



(A) 2020 Citigold Private Client Upgrade Program Terms and Conditions

1. The Promotion Period is valid from **July 1 – July 31, 2020**, inclusive of both dates ("Promotion Period").
2. All upgrade offers are not applicable to U.S. persons, except deposit interest rate.
3. Unless otherwise specified, all upgrade offers cannot be used in conjunction with any other promotion offers.
4. To be eligible for the offer ("Upgrade Offer"), the client must successfully upgrade from a Citigold / Citi Priority / Citibanking to a Citigold Private Client account during the Promotion Period and maintain an average daily balance in the amount of HK\$8,000,000 or above for the first 6 calendar months (including the month of account upgrade and the 5 months following).
5. Each client will only be entitled to one Upgrade Offer during the Promotion Period. For joint accounts, only one offer will be given to the Primary Account Holder.
6. Only eligible clients whose relevant accounts are valid and in good standing during the entire promotion and offer fulfillment period will be eligible for the Upgrade Offer. If the account status changes, the Bank reserves the right to terminate the offer without prior notice.
7. Below specified clients will not be eligible for the Upgrade Offer:
 - a. Existing clients of Citigold Private Client; or
 - b. Clients who newly opened a Citigold / Citi Priority / Citibanking account within the past 6 months; or
 - c. Clients who had cancelled a Citigold Private Client account within the past 12 months; or
 - d. Clients who had been downgraded from a Citigold Private Client to other account within the past 12 months.
8. If the client closes his / her account(s) within 6 months from the date of account upgrade, an account closure fee of HK\$500 (or equivalent) will be charged.
9. The Bank reserves the right to reclaim the offer should the upgraded account be closed / downgraded within 6 months from the date of account upgrade, or the client's "Average Daily Combined Balance" falls below the minimum balance requirement within 6 months from the date of account upgrade. The offer 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.
10. Unless otherwise specified, Upgrade Offer (HK\$8,000 cash rebate) will be credited to each eligible client's banking account by the date as specified in the table below.

Account Upgrade Date	HK\$ 8,000 cash rebate will be credited
July 1 to 31, 2020	On or before August 31, 2020

11. The Gift cannot be exchanged for cash. The Bank makes no representation or warranty with respect to the performance and quality of the gift or the services of the service providers. The Bank shall not be held responsible for any loss or damage caused to the customer by any such service providers' negligence or failure to deliver the goods or services.
12. 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. For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan. For investment-linked insurance policy(ies), accumulated paid premium means total premium paid minus value of fund sold. If you only hold account(s) in joint names, the "Average Daily Combined Balance" is calculated based on the sum of the balances of all your account(s) held with the same joint names.
13. This leaflet is for information only and does not constitute any offer or solicitation to buy or sell. Investors should refer to the relevant 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 investments denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Investment prices may go down as well as up. 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 governmental or insurance agency. Investment Services are not eligible for U.S. persons and might only be applicable to limited jurisdiction.
14. Unless otherwise specified, 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, or any local governmental agency.



15. The Bank reserves the right to amend the 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.
16. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

(B) Portfolio 360 trial offer Terms and Conditions

1. The Promotion Period is valid from **July 17 – July 31, 2020**, inclusive of both dates ("Promotion Period").
2. Portfolio 360 trial offer are not applicable to U.S. persons, except deposit interest rate.
3. Unless otherwise specified, Portfolio 360 trial offer cannot be used in conjunction with any other promotion offers.
4. To be eligible for the Portfolio 360 trial offer ("Trial Offer"), the client must (i) reserve the review appointment in advance; and (ii) present the original copy of invitation letter at designated Citigold Private Client Center or receive invitation by the Bank via Facebook during the Promotion Period; and (iii) complete Portfolio 360 review once; iv) must be eligible for the Upgrade Offer as stated in Section A clause 4 above and v) sign the agreement form.
5. Each client will only be entitled to one Upgrade Offer and/or Trial Offer during the Promotion Period. For joint accounts, only one offer will be given to the Primary Account Holder.
6. The client is required to choose Trial Offer on the date of account upgrade or date of portfolio review appointment (as the case may be). Once an offer has been selected and accepted by Citibank (Hong Kong) Limited and / or Citibank, N. A. ("the Bank"), no cancellation or change can be made. If there is no selection of the offer, cash rebate will be rewarded.
7. Only eligible clients whose relevant accounts are valid and in good standing during the entire promotion and offer fulfillment period will be eligible for Trial Offer. If the account status changes, the Bank reserves the right to terminate the offer without prior notice.
8. Below specified clients will not be eligible for the Trial Offer:
 - a. Existing clients of Citigold Private Client; or
 - b. Clients who newly opened a Citigold / Citi Priority / Citibanking account within the past 6 months; or
 - c. Clients who had cancelled a Citigold Private Client account within the past 12 months; or
 - d. Clients who had been downgraded from a Citigold Private Client to other account within the past 12 months.
9. Trial Offer will be credited to each eligible client's banking account within 2 weeks upon portfolio review completion and successfully upgrade to Citigold Private Client (whichever is later).
10. The Bank reserves the right to amend the 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. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.



