

**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, the continuous HK stock buy fee waiver offer, Stock transfer-in for HK\$4,000 cash coupon rewards, No Minimum Brokerage Fee Offer and credit card welcome offer are not applicable to Citibank staff.
3. 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”, “Payroll 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.
4. International Personal Banking clients are not eligible for all Citi Priority/ Citibanking offers.
5. Unless otherwise specified, the Promotion Period is valid from November 1 to December 31, 2019, inclusive of both dates (“Promotion Period”).
6. 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.
7. 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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 Welcome Offers:**

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.

<b>Account Opening Date</b>	<b>Cash rebate will be credited</b>
November 1 to November 30, 2019	On or before May 31, 2020
December 1 to December 31, 2019	On or before June 30, 2020

2. 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 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.

3. The minimum requirement for Citi Priority account opening is HK\$500,000. For Citigold or Citi Priority 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).
4. 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.

**5. New Funds Offer:**

To be entitled to relevant offers, new client is required to join Citigold Private Client / Citigold / Citi Priority 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):

<b>Banking Service</b>	<b>New funds amount (HK\$ or equivalent)</b>	<b>Cash rebate (HK\$)</b>
Citigold Private Client	HK\$10,000,000	HK\$25,000
Citigold Private Client	HK\$8,000,000	HK\$20,000
Citigold	HK\$2,500,000	HK\$7,000
Citigold	HK\$1,800,000	HK\$3,500
Citigold	HK\$1,500,000	HK\$2,500
Citi Priority	HK\$1,000,000	HK\$2,500
Citi Priority	HK\$500,000	HK\$600

- Clients are required to maintain the new funds according to the hold fund period specified below and sign the fund maintenance agreement:

<b>Account Opening Date</b>	<b>Hold Fund Period (until)</b>
November 1 to November 30, 2019	April 30, 2020
December 1 to December 31, 2019	May 31, 2020

- New clients must enroll in the e-Statement Service at the time of account opening.
- New clients can enjoy HK\$500 in cash rebate upon successful opening of a Citigold account through online appointment / a Citi Priority/ Citibanking account through straight-through remote account opening solution. Straight-through remote account opening solution is defined as the online account opening solution for Citibanking and Citi Priority 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.
- 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.

**6. Payroll Account Offer:**

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

- Successfully open a Citigold Private Client / Citigold / Citi Priority account and a Step-Up Interest Account; and
- Start depositing monthly salary (payroll) into the Step-Up Interest Account for 12 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.

<b>Banking Services</b>	<b>Monthly Salary (HK\$ or equivalent)</b>	<b>Cash rebate (HK\$)</b>
Citigold Private Client	HK\$80,000 or above	HK\$1,200
/	HK\$50,000 or above	HK\$1,000
Citigold / Citi Priority	HK\$30,000 or above	HK\$800

Below applicable to Citi Priority new clients only:

- If clients are unable to fulfill the Citi Priority New Funds Offer, they are still able to enjoy the payroll account offer and a year of monthly service fees waiver by fulfilling the following criteria: Bring in new funds of HK\$200,000 within the first 2 calendar months from account opening (including the month of account opening and the month following) and maintain a balance of HK\$200,000 until at least the 6th month from account opening and start depositing monthly salary (payroll) of HK\$50,000 or above into the Step-Up Interest Account for 12 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 sign the fund maintenance agreement.
- Choose the new Citibank Debit Mastercard with Mastercard payment function and make at least one purchase via the Mastercard network within the first 3 months after account opening (including the month of account opening); and
- Enroll in the e-Statement Service at the time of account opening.

7) **Bonus Offer:**

To be entitled to relevant offers, new clients must:

- a) Successfully joined Citigold Private Client / Citigold / Citi Priority during the Promotion Period
- b) Fulfill Citigold Private Client / Citigold / Citi Priority new funds offer requirements
- c) Maintain New Funds Offer requirement until the 12th month from account opening date

- d) Bonus offer will be credited to client's banking account on the 13th month from account opening date.

**Terms & Conditions of Banking Account Client Referral Offer :**

1. The Promotion Period is valid from November 1 to December 31 2019, inclusive of both dates ("Promotion Period").
2. Unless otherwise specified, all offers are not eligible for overseas clients (with an overseas correspondence address) and Citibank sales staff.
3. The Client Referral Offer is not applicable to Referrers and Referees if the Referee is a resident individual of the European Union, European Economic Area (EEA) or any other jurisdictions where referral activity is restricted. Please consult a bank representative for details.
4. The referrer must be existing Citigold Private Client / Citigold / Citi Priority client of The Bank while referee(s) (new client) apply for banking account.
5. 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.
6. To be eligible for the referral offer, referrer must successfully refer new client(s) to be a Citigold Private Client / Citigold / Citi Priority 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)		
Citigold Private Client	Citigold	Citi Priority
HK\$5,000 each	HK\$1,500 each	HK\$800 each

7. 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.
8. 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.
9. 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
10. 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.
11. 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.

**Product Balance Offer: :**

1. To be eligible for Product Balance Offer, new Citigold Private Client / Citigold / Citi Priority 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.

- **Citigold Private Client / Citigold**

- a. Fulfilled the requirements stated in the New Funds Offer; and
- b. Maintained an aggregate amount of Designated Product Balance at the Bank:

<b>Designated Product</b>	<b>Balance to be calculated under the Offer at the last day of the 6th month of account opening</b>
Mutual Funds	- 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	- 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	- Total amount of Structured Products holdings minus the total amount of Structured Products early called/matured/sell back.
Life Insurance	- Aggregate premium paid of AIA life insurance plans and refundable insurance plans (including both basic plans and riders) which are of in-force status. - The plans have to be purchased through the Bank.

- **Citi Priority**

- a. Fulfilled the requirements stated in the New Funds Offer; and
- b. Completed the online Investment Risk Profiling; and
- c. Maintained an aggregate amount of Designated Product Balance at the Bank:

<b>Designated Product</b>	<b>Balance to be calculated under the Offer at the last day of the 6th month of account opening</b>
Securities	- Total stock value as of the closing stock price at the 6th month of account opening which is based on the multiple of the closing stock price on the last trading day at the 6th month of account opening 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.
Foreign Currency Deposits	- Total deposit holdings (excluding HKD).
Life Insurance	- Aggregate premium paid of AIA life insurance plans and refundable insurance plans (including both basic plans and riders) which are of in-force status. - The plans have to be purchased through the Bank.

