



General Terms and Conditions for Exclusive Welcome Offer for International Personal Banking Customers (the "Promotion")

1. Unless otherwise specified, the promotion period is valid from February 7, 2024 to February 29, 2024, inclusive of both dates ("Promotion Period").
2. The Promotion is not applicable to U.S. persons.
3. The Promotion is not applicable to CitiBusiness® Accounts.
4. The Promotion is not applicable to existing banking clients of Citibank (Hong Kong) Limited and / or Citibank, N. A. (Citibank, N.A., is 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. The Promotion is only eligible for International Personal Banking clients who have successfully opened an account with an oversea correspondence address within the promotion period defined below ("Eligible New Client"). The Bank reserves the absolute right to determine the eligibility of International Personal Banking clients to enjoy the abovementioned offers subject to relevant policy of the Bank, which may change from time to time without prior notice.
6. Each Eligible New 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.
7. Cash rebate (as specified below) (the "Reward") will be credited to eligible clients' HKD account only and the account status of each client must remain valid and good standing at the time when the Reward is made available or delivered to the eligible client. If the account status has changed, the Bank reserves the right to forfeit the cash rebate without prior notice.
8. The "**Average Daily Combined Balance**" is calculated based on the sum of daily balances of deposit, investment and accumulated paid premium* of selected insurance products of all your single name account(s) and joint name account(s), divided by the number of calendar days in the month. Selected insurance products mean insurance policy(ies) with savings element.
* For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan
9. Citigold Private Client accounts are exclusive for clients who maintain the "Average Daily Combined Balance" of HK\$8,000,000 or above. Otherwise, the Bank reserves the right to convert a customer's Citigold Private Client account to a Citigold account. Citigold accounts are exclusive for clients who maintain the "Average Daily Combined Balance" of HK\$1,500,000 or above. Otherwise, the Bank reserves the right to convert a customer's Citigold account to a Citibanking account. Should the "Average Daily Combined Balance" fall below HK\$1,500,000 for 3 consecutive months, a monthly service fee of HK\$500 will be charged. For the fees of individual services, please refer to the latest service fee guide.
10. The Bank reserves the right to claim for the refund of the cash rebate should the new account be closed/ downgraded within 6 months from the date of account opening, or the new customer's "Average Daily Combined Balance" falls below the minimum balance requirement within 6 months from the date of account opening. A sum equivalent to the cash rebate will be debited from the customer's account at the time of account closure or downgrade, or 1 month from the first day the account balance falls below the minimum balance requirement, whichever is earlier.
11. If the new customer closes all of his/ her accounts with the Bank within 6 months from his/ her account opening date of the first banking account, an account closure fee of HK\$500 (or equivalent) will be charged.
12. The Bank reserves the right to amend the Terms and Conditions from time to time without prior notice. Should there be any dispute, the Bank's decision will be final.
13. 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.
14. 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.

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

Exclusive Account Opening Welcome Offer for International Personal Banking customer:

- To be entitled to relevant offers, Eligible New Client must (i) successfully open a Citigold Private Client or Citigold International Personal Banking account during the Promotion Period, (ii) download Citi Mobile App and (iii) Turn on Push Notification during the Promotion Period.
- For Offer 1, the cash rebate will be credited to the Eligible New Client's Citibank account by the fulfillment date specified below.
- For Offer 2, the Welcome Gift will be presented to the Eligible New Client by the Bank's staff. The Welcome Gift is available on a first-come first-served basis and while stocks last.

Offer 1

Banking Service	Cash Rebate	Fulfillment Date
Citigold Private Client International Personal Banking account	HK\$888 Cash Rebate	On or before April 30, 2024
Citigold International Personal Banking account	HK\$388 Cash Rebate	

Offer 2

Banking Service	Gift
Citigold Private Client International Personal Banking account	A set of Citi Red Packet and Fai Chun
Citigold International Personal Banking account	

A. New Funds Offer

- To be entitled to relevant offers, a new customer is required to open a Citigold Private Client or Citigold account during the Promotion Period and fulfill the following requirements:
 - Fulfill the fulfillments stated in general terms and conditions of the welcome offer applicable to Citigold Private Client and Citigold and sign the fund maintenance agreement; and
 - New customers must deposit the required new funds specified below ("**New Funds**") within the first 2 calendar months from the date of account opening (including the month of account opening and the month following):

