



For New Clients: Welcome Offer - Citi Mobile® App Foreign Exchange 0% Spread Offer (“FX Welcome Offer”)

1. Unless otherwise specified, the Promotion Period is valid from July 1 to December 31, 2020, both dates inclusive (“Promotion Period”).
2. The FX Welcome offer is only applicable to 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 under the “Currency Exchange / Trading” function 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 1, 2020, hence, July 2020 will be the 1st calendar month. The Client will be eligible to enjoy 0% Spread for the Eligible Transactions until September 30, 2020 (the 3rd calendar month).
5. 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 2020	September 30, 2020	On or before December 31, 2020
August 2020	October 31, 2020	On or before January 31, 2021
September 2020	November 30, 2020	On or before February 28, 2021
October 2020	December 31, 2020	On or before March 31, 2021
November 2020	January 31, 2021	On or before April 30, 2021
December 2020	February 28, 2021	On or before May 31, 2021

6. Transactions that involve Gold Manager (paper gold trading) are not regarded as Eligible Transaction.
7. 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.
8. 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.
9. 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.
10. 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.



11. 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.
12. If there is any inconsistency or conflict between English and Chinese versions of these Terms and Conditions, the English version shall prevail.
13. 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.

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

新客戶：迎新優惠 - Citi Mobile® 外幣兌換0%差價推廣(「外幣兌換迎新推廣」)

1. 除另有訂明外，推廣期由2020年7月1日至2020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」)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 2020年7月28日開立本行戶口，即 2020年7月為開戶之第一個月。直至2020年9月30日(開戶之第三個月)，客戶的合資格交易可享0%差價。

5. 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
2020年7月	2020年9月30日	2020年12月31日或之前
2020年8月	2020年10月31日	2021年1月31日或之前
2020年9月	2020年11月30日	2021年2月28日或之前
2020年10月	2020年12月31日	2021年3月31日或之前
2020年11月	2021年1月31日	2021年4月30日或之前
2020年12月	2021年2月28日	2021年5月31日或之前

6. 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)。
7. 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。
8. 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。
9. 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。
10. 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。
11. 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。
12. 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。
13. 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。

花旗銀行，依美國法律成立的有限責任組織