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

<b>Banking Service</b>	<b>Designated Product Balance (HK\$ or</b>	<b>Cash Rebate (HK\$)</b>

	<b>equivalent)</b>	
Citigold Private Client	HK\$2,000,000	HK\$20,000
Citigold	HK\$650,000	HK\$3,500
Citi Priority	HK\$200,000	HK\$1,500

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

<b>Account Opening Date</b>	<b>Designated Product Balance to be calculated on</b>
November 1 to November 30, 2019	April 30, 2020
December 1 to December 31, 2019	May 31, 2020

4. Unless otherwise specified, the exchange rate of foreign currency will be calculated according to the Bank's system record.
5. 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.

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

1. Clients have to open a new securities account ("New Stock Clients") 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 2, 2019 to December 31, 2019 (the "Promotion Period") and must not have cancelled or held any sole or joint securities account with the Bank within the past 12 months, in order to enjoy the Program.
2. The Program 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. New Stock Clients can enjoy the brokerage fee waiver for the buy trades of US stocks (the "Brokerage Fee Waiver") carried out via Citibank Online or Citibank Mobile Securities Services (where applicable) from the date of account opening if:
  - a. New Stock Clients can enjoy the Brokerage Fee Waiver within the first 3 calendar months of securities account opening.
3. New Stock 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' settlement account linked to the securities account by the date as specified in the table below. New Stock Clients should maintain a valid securities account and settlement account at the time when the refund is made.

<b>Account Opening Date</b>	<b>Brokerage fee rebate will be credited</b>
July 2 to September 30, 2019	On or before January 31, 2020
October 2 to December 31, 2019	On or before April 30, 2020

4. The Program is not available to clients who are the employees of the Bank or Citibank N.A. or its subsidiaries during the Promotion Period and at the time crediting the rewards.

**Terms and Conditions for "Payroll for Continuous Stock Fee Waiver" Program**

1. The "Payroll for continuous stock fee waiver" Program (the "Program") is only applicable to holders of a Step-Up Interest Account ("Payroll Clients"). Payroll Clients have to open a new securities account ("New Stock Clients") 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 2, 2019 to December 31, 2019 (the "Promotion Period") and must not have cancelled or held any sole or joint securities account with the Bank within the past 12 months, in order to enjoy the Program.
2. The Program is applicable to Hong Kong 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. New Stock Clients can enjoy the brokerage fee waiver for the 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 Stock Clients can enjoy the Brokerage Fee Waiver within the first 3 calendar months of securities account opening.
  - b. New Stock Clients have to deposit one transaction of monthly salary of HK\$15,000 or above into the Step-Up Interest Account via the auto payroll service or standing instructions from other banks ("Successful Payroll Deposit") from the 4th calendar month of securities account opening, and continue to have a Successful Payroll Deposit every month thereafter in order to enjoy the Brokerage Fee Waiver. E.g. A New Stock Client who opens a securities account within July 2019 has to have a Successful Payroll Deposit on or before October 31, 2019, and continue to have a Successful Payroll Deposit every month thereafter to enjoy the Brokerage Fee Waiver. From the 4th calendar month onwards, if there is no record of Successful Payroll Deposit or if the payroll account is cancelled in any single month, the "Payroll for continuous stock fee waiver" offer will be terminated in that month and cannot be resumed.
3. New Stock 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' settlement account linked to the securities account within 3 months subsequent to the corresponding stock transaction month. New Stock Clients should maintain a valid securities account and settlement account at the time when the refund is made.
4. The Program cannot be enjoyed together with "Up to a lifetime fee waiver on stock purchases" Program.
5. The Program is not available to clients who are the employees of the Bank or Citibank N.A. or its subsidiaries during the Promotion Period.

Illustration: A New Stock Client who opens a securities account on July 23, 2019, hence, July 2019 will be the 1st calendar month.

Month	Transaction month	Successful Monthly Payroll Deposit*	Brokerage Fee Waiver for Buy Trades	Turnover in the month (HK\$)	
				BUY	SELL
Condition: New Stock Clients must have a Successful Payroll Deposit from the 4 <sup>th</sup> calendar month and continue every month thereafter to enjoy the Brokerage Fee Waiver every month					
1 <sup>st</sup>	July 2019	No	Yes	-	-
2 <sup>nd</sup>	August 2019	No	(New stock clients can enjoy the Brokerage Fee Waiver even if there is no Successful Payroll Deposit yet)	HK\$700,000 <b>Total brokerage</b>	HK stock HK\$100,000

						<b>fee refund</b>	
						<b>= HK\$1,400</b>	
3 <sup>rd</sup>	September 2019	No			-	-	
4 <sup>th</sup>	October 2019	Yes	Yes (As there was the first Successful Payroll Deposit from the 4th calendar month)		-	-	
5 <sup>th</sup>	November 2019	Yes	Yes (As there was a Successful Payroll deposit this month)	HK stock HK\$500,000	<b>Total brokerage</b>	HK stock HK\$200,000	
					<b>fee refund</b>		
					<b>= HK\$1,000</b>		
6 <sup>th</sup>	December 2019	No	No (As there was no Successful Payroll deposit this month)	HK stock HK\$50,000	<b>(No Brokerage</b>	-	
					<b>Fee Refund)</b>		

Deposit one transaction of monthly salary of HK\$15,000 or above into the Step-Up Interest Account via the auto payroll service or standing instructions.

**Remarks:**

- From the 4th calendar month onwards, if there is no record of Successful Payroll Deposit or if the payroll account is cancelled in any single month, the "Payroll for continuous stock fee waiver" offer will be terminated in that month and cannot be resumed.
- Refund figures are based on an assumed brokerage fee of 0.2% of the trading turnover.

