金額將於交易確認後即時於結算戶口中扣除，閣下以基金貨幣結算之結算戶口必須有足夠資金，有關交易才會被處理。

5. 最低的認購金額是甚麼？

經由 Citi Mobile® App/ 網上基金投資服務提交的認購指示，認購金額最低為 HKD 1 或 USD 1。

花旗銀行可於任何時候調整最低認購金額，恕不另行通知。

基金貨幣	最低認購金額
澳元	7,000 澳元
加元	6,500 加元
瑞士法郎	5,000 瑞士法郎

人民幣	32,000 人民幣
歐元	4,500 歐元
英鎊	3,200 英鎊
港幣	1 港元

日圓	600,000 日圓
紐元	7,500 紐元
瑞典克朗	40,000 瑞典克朗
美元	1 美元

6. 基金精選儲蓄戶口的每月最低供款金額是甚麼？

經由Citi Mobile® App/ 網上基金投資服務提交的認購指示，每月最低供款金額最低為HKD 1 或USD 1。花旗銀行可於任何時候調整每月最低供款金額，恕不另行通知。

7. 我將於贖回基金後多久收到有關款項？

一般情況下，你可於基金公司確認基金價格後的 5-14 個工作天內收到交易頻率為每日之基金贖回金額。不過，部分基金或有較長贖回程序，你可能於較長時間後才收到有關款項。詳情請參閱有關基金之銷售文件。

8. 我可以更改或取消透過網上設立之指示嗎？

不可以。網上交易於確認後將不能更改/取消。如有任何問題，請到分行或致電花旗投資服務熱線 (852) 2860 0222

9. 我可如何確認網上設立之指示為成功？

完成交易指示後，「確認號碼」將會顯示於確認頁。你亦可於「我的賬戶」頁面查閱交易狀況及詳情。

10. 我的基金轉換將於何時被處理？

於截止接受交易時間前收到指示的同一基金公司轉換通常會於當天完成。不過，於某些情況下，如兩隻交易頻率為不一樣之基金，有關轉換交易將不能於當天完成。詳情請參閱有關基金之銷售文件。

11. 我將於哪個戶口收到股息？

如這是你首次認購的派息基金，你將於通知存款戶口(基金貨幣)收取股息。如你並未持有通知存款戶口，你將於支票/月結單儲蓄戶口收取股息。

如你曾經認購同一基金，我們將根據你之前設立的派息指示把股息存入相關戶口。

你亦可隨時聯絡分行以更改收取股息之結算戶口。

12. 我可否設立由今日開始供款之基金精選儲蓄計劃？

不可以。我們需要一個工作天以處理閣下之計劃指示，因此，以發出指示當天為供款日期之基金精選儲蓄計劃，將最快於下一個月的同一曆日開始供款。

13. 我可否選擇任何一個曆日作為供款日期？

你可選擇 29、30、31 以外的任何一個曆日作為供款日期。若該月的指定日期為星期六、星期日或香港公眾假期，供款日期將順延至下一個工作天。

戶口詳情

1. 「參考價值」是如何計算的？

「參考價值」以「參考價格」計算，並未必反映「處理中」交易之單位。買入或賣出之單位將於基金公司/發行人/交易對手收到及確認有關交易，並確定該交易之價格後於閣下之賬戶詳情頁面內反映。「參考價格」即最新價格，而未必反映最新市場價格。

2. 對於持有基金之「未實現收益/虧損」是如何計算的？

未實現收益/虧損 = 參考價值 - 交易總額

3. 以港幣計算持有基金之未實現收益/虧損是如何計算的？

以港幣計算之未實現收益/虧損 = 以最新港元匯率計算之參考價值 - 以投資當日港元匯率計算之交易總額

4. 持有基金的未實現收益/虧損百分比是如何計算的？

未實現收益/虧損百分比為以產品貨幣計算之未實現收益/虧損。

5. 基金的「交易金額」是如何計算的？

「交易金額」為有關交易之金額，有關收費(如有)亦計算在內。

6. 基金的「投資金額」是如何計算的？

「投資金額」為有關交易之金額，並未計算有關收費(如有)在內。股息/票息交易之「投資金額」為客戶可收取之股息/票息。

