



跨境理财通迎新奖赏一般条款及细则：

1. 所有跨境理财通迎新奖赏并不适用于美国人士。
2. 所有跨境理财通迎新奖赏并不适用于 CitiBusiness®企业户口。
3. 所有跨境理财通迎新奖赏不适用于现有花旗银行（香港）有限公司及/或花旗银行（「本行」）之银行服务客户或于 12 个月内曾取消本行银行服务之客户。
4. 除另有订明外，推广期由 2024 年 6 月 1 日至 6 月 30 日，包括首尾两日（「推广期」）。
5. 每位客户于推广期内只可享奖赏一次。
6. 现金回赠将存入合格客户之银行户口，客户之户口状况必须于优惠存入时仍然有效及正常，否则有关优惠将被取消。
7. 客户如于开户日起计 6 个月内取消户口，本行有权追讨相等之奖赏金额，并从户口中扣除，扣除日期为客户取消户口之同时。
8. 如于开户日起计 6 个月内取消户口，会被收取 HK\$500 或等值之户口取消手续费。
9. 本行保留随时以任何形式对以上条款及细则作出改动之权利而事前毋须作出任何通知或负上任何责任。如对本推广活动有任何争议，本行保留一切最终决定权。
10. 跨境理财通迎新奖赏不可与其他优惠、折扣或优惠券同时使用、不可转让他人、不可兑换现金或换取其他优惠。
11. 此户口及服务申请表所提及的产品及/或服务只适用于合格参与南向通计划的中国内地居民，及并非弱势社群的个人客户。此户口及服务申请表并不旨在对该类个人客户构成任何买卖产品及/或服务的建议、销售或招揽。
12. 本条款及细则之中英文版本如有差异，一概以英文版本为准。

新资金奖赏之条款及细则：

1. 新客户须于推广期内 (i) 成功于南向通计划下开立香港投资户口，及 (ii) 于开户后首两个月内（包括开户当月及下一个月）存入以下所需之新资金，方可获赠有关奖赏。

银行服务	新资金金额（人民币或等值货币）	现金回赠（港币）
香港投资户口	RMB800,000 – RMB1,000,000	HKD1,500
	RMB500,000 – RMB799,999	HKD1,000
	RMB100,000 – RMB499,999	HKD300

2. 新客户须要维持指定新资金至以下所指定的日期。

开户日期	维持资金（至）
2024 年 6 月 1 日至 6 月 30 日	2024 年 11 月 30 日

3. 新客户在开户时须同时登记使用电子月结单服务，并于开立银行户口之首三个月内（包括开户当月及下两个月）登记及登入 Citi Mobile®或 Citibank 网上理财至少一次方为合格领取迎新奖赏。

4. 迎新奖赏（现金回赠）将如下表所列日期存入合格客户之银行户口。

开户日期	现金回赠将在以下日期存入
2024年6月1日至6月30日	2025年1月31日或之前

外汇买卖之重要事项：

本文件只供参考之用，并不构成任何投资方式之招售。外汇买卖的亏损风险可以十分重大，外币交易受汇率波动而产生获利机会及亏损风险。外币买卖涉及风险，亦可能导致本金的损失。人民币买卖，如同其他货币一样，会受汇率波动影响。有关人民币兑换的汇率可升可跌。人民币兑换的汇率是人民币（离岸）汇率。即使投资者定下备用买卖指示，例如[止蚀]或[限价]买卖指示，亦未必可以将亏损局限于原先设想的数额。市场情况可能使这些买卖指示无法执行。当投资者将外币兑换为本地货币时，投资者有可能蒙受亏损。投资带有风险，亦可能导致本金的损失。投资者必须仔细考虑，根据自己的投资目标、财务状况及风险取向，而决定这种买卖是否适合。有关当局所实施的外汇管制亦可能对适用汇率造成不利的影响。

花旗银行（香港）有限公司及/或花旗银行尽力确保所提供的任何数据和资料的准确性及可靠性，但不保证该等数据和资料皆为准确或可靠，并不会对任何不准确或遗漏所带来的损失或破坏负责（不论是民事侵权行为或合约或其他责任）。使用者需独自承担使用该等数据和资料的风险。有关本网页的数据和资料只供个人使用并不可因任何理由提供予任何其他人士或实体。如未有获得花旗银行（香港）有限公司及/或花旗银行的同意，严禁翻印、复制及/或再分配任何出现于花旗网上银行和/或透过其服务所提供的文件、数据、内容或材料。

上述例子纯属假设，仅作说明用途。上述情况并非以外汇的过往表现为基础。本行并非以模拟例子预测外汇的未来价格动向。上述例子并不代表所有可能出现的结果，也无尽列可能影响到投资本行外币交易限价单所派付的所有可能因素。