**Terms and Conditions for "Up to a Lifetime Fee Waiver on Stock Purchases" Program:**

1. The "Up to a lifetime fee waiver on stock purchases" Program (the "Program") is only applicable to clients who do not have a Step-up Interest Account ("Non-payroll Clients") with Citibank (Hong Kong) Limited and/ or Citibank, N.A., organized under the laws of U.S.A. with limited liability (the "Bank"). Non-payroll Clients have to open a new securities account ("New Clients") from July 2, 2019 to December 31, 2019 (the "Promotion Period") and must not have cancelled or held any sole or joint securities account with the Bank within the past 12 months, 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 July 2019, is required to conduct at least one buy or sell trade of Hong Kong stocks on or before September 30, 2019, in order to continue enjoying the Brokerage Fee Waiver in October 2019, 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. Each brokerage fee collected for every buy trade completed during the Promotion Period or within the first 3 calendar months of the securities account opening will be refunded to clients' settlement account linked to the securities account within 3 months subsequent to the month of the relevant transaction. New Clients should maintain a valid securities account and settlement account at the time when the refund is made.
4. The Program cannot be enjoyed together with the "Payroll for Continuous Stock Fee Waiver" Program.
5. The Program is not available to clients who are the employees of the Bank or Citibank N.A. or its subsidiaries during the Promotion Period or at the time the brokerage refund is made.

Illustration: A New Client who opens a securities account on July 23, 2019, hence, July 2019 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 <u>at least 1 Eligible Transaction*</u> within the first 3 calendar months of securities account opening to enjoy the Brokerage Fee Waiver in the 4 <sup>th</sup> month					
1 <sup>st</sup>	July 2019		-	-	Stock transfer-in HK\$500,000
2 <sup>nd</sup>	August 2019	Yes	HK stock HK\$700,000 <b>Refund brokerage fee = HK\$1,400</b>	HK stock HK\$100,000	-
3 <sup>rd</sup>	September 2019		-	-	-
Condition 2: Starting from the 4 <sup>th</sup> 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 <sup>th</sup>	October 2019	Yes (As there were more than 1 Eligible Transactions made in the first 3 months)	-	HK stock HK\$200,000	-
5 <sup>th</sup>	November 2019	Yes (As there was 1 Eligible Transaction in the previous month)	HK stock HK\$500,000 <b>Refund</b>	HK stock HK\$50,000	IPO Application HK\$10,000

		<b>brokerage fee</b>		
		<b>= HK\$1,000</b>		
6 <sup>th</sup>	December 2019	Yes (As there were more than 1 Eligible Transactions in the previous month)	-	-
		<b>Brokerage Fee Waiver is terminated</b>		
7 <sup>th</sup>	January 2020	(As there was no Eligible Transaction in the previous month)	-	-

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

\*Eligible Transaction refers to Hong Kong or US 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.

#If there is no Eligible Transaction, as stated above, within the first 3 calendar months of securities account opening, then the "Up to a lifetime fee waiver on stock purchases" program will be terminated in the 4th month and cannot be resumed. And if there is no Eligible Transaction in any month starting from the 4th calendar month, the Program will be terminated and cannot be resumed in the next month.

**Terms and Conditions for "Stock Transfer-in for HK\$4,000 Cash Coupon Rewards" offer:**

1. The promotion is valid from October 1, 2019 to December 31, 2019 ("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 coupon rewards.
3. The cash coupon rewards 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 coupon rewards amount (HK\$)
\$500,000 - <\$1,000,000	\$500
\$1,000,000 - <\$3,000,000	\$1,000
\$3,000,000 or above	\$4,000

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. Cash coupons will be sent to eligible clients within 3 months upon the end of the Promotion Period. Clients should maintain a valid and same HK securities account from the time the stock transfer-in is performed to the time the cash coupons are received.

\*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 for No Minimum Brokerage Fee Offer:**

1. No Minimum Brokerage Fee Offer (the "No Minimum Brokerage Fee Offer") is valid until December 31, 2019.
2. Citigold Private Clients, Citigold<sup>®</sup> services clients, Citi Priority<sup>®</sup> clients and Citibanking clients who conduct HK stock transactions via Citibank Online or Citibank Mobile Securities Services will have the minimum brokerage fee (HKD/RMB100 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. The Bank will credit the refund amount to a client's Hong Kong Dollar settlement account. If only a US Dollar/Renminbi (RMB) settlement account is linked to the securities account, the refund amount will be credited to that account. An exchange rate of USD1 = HKD7.8/RMB1 = HKD1.2 will be used for all calculations.
3. Online IPO application handling fee waiver is valid until December 31, 2019.
4. All the above offers cannot be used in conjunction with any other offers.
5. All the above offers / rewards are not applicable to clients who are the employee of the Bank or Citibank N.A or its subsidiaries during the Promotion Period and at the time crediting the rewards.
6. 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.
7. The Bank reserves the right of final decision in the event of dispute.

**Welcome Offer: Citi Mobile<sup>®</sup> App Foreign Exchange 0% Spread Promotion Offer ("Promotion")**

**Terms and Conditions:**

1. Unless otherwise specified, the Promotion Period is valid from July 1, 2019 to December 31, 2019, 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. The FX Welcome Offer shall prevail if clients are eligible for both FX Welcome Offer and FX 0% Spread Offer. Please refer to the Terms and Conditions of the FX 0% Spread Offer for details.
5. 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<sup>®</sup> 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 28, 2019, hence, July 2019 will be the 1st calendar month. The Client will be eligible to enjoy 0% Spread for the Eligible Transactions until September 30, 2019 (the 3rd calendar month).

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 2019	September 30, 2019	On or before December 31, 2019
August 2019	October 31, 2019	On or before January 31, 2020
September 2019	November 30, 2019	On or before February 29, 2020
October 2019	December 31, 2019	On or before March 31, 2020
November 2019	January 31, 2020	On or before April 30, 2020
December 2019	February 29, 2020	On or before May 31, 2020

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.

**Terms and conditions for "Mutual Fund Transfer-in Time Deposit Reward":**

1. The promotion period ("Promotion Period") is valid from October 1 to December 31, 2019, both dates inclusive.
2. The Time Deposit Reward ("Reward") is not applicable to U.S. persons.
3. Clients have to call their Relationship Manager to register in order to enjoy the Reward.