Banking Service	New Funds amount (HK\$ or equivalent)	Cash rebate (HK\$)
Citigold Private Client	HK\$10,000,000	HK\$35,000
	HK\$8,000,000	HK\$30,000
Citigold	HK\$5,000,000	HK\$18,500
	HK\$2,500,000	HK\$10,000
	HK\$1,500,000	HK\$6,000

- Customers are required to maintain the New Funds according to the Hold Fund Period specified below

Account Opening Date	Hold Fund Period	Fulfilment Date
February 7, 2024 to February 29, 2024	March 1, 2024 to July 31, 2024	On or before September 30, 2024

- New Funds exclude transfer of funds within accounts maintained with 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.

B. Professional Investor sign-up offer (Exclusively for Citigold Private Client)

1. To be eligible for the Professional Investor ("PI") sign-up offer, a new Citigold Private Client customer is required to fulfill the following requirements:
 - i. Fulfill the requirements stated in respective banking account's New Funds Offer and sign the fund maintenance agreement;
 - ii. Sign up as a PI by completing the PI Declaration Form with the Bank within the designated sign-up period; and
 - iii. Maintain the PI status throughout the maintenance period specified below:

Banking Service	PI sign-up Offer (Cash Rebate)
Citigold Private Client	HK\$5,000

Account Opening Date	PI sign-up period	PI status maintenance period	Fulfilment Date
February 7, 2024 to February 29, 2024	On or before March 31, 2024	Until July 31, 2024	On or before September 30, 2024

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

C. Product Balance Offer

1. To be eligible for Product Balance Offer, a new Citigold Private Client/ Citigold customer is required to fulfill the following requirements:
 - i. Fulfill the requirements stated in respective banking account's New Funds Offer and sign the fund maintenance agreement; and
 - ii. Maintained an aggregate amount (in prevailing market value) of Designated Product Balance consisting of the following Designated Product with the Bank on the date specified below:

Designated Product	Balance to be calculated under the Product Balance Offer on the specified date
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 in minus the total amount of Structured Products early called/ matured/ sell back. <p>*Premium account is not included in the Structured Products in this program</p>
Life Insurance	<ul style="list-style-type: none"> • Aggregate premium paid* under 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. For example, a regular pay plan with an annualised premium of USD100,000 and a 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"> • Customers 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 customer 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 as a primary mortgagor

2. The required Designated Product Balance Requirements and corresponding amount of cash rebate for the respective banking service are listed below:

Banking Service	Designated Product Balance (HK\$ or equivalent)	Cash Rebate (HK\$)
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Citigold Private Client	HK\$5,000,000	HK\$20,000
	HK\$2,500,000	HK\$12,000
Citigold	HK\$5,000,000	HK\$20,000
	HK\$2,500,000	HK\$12,000
	HK\$1,500,000	HK\$6,000
	HK\$650,000	HK\$2,600

3. Product Balance Offer will be credited to each eligible client's account together with the New Funds Offer by the Fulfilment Date specified below:

Account Opening Date	Designated Product Balance to be calculated on	Fulfilment Date
February 7, 2024 to February 29, 2024	July 31, 2024	On or before September 30, 2024

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

D. Payroll Account Offer

1. To be eligible for the Payroll Account Offer, new customers must:
 - i. Successfully open a Citigold Private Client/ Citigold account and a Step-Up Interest Account; and
 - ii. Deposit his/her monthly salary (payroll) into the Step-Up Interest Account throughout the designated period via the auto payroll service or standing instructions for two consecutive calendar months from the date of account opening ("Monthly Payroll Period"); and
 - iii. Fulfill the requirements stated in respective banking account's New Funds Offer and sign the fund maintenance agreement.
2. The Bank reserves the right to reclaim the full cash value of the cash rebate if the monthly payroll deposit is discontinued at any time in the first year after the date of account opening.