重要声明：

阁下应自行寻求有关税务之专业意见，包括但不限于进行海外投资时可能涉及之遗产税及红利预扣税等税务责任。本文件只供参考之用，并无意构成任何买卖的邀约或建议。投资并不应视为定期存款的替代品。投资者作出任何认购前，应细阅基金说明书。投资并非银行存款，且带有风险，亦可能导致本金的损失。投资者应注意，投资于以非本土货币结算的基金将受汇率波动的影响，可能导致本金出现亏损。基金及证券价格可升亦可跌。过往表现未必可作日后业绩的准则。除非其保证券已列明于有关之认购章程中，否则一般投资并未获得花旗银行（香港）有限公司、花旗银行、花旗集团或其附属或联营公司、任何地方政府或保险机构的负责、保证或承保。投资产品并不适用于美国人士，亦可能只限在某些司法管辖区提供。任何人士于作出投资前，应寻求独立咨询，考虑有关投资是否适合阁下。外汇买卖的亏损风险可以十分重大，外币交易受汇率波动而产生获利机会及亏损风险。外币买卖涉及风险，亦可能导致本金的损失。即使投资者定下备用买卖指示，例如[止蚀]或[限价]买卖指示，亦未必可以将亏损局限于原先设想的数额。市场情况可能使这些买卖指示无法执行。当投资者将外币兑换为本地货币时，投资者有可能蒙受亏损。投资带有风险，亦可能导致本金的损失。投资者必须仔细考虑，根据自己的投资目标、财务状况及风险取向，而决定这种买卖是否适合。有关当局所实施的外汇管制亦可能对适用汇率造成不利的影响。花旗银行（香港）有限公司只限于介绍保险产品，而

花旗银行（香港）有限公司对有关产品提供的任何事项概不负责。保险产品只是保险公司之产品和责任，而并非花旗银行（香港）有限公司的责任。保险产品并非花旗银行（香港）有限公司、花旗银行或花旗集团或其任何附属公司或联属公司或任何本地政府机构的银行存款或责任，亦非由其提供保证或承保。

花旗银行，依美国法律成立的有限责任组织

借定唔借？还得到先好借

跨境理財通迎新獎賞一般條款及細則：

1. 所有跨境理財通迎新獎賞並不適用於美國人士。
2. 所有跨境理財通迎新獎賞並不適用於 CitiBusiness® 企業戶口。
3. 所有跨境理財通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。
4. 除另有訂明外，推廣期由 2024 年 6 月 1 日至 6 月 30 日，包括首尾兩日（「推廣期」）。
5. 每位客戶於推廣期內只可享獎賞一次。
6. 現金回贈將存入合資格客戶之銀行戶口，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。
7. 客戶如於開戶日起計 6 個月內取消戶口，本行有權追討相等之獎賞金額，並從戶口中扣除，扣除日期為客戶取消戶口之同時。
8. 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。
9. 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。
10. 跨境理財通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。
11. 此戶口及服務申請表所提及的產品及/或服務只適用於合資格參與南向通計劃的中國內地居民，及並非弱勢社群的個人客戶。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。
12. 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。

新資金獎賞之條款及細則：

1. 新客戶須於推廣期內(i)成功於南向通計劃下開立香港投資戶口，及(ii)於開戶後首兩個月內（包括開戶當月及下一個月）存入以下所需之新資金，方可獲贈有關獎賞。

銀行服務	新資金金額 (人民幣或等值貨幣)	現金回贈 (港幣)
香港投資戶口	RMB800,000 – RMB1,000,000	HKD1,500
	RMB500,000 – RMB799,999	HKD1,000
	RMB100,000 – RMB499,999	HKD300

2. 新客戶須要維持指定新資金至以下所指定之日期。

開戶日期	維持資金 (至)
2024 年 6 月 1 日至 6 月 30 日	2024 年 11 月 30 日

3. 新客戶在開戶時須同時登記使用電子月結單服務，並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。
4. 迎新獎賞（現金回贈）將如下表所列日期存入合資格客戶之銀行戶口。

開戶日期	現金回贈將在以下日期存入
2024年6月1日至6月30日	2025年1月31日

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。

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！

General Terms and Conditions for Cross-Boundary Wealth Management Connect Scheme (WMC) Welcome Offer:

1. All WMC Welcome offers are not applicable to U.S. persons.
2. All WMC Welcome Offers are not applicable to CitiBusiness® Accounts.
3. All WMC Welcome 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.
4. Unless otherwise specified, the Promotion Period is valid from June 1 to June 30, 2024, inclusive of both dates (“Promotion Period”).
5. Each client can only enjoy the offer once during the promotion period.
6. Cash rebate will be credited to eligible client’s banking account 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.
7. The Bank reserves the right to claim for the refund of the cash rebate should the new account be closed within 6 months from the date of account opening. The cash rebate value will be debited from the client’s account at the time of account closure.
8. 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.
9. 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.
10. WMC 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.
11. The above product(s) and/or service(s) mentioned in this Citibank Accounts & Services Opening Application are only applicable to individuals resident in the Mainland China that eligible to participate in the Southbound Scheme, and are not Vulnerable Customer. This Citibank Accounts & Services Opening Application 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.
12. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

Terms and Conditions for New Funds Offer:

1. In order to be entitled to relevant offers, new client must (i) successfully open a Hong Kong Investment Account under Southbound Scheme during the Promotion Period; and (ii) 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 (RMB or equivalent)	Cash Rebate (HK\$)
Hong Kong Investment Account	RMB800,000 – RMB1,000,000	HK\$1,500
	RMB500,000 – RMB799,999	HK\$1,000
	RMB100,000 – RMB499,999	HK\$300

2. Clients are required to maintain the new funds according to the hold fund period specified below.

Account Opening Date	Hold Fund Period (until)
June 1 to June 30, 2024	November 30, 2024

3. For new clients to be eligible for the Welcome Offer, the clients must enroll in the e-Statement Service at the time of account opening, and 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).
4. Cash Rebate of New Funds Offer 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
June 1 to June 30, 2024	January 31, 2025

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:

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

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

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

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