4. Clients can enjoy the Time Deposit Reward by transferring in Mutual Funds worth HK\$200,000 or above (or equivalent amount) authorized by the Securities and Futures Commission (excluding class B funds) to the Bank successfully during the Promotion Period. The Mutual Funds for transfer-in must be currently available for distribution by the Bank. Clients must maintain the transferred Mutual Funds units or their equivalent net asset value amount (as of transfer completion date) with the Bank for 12 months or above.
5. The Reward refers to a 4% p.a. (placing by New Funds) or 3% p.a. (placing by Existing Fund) 1-month time deposit offer in HKD/USD/AUD/NZD/GBP/CAD/RMB, upon fulfilling requirements under clause 4 above. Mutual Funds transfer-in must be completed during the Promotion Period while time deposit must be set up within 1-month after the Promotion Period, i.e. on or before January 31, 2020.
6. The principal amount of the time deposit eligible for the Reward must not exceed the value of the Mutual Funds transferred in and subject to a cap of HK\$15,000,000 (or its equivalent in foreign currencies).  
Illustration: Clients who transfer in Mutual Funds can enjoy the Reward with an amount not more than the transfer-in amount for Mutual Funds. E.g. Clients can enjoy the 4% p.a. (placing by New Funds) or 3% p.a. (placing by Existing Fund) 1-month time deposit offer of HK\$500,000 after transferring in Mutual Funds worth HK\$500,000.
7. The Reward is not applicable to time deposits set up via online or mobile channels.
8. All interest rates are annualized interest rates that are for reference only and are not guaranteed. The actual time deposit interest rate will depend on the terms and conditions of the promotion offers, deposit amount, currency, tenor and interest rate on the value date. All interest rates are subject to change due to market fluctuations without prior notice. The Time Deposit Reward is subject to quota availability and will be offered on a first-come-first-serve basis.
9. Once the Reward has been selected and accepted by The Bank, no cancellation or change can be made.
10. All disputes are subject to the final decision of Citibank (Hong Kong) Limited, which reserves the right to amend the terms and conditions without prior notice.

**Financial Needs Analysis Offer terms and conditions:**

Each client can only enjoy the Financial Needs Analysis offer once during the promotion period (from October 1 to December 31, 2019). As a Citigold Private Client/Citigold, Citi Priority, Citibanking or Citi Credit Card customer, you will be offered a gold-plated figurine or will be offered cash rebate or credit card spending as shown in the below table after having completed the Financial Need Analysis. Credit card spending is only applicable for the customer who only has Citibank credit card(s). All gifts are available on a first come first served basis while stock lasts. Terms and Conditions applies . Citibank (HK) Ltd is an appointed agent for insurance companies.

Types of Customers	Offers
Citigold Private Client	HK\$300 cash rebate
Citigold customer	HK\$200 cash rebate
Citi Priority and Citibanking customer	HK\$100 cash rebate
Citi Credit Card customer	HK\$100 credit card spending

**TERMS AND CONDITIONS FOR STEP-UP INTEREST ACCOUNT("THE ACCOUNT") (Effective from January 21, 2019)**

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) Ltd ("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](http://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](http://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](http://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](http://www.citibank.com.hk).
    - vii) 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](http://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](http://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. Citibank (Hong Kong) Limited reserves the right to amend the terms and conditions without prior notice. All matters or disputes will be subject to the final decision of Citibank (Hong Kong) Limited. 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 "6% p.a. RMB Time Deposit":**

1. The 6.00% p.a. **RMB** 1-month time deposit rates are only applicable to clients who set up a 1-month time deposit with **RMB** funds that were converted from HK\$200,000 (or above) or equivalent HKD/USD new fund with the Bank.
2. All above mentioned time deposit offers are not applicable to time deposits set up via online or mobile channel and are subjected to change from time to time without prior notice.
3. All interest rates are annualized interest rates that are for reference only and are not guaranteed. The actual time deposit interest rate would depend on the terms and conditions of the promotion offers, deposit amount, currency, tenor and interest rate on the value date. All interest rates are subject to change due to market fluctuations without prior notice. The preferential interest rate is subject to quota availability and it will be offered in first-come-first-serve basis.

FX foreign currency trading is subject to rate fluctuations which may provide both opportunities and risks. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time. 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 (Hong Kong) Limited reserves the right to amend these Terms and Conditions without prior notice. All matters and disputes will be subject to the final decision of Citibank (Hong Kong) Limited.

All obligations herein are payable solely at and by Citibank (Hong Kong) Limited, subject to the laws of Hong Kong (including governmental actions, orders, decrees and regulations). Products might only be applicable to limited jurisdictions.

In case of any discrepancy between the English and Chinese versions of the content, the English version shall prevail.

#### **Terms and Condition of “3-month time deposit offer”**

1. 3-month time deposit offer is only applicable to New-to-bank Citigold Private Client and Citigold clients (Clients who do not hold any Citibank banking account in the past 12 months) who set up a HKD 3-month time deposit with new fund of HK\$50,000 to HK\$20,000,000. Clients must apply for the Integrated Wealth Management Service which includes Mutual Fund, FundSelect Savings Plan, Bonds Brokerage Service, Structured Investment Product, Hong Kong Securities Service, US Securities Service, Shanghai-Hong Kong Stock Connect – Shanghai Securities Services, Shenzhen-Hong Kong Stock Connect – Shenzhen Securities Services (collectively “Securities Services”), Market Linked Account, Premium Account and their associated settlement accounts (collectively “Integrated Account”). New-to-bank Citi Priority and Citibanking clients (Clients who do not hold any Citibank banking account in the past 12 months) who set up a HKD 3-month time deposit with a new fund of HK\$50,000 to HK\$20,000,000 can enjoy up designated offer. Clients must be a holder of Stock Accounts (HK, US & Shanghai A-shares via SH-HK Stock Connect).
2. New funds are defined as the new-to-bank funds incremental to the latest total account balance compared to the Average Daily Combined Balance of the previous month. Funds transferred within the Bank will not be eligible. 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.
3. All interest rates are annualized interest rates that are for reference only and are not guaranteed. The actual time deposit interest rate would depend on the terms and conditions of the promotion offers, deposit amount, currency, tenor and interest rate on the value date.
4. All interest rates are subject to change due to market fluctuations without prior notice. The preferential interest rate is subject to quota availability and it will be offered in first-come-first-serve basis.