Banking Services	Monthly Salary (HK\$ or equivalent)	Cash rebate (HK\$)
Citigold Private Client/ Citigold	HK\$80,000 or above	HK\$800
	HK\$50,000 or above	HK\$500
	HK\$30,000 or above	HK\$300

3. The cash rebate under the Payroll Account Offer will be credited to each eligible customer's account by the Fulfilment Date specified below:

Account Opening Date	Cut-off date to setup Auto Payroll / Standing Instructions	Monthly Payroll Maintenance Period	Fulfilment Date
February 7, 2024 to February 29, 2024	On or before March 31, 2024	March 2024 to July 2024	On or before September 30, 2024

E. Anniversary Reward

1. To be eligible for the Anniversary Reward, new customers must:
 - i. Successfully open a Citigold Private Client/ Citigold account; and
 - ii. Fulfill the requirements stated in respective banking account's New Funds Offer and sign the fund maintenance agreement; and
 - iii. Maintain the designated amount of Average Daily Combined Balance during the entire Hold Funds Period.

Banking Service	Average Daily Combined Balance (HK\$ or equivalent)	Cash rebate (HK\$)
Citigold Private Client	HK\$8,000,000 or above	HK\$4,000
Citigold	HK\$2,500,000 or above	HK\$1,800
	HK\$1,500,000 or above	HK\$800

2. The cash rebate under the Anniversary Reward will be credited to eligible customer's banking account by the Fulfilment Dates specified below.

Account Opening Date	Hold Funds Period	Fulfilment Date
February 7, 2024 to February 29, 2024	March 1, 2024 to February 28, 2025	On or before March 31, 2025

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.

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!

國際個人銀行服務專屬開戶迎新獎賞一般條款及細則：

1. 除另有訂明外，推廣期由 2024 年 2 月 7 日至 2 月 29 日，包括首尾兩日（「推廣期」）。
2. 此推廣並不適用於美國人士。
3. 此推廣並不適用於 CitiBusiness® 企業戶口。
4. 此推廣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. 此推廣只適用於推廣期內以海外通訊住址登記開戶國際個人銀行服務客戶（「合資格新客戶」）。根據本行之相關政策，本行保留一切權利決定該客戶獲享以上列明之獎賞的資格。相關政策會不時更改而本行事前毋須作出任何通知。
6. 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。
7. 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。
8. 「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。
9. 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 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\$500 之服務月費。個別服務之收費，請參考最新之服務手續費小冊子。
10. 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。
11. 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。
12. 本行保留隨時以任何形式對以上條款及細則作出改動之權利而事前毋須作出任何通知。如對本推廣活動有任何爭議，本行保留一切最終決定權。
13. 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。
14. 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。
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。

專屬國際個人銀行服務開戶迎新禮遇條款及細則：

- 合資格新客戶須於推廣期內 (i) 成功開立 Citigold Private Client 或 Citigold 國際個人銀行服務戶口、(ii) 下載 Citi Mobile App 及(iii)啟動推送通知，方可獲贈有關禮遇。
- 獎賞一之現金回贈會於以下列明之日期存入合資格新客戶本行銀行戶口。
- 獎賞二之禮品將由本行職員當場交給合資格新客戶。禮品數量有限，先到先得，送完即止。

獎賞一

銀行服務	現金回贈	現金回贈將在以下日期存入
Citigold Private Client 國際個人銀行服務	HK\$888	2024 年 4 月 30 日或之前
Citigold 國際個人銀行服務	HK\$388	

獎賞二

銀行服務	禮品
Citigold Private Client 國際個人銀行服務	花旗銀行利是封及揮春乙套
Citigold 國際個人銀行服務	

A. 新資金獎賞

1. 新客戶須於推廣期內開立 Citigold Private Client/ Citigold 戶口並符合以下要求，方可獲贈有關獎賞：
 - i. 符合該 Citigold Private Clients & Citigold 迎新獎賞之一般條款及細則之要求及簽署維持款項同意書；及
 - ii. 新客戶必須於開戶之首兩個月內（包括開戶當月及下一個月）存入以下所需之新資金（「新資金」）。

銀行服務	新資金金額 (HK\$或等值)	現金回贈 (HK\$)
Citigold Private Client	HK\$10,000,000	HK\$35,000
	HK\$8,000,000	HK\$30,000
Citigold	HK\$5,000,000	HK\$18,500
	HK\$2,500,000	HK\$10,000
	HK\$1,500,000	HK\$6,000