FX foreign currency trading is subject to rate fluctuations which may provide both opportunities and risks. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time. 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 (Hong Kong) Limited and / or Citibank, N.A. reserves the right to amend these Terms and Conditions without prior notice. All matters and disputes will be subject to the final decision of Citibank (Hong Kong) Limited and / or Citibank, N.A.. All obligations herein are payable solely at and by Citibank (Hong Kong) Limited and / or Citibank, N.A., subject to the laws of Hong Kong (including governmental actions, orders, decrees and regulations). Products might only be applicable to limited jurisdictions. RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to certain restrictions. The actual conversion arrangement will depend on the prevailing restrictions at the relevant time . The exchange rate of RMB can go up and down. Exchange controls



imposed by the relevant authorities may also adversely affect the applicable exchange rate. Customers are offered offshore ("CNH") rates for RMB conversion.

In case of any discrepancy between the English and Chinese versions of the content, the English version shall prevail.

**Terms and Conditions for "Total Wealth Advisor":**

1. Each client can enjoy the reward once only. For joint accounts, only one reward will be given to the Primary Account Holder.
2. The reward is not applicable to U.S. persons.
3. 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 Shopping Vouchers.
4. A total of HK\$200 Shopping Vouchers will be mailed to eligible clients' correspondence address within 4 - 6 weeks upon meeting the relevant requirements. For Terms and Conditions of the Voucher, please refer to the overleaf of the Voucher.
5. The Bank makes no representation of the gift suppliers and makes no warranty on the quality of the gift. All gifts cannot be redeemed for cash. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services.
6. 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.
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., 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:**

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

**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. 迎新獎賞、「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\$4,000 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。
3. 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"，"出糧戶口獎賞"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 個月內會取消本行銀行服務之客戶。
4. 所有 Citi Priority/ Citibanking 獎賞均不適用於國際個人銀行服務客戶。
5. 除另有訂明外，推廣期由 2019 年 11 月 1 日至 12 月 31 日，包括首尾兩日（「推廣期」）。
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. 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。
9. 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。
10. 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。
11. 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。
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。

**迎新獎賞之條款及細則：**

1. 除另有訂明外，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
2019 年 11 月 1 日至 11 月 30 日	2020 年 5 月 31 日或之前
2019 年 12 月 1 日至 12 月 31 日	2020 年 6 月 30 日或之前

2. 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 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。
3. Citi Priority 開立戶口之最低要求為 HK\$500,000。Citigold 或 Citi Priority 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。
4. 「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。

## 5. 新資金獎賞：

- 新客戶須於推廣期內成為花旗私人客戶業務/ Citigold / Citi Priority 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)	現金回贈(HK\$)
花旗私人客戶業務	HK\$10,000,000	HK\$25,000
花旗私人客戶業務	HK\$8,000,000	HK\$20,000
Citigold	HK\$2,500,000	HK\$7,000
Citigold	HK\$1,800,000	HK\$3,500
Citigold	HK\$1,500,000	HK\$2,500
Citi Priority	HK\$1,000,000	HK\$2,500
Citi Priority	HK\$500,000	HK\$600

- 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。

開戶日期	維持資金(至)
2019年11月1日至2019年11月30日	2020年4月30日
2019年12月1日至2019年12月31日	2020年5月31日

- 新客戶在開戶時須同時登記使用電子月結單服務。
- 新客戶經網上預約成功開立 Citigold 戶口或經手機成功開立 Citi Priority/ Citibanking 戶口可獲 HK\$500 現金回贈。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 Citi Priority/Citibanking 銀行戶口，而毋需親臨分行。
- 「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。

## 6. 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花旗私人客戶業務 / Citigold / Citi Priority 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 12 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)	現金回贈(HK\$)
花旗私人客戶業務 /	HK\$80,000 或以上	HK\$1,200
Citigold /	HK\$50,000 或以上	HK\$1,000
Citi Priority	HK\$30,000 或以上	HK\$800

以下只適用於 Citi Priority 新客戶：

- 未符合 Citi Priority 新資金獎賞之客戶於開戶首兩個月內 (包括開戶當月及下一個月) 存入 HK\$200,000 資金且維持資金 HK\$200,000 或以上至開戶月份起計第 6 個月, 並於開戶之首三個月內 (包括開戶當月及下兩個月) 開始持續 12 個月透過「自動出糧服務」或「執行支付指示」存入 HK\$50,000 或以上之薪金至「月月增息」支票儲蓄戶口及簽署維持款項同意書, 亦可享有出糧戶口獎賞及一年服務月費豁免。
- 於開戶首 3 個月內使用全新 Citibank 萬事達卡扣賬卡 (附萬事達卡網絡銷售付款功能) 經萬事達卡網絡簽賬付款一次或以上 (包括開戶月份); 及
- 於開戶時同時登記使用電子月結單服務。

#### 7. 額外獎賞:

如欲享有額外獎賞, 新客戶須:

- 於推廣期內成為花旗私人客戶業務 / Citigold / Citi Priority 客戶
- 符合花旗私人客戶業務 / Citigold / Citi Priority 新資金獎賞所規定之要求
- 於開戶 12 個月內維持新資金獎賞要求
- 額外獎賞將於開戶後第 13 個月存入客戶戶口

#### 銀行戶口客戶推薦計劃條款及細則:

1. 推廣期由 2019 年 11 月 1 日至 12 月 31 日, 包括首尾兩日 (「推廣期」)。
2. 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) 及花旗銀行之銷售員工。
3. 如受薦人為歐盟、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, 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。
4. 於受薦人 (新客戶) 申請開立戶口時, 推薦人必須為現有本行之私人客戶業務 / Citigold / Citi Priority 服務客戶。
5. 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。
6. 推薦人於推廣期內成功推薦客戶成為花旗私人客戶業務 / Citigold / Citi Priority 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)		
花旗私人客戶業務	Citigold	Citi Priority
每位 HK\$5,000	每位 HK\$1,500	每位 HK\$800

7. 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。
8. 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。
9. 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。
10. 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。
11. 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。

#### 產品結存獎賞:

1. 如欲享有產品結存獎賞, 花旗私人客戶業務 / Citigold / Citi Priority 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。
  - 花旗私人客戶業務 / Citigold:
    - a. 符合新資金獎賞所規定之要求; 及

b. 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	- 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	- 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	- 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	- 已繳付之AIA人壽保險計劃及保費退還保障計劃之保費總和，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

• Citi Priority

- a. 符合新資金獎賞所規定之要求；及
- b. 於網上理財完成「投資風險評估」；及
- c. 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)
證券	- 總證券金額以開戶後第6個月的最後1個交易日之證券收市價格及股數作計算 - 如交易涉及外幣，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
外幣存款	- 存款之總結存(不包括港幣)
人壽保險	- 已繳付之 AIA 人壽保險計劃及保費退還保障計劃之保費總和，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。

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\$)
花旗私人客戶業務	HK\$2,000,000	HK\$20,000
Citigold	HK\$650,000	HK\$3,500
Citi Priority	HK\$200,000	HK\$1,500

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
2019年11月1日至2019年11月30日	2020年4月30日

2019年12月1日至2019年12月31日	2020年5月31日
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- 除另有訂明外，外幣兌換率將根據本行系統記錄計算。
- 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。

**美股首 3 個月買入免佣優惠之條款及細則：**

- 客戶需於 2019 年 7 月 2 日至 2019 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」)，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，方可享有免佣優惠。
- 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。新股票客戶於新開立股票戶口後，透過網上或流動理財證券服務(如適用)買入美股並符合以下項目，方可享無上限買入美股免佣優惠(「免佣優惠」)：
  - 新股票客戶於開立股票戶口當月起計之首 3 個月內，可獲享免佣優惠。
- 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如下表所列日期回贈予新股票客戶證券戶口連結之結算戶口。於回贈時，新股票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。

開戶日期	佣金回贈將在以下日期存入
2019 年 7 月 2 日至 9 月 30 日	2020 年 1 月 31 日或之前
2019 年 10 月 2 日至 12 月 31 日	2020 年 4 月 30 日或之前

- 優惠並不適用於所有於推廣期內及回贈時為本行、花旗銀行或其子公司之員工。

**「一路出糧 一路免佣」優惠之條款及細則：**

- 「一路出糧 一路免佣」優惠(「出糧免佣優惠」)只適用於持有花旗銀行 (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」) 之「月月增息」支票儲蓄戶口之客戶(「出糧戶口客戶」)；出糧戶口客戶需於 2019 年 7 月 2 日至 2019 年 12 月 31 日(「推廣期」)首次開立本行的證券戶口(「新股票客戶」)，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，方可享有出糧免佣優惠。
- 出糧免佣優惠只適用於買入香港股票之交易，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。新股票客戶於新開立股票戶口後，透過網上或流動理財證券服務(如適用)買入港股並符合以下項目，方可享無上限買入港股免佣優惠(「免佣優惠」)：
  - 新股票客戶於開立股票戶口當月起計之首 3 個月內，可獲享免佣優惠。
  - 新股票客戶於開立股票戶口當月起計第 4 個月 (包括開戶月)，須透過「自動出糧服務」或由本行以外之銀行戶口經「執行支付指示」存入一筆 HK\$15,000 或以上之薪金至「月月增息」支票儲蓄戶口(「成功出糧」)；及於之後每一個月持續成功出糧，方可繼續享有免佣優惠。如新股票客戶於 2019 年 7 月份開立證券戶口，須於 2019 年 10 月 31 日或之前成功出糧，及隨後每一個月持續成功出糧，方可繼續享有免佣優惠。如新股票客戶於第 4 個月起任何一個月沒有任何成功出糧紀錄或取消出糧戶口，免佣優惠將於當月起終止並不能重新啟動。

3. 新股票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 個月內回贈予新股票客戶證券戶口連結之結算戶口。於回贈時，新股票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。
4. 出糧免佣優惠並不可與「買股票免佣 長達一世」優惠同時享用。
5. 出糧免佣優惠並不適用於所有於推廣期內及回贈時為本行、花旗銀行或其子公司之員工。

例子：新股票客戶於 2019 年 7 月 23 日開立證券戶口，所以 2019 年 7 月為開戶之第一個月。

月份	交易月份	成功出糧*紀錄	買入股票免佣優惠	成交金額 (HK\$)	
				買入	沽出
條件：新股票客戶須於開戶起第 4 個月開始成功出糧，及隨後每月持續成功出糧，即可於每月享免佣優惠					
第 1 個月	2019 年 7 月	沒有		-	-
第 2 個月	2019 年 8 月	沒有	有 (即使未開始出糧，亦可享無上限買入港股免佣優惠)	港股 HK\$700,000 經紀佣金回贈 =HK1,400	港股 HK\$100,000
第 3 個月	2019 年 9 月	沒有		-	-
第 4 個月	2019 年 10 月	有	有 (因為由第 4 個月起成功出糧)	-	-
第 5 個月	2019 年 11 月	有	有 (因為於本月成功出糧)	港股 HK\$500,000 經紀佣金回贈 =HK1,000	港股 HK\$200,000
第 6 個月	2019 年 12 月	沒有	免佣優惠終止 (因為於本月沒有成功出糧)	港股 HK\$50,000 (沒有經紀佣金回贈)	-

透過「自動出糧服務」或「執行支付指示」存入一筆 HK\$15,000 或以上之薪金至「月月增息」支票儲蓄戶口。

**註:**

- 由開戶的第 4 個月起，如新股票客戶於任何一個月沒有成功出糧紀錄或取消出糧戶口，「一路出糧 一路免佣」優惠將於當月起終止並不能重新啟動。
- 經紀佣金回贈金額以假設經紀佣金為成交金額的 0.2% 計算。