2. 客戶須要維持指定新資金至以下所指定之日期。若客戶經網上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	現金回贈將在以下日期存入
2024 年 2 月 7 日至 2 月 29 日	2024 年 3 月 1 日至 2024 年 7 月 31 日或之前	2024 年 9 月 30 日或之前

3. 新資金不包括任何已存於本行之款項調動。
4. 轉存之基金、債券及股票（港股、美股、「滬港通」下的 A 股）總額可計算為新存款項。只有花旗銀行（香港）有限公司、花旗銀行、Citigroup Inc. 所代理之基金及債券方會被接納。轉存過程或需至少 2-3 個月的時間。

B. Citigold Private Client 尊享: 晉身「專業投資者」獎賞

1. 如欲享有晉身「專業投資者」獎賞，Citigold Private Client 新客戶須符合以下要求：
 - i. 符合新資金獎賞所規定之要求及簽署維持款項同意書；及
 - ii. 須於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」；及
 - iii. 於指定時間維持「專業投資者」之身份

銀行服務	晉身「專業投資者」現金回贈
Citigold Private Client	HK\$5,000

開戶日期	晉身「專業投資者」	維持「專業投資者」至	現金回贈將在以下日期存入
2024年2月7日至2月29日	2024年3月31日或之前	2024年7月31日	2024年9月30日或之前

2. 「專業投資者」之身份須由本行核對客戶之資格方能成效。

C. 產品結存獎賞

1. 如欲享有產品結存獎賞，Citigold Private Client / Citigold 新客戶須符合以下要求：

- i. 符合新資金獎賞所規定之要求及簽署維持款項同意書；及
- ii. 須於指定日子維持指定產品總結存（以當時的市場價值計算）：

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 * Citi 外幣優惠戶口於此推廣並不列入結構性產品內。
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"> 以主要按揭人成功申請的按揭貸款之未償還金額

2. 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)	現金回贈(HK\$)
Citigold Private Client	HK\$5,000,000	HK\$20,000
	HK\$2,500,000	HK\$12,000
Citigold	HK\$5,000,000	HK\$20,000
	HK\$2,500,000	HK\$12,000
	HK\$1,500,000	HK\$6,000
	HK\$650,000	HK\$2,600

3. 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	現金回贈將在以下日期存入
2024年2月7日至2月29日	2024年7月31日	2024年9月30日或之前

4. 除另有訂明外，外幣兌換率將根據本行系統記錄計算。

D. 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
 - 於開戶之首兩個月內（包括開戶當月及下兩個月）開始於指定月份持續透過「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
 - 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)	現金回贈(HK\$)
Citigold Private Client / Citigold	HK\$80,000 或以上	HK\$800
	HK\$50,000 或以上	HK\$500
	HK\$30,000 或以上	HK\$300

- 出糧戶口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	設立「自動出糧服務」或「執行支付指示」之日期	維持每月存入薪金	現金回贈將在以下日期存入
2024 年 2 月 7 日至 2 月 29 日	2024 年 3 月 31 日或之前	2024 年 3 月至 2024 年 7 月	2024 年 9 月 30 日或之前

E. 週年獎賞

- 如欲享有週年獎賞，新客戶須：
 - 於推廣期內成功開立 Citigold Private Client/ Citigold 戶口；及
 - 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；及
 - 於指定日子內維持戶口「每日平均總結餘」達指定金額。

銀行服務	指定「每日平均總結餘」(HK\$或等值)	現金回贈(HK\$)
Citigold Private Client	HK\$8,000,000 或以上	HK\$4,000
Citigold	HK\$2,500,000 或以上	HK\$1,800
	HK\$1,500,000 或以上	HK\$800

- 週年獎賞將於以下日子存入合資格客戶戶口：

開戶日期	維持「每日平均總結餘」	現金回贈將在以下日期存入
2024 年 2 月 7 日至 2 月 29 日	2024 年 3 月 1 日至 2025 年 2 月 28 日	2025 年 3 月 31 日或之前

花旗銀行（香港）有限公司 – 為保險代理之重要注意事項

- 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。
- 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。
- 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。

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！