「買股票免佣 長達一世」優惠之條款及細則：



- 「買股票免佣 長達一世」優惠(「買股票免佣優惠」)只適用於並未持有花旗銀行(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」)之「月月增息」支票儲蓄戶口之客戶(「非出糧戶口客戶」); 非出糧戶口客戶(「新客戶」)需於 2019 年 7 月 2 日至 2019 年 12 月 31 日(「推廣期」)首次開立本行的證券戶口, 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, 方可享有買股票免佣優惠。
- 新客戶於開立證券戶口後, 所有透過證券買賣熱線、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」):
  - 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 2019 年 7 月份開立證券戶口須於 2019 年 9 月 30 日或之前完成最少 1 次香港股票買入或沽出交易方可於 2019 年 10 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。
  - 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。
- 新客戶於交易時須先繳付標準經紀佣金。在推廣期內或開立證券戶口當月起計之首 3 個月內, 已執行及完成的買入證券交易所收取的經紀佣金, 將於完成證券交易月份後起計 3 個月內回贈予特選客戶證券戶口連結之結算戶口。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。
- 買股票免佣優惠並不可與「一路出糧 一路免佣」優惠同時享用。
- 買股票免佣優惠並不適用於所有於推廣期內或回贈時為本行、花旗銀行或其子公司之員工。

例子：新客戶於 2019 年 7 月 23 日開立證券戶口, 所以 2019 年 7 月為開戶之第一個月。

月份	交易月份	買股票免佣優惠	成交金額 (HK\$)		
			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	2019 年 7 月		-	-	存入證券 HK\$500,000
第 2 個月	2019 年 8 月	有	港股 HK\$700,000	港股 經紀佣金回贈 = HK\$100,000 HK\$1,400	-
第 3 個月	2019 年 9 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	2019 年 10 月	有 (因為於開戶首 3 個月內有多於 1 次認可交易)	-	港股 HK\$200,000	-
第 5 個月	2019 年 11 月	有 (因為於上一個月有 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 2019 年 12 月 有  
(因為於上一個月有 1 次認可交易) - - -

第 7 個月 2020 年 1 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。

\*認可交易只限香港/美國股票買入或沽出交易，並不包括上海 A 股買入及沽出、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。

#如於開戶的首 3 個月內沒有任何上列之認可交易，「買股票免佣 長達一世」優惠將於第 4 個月終止及失效。由開戶的第 4 個月起，如當月沒有任何股票交易，「買股票免佣 長達一世」優惠將於翌月起終止及失效。

#### 「存入證券以享高達 HK\$4,000 現金券獎賞」之條款及細則：

1. 推廣期為 2019 年 10 月 1 日至 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，方可獲享現金券獎賞。
3. 現金券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\$)	現金券獎賞金額(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 百萬元或以上	\$4,000

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. 現金券會於推廣期後 3 個月內郵寄給合資格客戶。由存入證券起至獲取現金券之間，客戶須保持相同及有效的證券戶口，方可獲享上述優惠。

\*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」。

#### 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 2019 年 12 月 31 日。
2. 花旗私人客戶業務之客戶、Citigold®客戶、Citi Priority®客戶及 Citibanking 客戶透過網上或流動理財證券服務進行之香港證券交易可獲豁免最低經紀佣金(每單交易最低收費為 HKD/RMB100)；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. 本行將把有關回贈金額存入客戶之港元結算戶口。若客戶之證券戶口只連結於美元/人民幣戶口，回贈金額則會存入該戶口內。兌換率 1 美元 = 港幣 7.8 元/人民幣 1 元 = 港幣 1.2 元將用以換算兌換金額。
3. 豁免網上認購新股之服務費之優惠期至 2019 年 12 月 31 日。
4. 上述優惠不可與其他優惠同時使用。
5. 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、花旗銀行或其子公司之員工。
6. 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。
7. 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®」) 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 2019 年 7 月 1 日至 2019 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. 如客戶同時為外幣兌換迎新推廣及外匯 0% 差價推廣之合資格客戶，外幣 0% 差價推廣則不適用於該客戶。
5. 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 2019 年 7 月 28 日開立本行戶口，即 2019 年 7 月為開戶之第一個月。直至 2019 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。
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/買賣差價。客戶進行合資格交易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
2019 年 7 月	2019 年 9 月 30 日	2019 年 12 月 31 日或之前
2019 年 8 月	2019 年 10 月 31 日	2020 年 1 月 31 日或之前
2019 年 9 月	2019 年 11 月 30 日	2020 年 2 月 29 日或之前
2019 年 10 月	2019 年 12 月 31 日	2020 年 3 月 31 日或之前
2019 年 11 月	2020 年 1 月 31 日	2020 年 4 月 30 日或之前
2019 年 12 月	2020 年 2 月 29 日	2020 年 5 月 31 日或之前

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。

#### **「轉入基金定期存款優惠」之條款及細則：**

1. 推廣期由 2019 年 10 月 1 日至 2019 年 12 月 31 日（「推廣期」），包括首尾兩日。
2. 定期存款年利率優惠（「定存優惠」）並不適用於美國人士。
3. 客戶須聯絡客戶經理登記以享有此定存優惠。
4. 於推廣期內，客戶成功轉入香港證監會認可基金（不包括 B 類基金）金額達 HK\$200,000 等值或以上至本行基金戶口，可享此定存優惠。轉入之基金必須為現時本行所分銷之基金。客戶須於本行戶口維持所轉入之基金單位或其等值之資產淨值（以完成轉入日期之價值為準）12 個月或以上。
5. 定存優惠指客戶須遵照條款 4 的規定並成功開立港元/美元/澳元/紐元/英鎊/加元/人民幣定期存款，方可獲得 1 個月 4%（以新資金開立）或 3%（以現有資金開立）定期存款年利率優惠。客戶必須於推廣期內成功轉入基金，並於推廣期後 1 個月內（即 2020 年 1 月 31 日或之前）開立定期存款。
6. 可享定存優惠的定期存款金額不可高於推廣期內的「轉入基金金額」之總和；而最高金額為 HK\$15,000,000（或其外幣等值）。  
說明：客戶可以憑不多於轉入基金金額之資金享有定存優惠。例子：如客戶轉入 HK\$500,000 之基金，可用另外 HK\$500,000 資金開立 1 個月 4% 定期存款優惠（以新資金開立）或 3% 定期存款優惠（以現有資金開立）。
7. 定存優惠不適用於透過網上或流動電話理財開立之定期存款。
8. 所有利率為年利率並只供參考而非保證。實際定存年利率須視乎個別優惠條款、存款金額、貨幣、存款期及生效日之利率而定。所有利率可能隨時變更而不另行通知。定存優惠名額有限，額滿即止。
9. 客戶一經選定獲享定存優惠及經本行接納，便不可取消或更改。
10. 如有任何爭議，本行保留最終決定權。本行保留修改此條款及細則之權利，而毋須事前通知。

#### **財務需要分析禮遇條款及細則：**

每位客戶於推廣期內（由 2019 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 Priority, Citibanking 或 Citi 信用卡之客戶成功完成財務需要分析可獲鍍金禮品或可享有如下表所列之現金或信用卡回贈。信用卡回贈只適用於只擁有花旗銀行信用卡之客戶。禮品數量有限，先到先得，換完即止。此推廣受條款及細則約束。花旗銀行（香港）有限公司乃保險公司委任的保險代理。

客戶種類	優惠
花旗私人客戶	HK\$300 現金回贈
Citigold 客戶	HK\$200 現金回贈
Citi Priority and Citibanking 客戶	HK\$100 現金回贈
Citi 信用卡之客戶	HK\$100 信用卡回贈

**「月月增息」支票儲蓄戶口(「戶口」)之條款及細則：(由 2019 年 1 月 21 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(「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. 額外利率將於下一個月首個工作天存入戶口。
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「月月增息」支票儲蓄戶口作出櫃服務之客戶。客戶須連續使用該戶口出櫃方可享上述優惠，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;花旗銀行(香港)有限公司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,花旗銀行(香港)有限公司保留最終決定權。如本文的中、英文本有任何差異,將以英文本為準。重要資料披露:產品可能只在某些司法管轄區提供。

#### **"6%人民幣定存年利率優惠"之條款及細則:**

1. 客戶必須以港幣 200,000 元或以上或等值之港元/美元新資金於本行兌換人民幣,並以該資金開立一個月人民幣定期,方可享 6.00%人民幣一個月定存年利率優惠。
2. 上述定期存款年利率優惠不適用於透過網上或流動電話理財開立之定期存款。
3. 所有利率為年利率並只供參考而非保證。實際定存年利率須視乎個別優惠條款、存款金額、貨幣、存款期及生效日之利率而定。所有利率可能隨時變更而不另行通知。優惠利率名額有限,額滿即止。

外幣買賣受匯率波動而產生獲利機會及虧損風險。實際的兌換安排須取決於當時的限制而定。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。因此,投資者必須仔細考慮,鑑於自己的財務狀況,投資目標及風險取向,而決定這些買賣是否適合。有關當局所實施的外匯管制亦可能對適用匯率造成不利影響。

花旗銀行(香港)有限公司保留對以上條款及細則在不作另行通知之情況下作出改動之權利。

本文件所述及所有義務均完全由花旗銀行(香港)有限公司在本地支付及承擔,並受香港法律(包括所有政府行動、指令、判令及規則)所管轄。產品可能只限在某些司法管轄區提供。

如中英文版本有所差異,一概以英文版本為準。

#### **港元 3 個月定存年利率之條款及細則:**

1. 港元 3 個月定期存款年利率優惠只適用於全新花旗私人客戶業務及 Citigold 客戶(即現時並沒有任何 Citibank 戶口,亦未曾於過去 12 個月內取消任何 Citibank 戶口之客戶)以新資金港幣 50,000 元至港幣 20,000,000 元新資金開立之港元 3 個月定期存款。客戶須申請綜合財富管理服務:當中包括互惠基金、基金精選儲蓄計劃、債務證券、結構性產品投資、香港證券服務、美國證券服務、滬港股票交易機制-上海證券服務、深港股票交易機制-深圳證券服務、市場掛鈎戶口、外幣優惠戶口及相關結算戶口(統稱為「綜合戶口」)。全新 Citi Priority 及 Citibanking 客戶(即現時並沒有任何 Citibank 戶口,亦未曾於過去 12 個月內取消任何 Citibank 戶口之客戶)以新資金港幣 50,000 元至港幣 20,000,000 元新資金開立 3 個月港元定期存款可享指定年利率。客戶須同時持有股票戶口(港股、美股及經滬港通買賣上海 A 股)方可享上述利率優惠。

2. 新資金之定義為比較客戶之最新戶口總結餘與上一個月之「每日平均總結餘」所增加之金額，不包括任何已存於本行之款項調動。每日平均總結餘之計算包括客戶之個人及聯名戶口在過去 1 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。
3. 上述定期存款年利率優惠不適用於透過網上或流動電話理財開立之定期存款。
4. 所有利率為年利率並只供參考而非保證。實際定存年利率須視乎個別優惠條款、存款金額、貨幣、存款期及生效日之利率而定。所有利率可能隨時變更而不另行通知。優惠利率名額有限，額滿即止。

外幣買賣受匯率波動而產生獲利機會及虧損風險。實際的兌換安排須取決於當時的限制而定。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。因此，投資者必須仔細考慮，鑑於自己的財務狀況，投資目標及風險取向，而決定這些買賣是否適合。有關當局所實施的外匯管制亦可能對適用匯率造成不利影響。花旗銀行(香港)有限公司及 / 或花旗銀行保留對以上條款及細則在不作另行通知之情況下作出改動之權利。本文件所述及所有義務均完全由花旗銀行(香港)有限公司及 / 或花旗銀行在本地支付及承擔，並受香港法律(包括所有政府行動、指令、判令及規則)所管轄。產品可能只限在某些司法管轄區提供。人民幣現時並非自由兌換的貨幣，透過香港銀行兌換人民幣須受若干限制。實際的兌換安排須取決於當時的限制而定。人民幣兌換的匯率可升可跌，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。客戶進行人民幣兌換/交易的匯率是人民幣(離岸)匯率。

如中英文版本有所差異，一概以英文版本為準。

#### **全面財資策劃之條款及細則：**

1. 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。
2. 所有獎賞並不適用於美國人士。
3. 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 購物現金券。
4. 總值 HK\$200 之購物現金券將於達到相關條件後 4 至 6 星期內以郵寄方式寄到合資格客戶之通訊地址。有關現金券之條款及細則，請參考現金券之背頁。
5. 本行不代表禮品供應商，亦不對禮品之品質作擔保。所有禮品均不能兌換現金。有關商戶將負上所有禮品及服務之法律責任。
6. 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。
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。

#### **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、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