2020 Citigold Upgrade Program Terms and Conditions

(A) General Terms and Conditions:

- 1) The Promotion Period is valid from **July 1, 2020 to July 31, 2020**, inclusive of both dates ("Promotion Period").
- 2) The Offer is not applicable for U.S. persons.
- 3) Unless otherwise specified, the Offer is not eligible for overseas clients (with an overseas correspondence address).
- 4) Each client will only be entitled to the Offer once during the Promotion Period. For joint accounts, the Offer will only be given to the Primary Account Holder.
- 5) Cash Rebate will be credited to an eligible client's account within 5 months from the date of account upgrade and upon new funds deposit (if applicable).
- 6) 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") reserves the right to reclaim the gift should the upgraded account be closed / downgraded within 6 months from the date of account upgrade / the designated Average Daily Combined Balance (as defined in clause 9 in this Section A below) falls below the minimum balance requirement. 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.
- 7) If the client closes his / her account(s) within 6 months from the date of account upgrade, an account closure fee of HK\$500 (or equivalent) will be charged.
- 8) New Funds are defined as the incremental new-to-bank funds when compared to the Average Daily Combined Balance of the previous month, including cash, cheque/cashier's order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs)), telegraphic transfer from other banks, transfer-in Mutual Funds / Bonds / Securities (Hong Kong, US or A shares via Hong Kong Shanghai Connect). Only Mutual Funds/ Bonds offered by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. will be accepted for transfer-in. The transfer-in process may take at least 2 to 3 months. New Funds exclude renewal or rollover of existing time deposits, transfer of funds from any account within the Bank or any currency converted from Premium Account upon maturity.
- 9) 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. For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan. For investment-linked insurance policy(ies), accumulated paid premium means total premium paid minus value of fund sold.
- 10) The Bank reserves the right to amend these Terms and Conditions without prior notice. All matters and disputes will be subject to the final decision of the Bank.
- 11) Unless otherwise specified, the Offer cannot be used in conjunction with any other promotion offers.
- 12) The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.
- 13) These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the Clients irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.



(B) Terms and Conditions for Citigold Upgrade Offer:

- 1) To be eligible for the Citigold Basic Upgrade Offer of HK\$500 cash rebate, the client must fulfill all the requirements as set below,
 - (i) successfully upgrade from a Citi Priority / Citibanking to a Citigold account during the Promotion Period; and
 - (ii) maintain an Average Daily Combined Balance (as defined in clause 9 of Section A above) in the amount of HK\$1,500,000 or above for the first 3 calendar months till the month end from the date of account upgrade; and
 - (iii) participate in an appointment with Relationship Manager at a branch or via channels including but not limited to the following - phone call, "Citi Live Chat" or other available channels as the Bank may provide from time to time; and
 - (iv) sign the fund maintenance agreement in person at a branch or agree with the relevant Terms and Conditions via other channels as stated in clause 1 (iii) of Section B above (as the case maybe).

- 2) To be eligible for the Citigold Upgrade with New Fund Offer below, the client must fulfill all the requirements as set below,
 - (i) successfully upgrade from a Citi Priority / Citibanking to a Citigold account during the Promotion Period; and
 - (ii) maintain specific Average Daily Combined Balance (refer to the table below) for the first 3 calendar months till the end month from the date of account upgrade (including specific amount of new funds as stated in Section B clause 2(iv) below); and
 - (iii) participate in an appointment with Relationship Manager at a branch or via channels including but not limited to the following - phone call, "Citi Live Chat" or other available channels as the Bank may provide from time to time; and
 - (iv) deposit specific amount of new funds within 1 calendar month from the date of account upgrade (refer to the table below); and
 - (v) sign the fund maintenance agreement in person at a branch or agree with the relevant Terms and Conditions via other channels as stated in clause 2 (iii) of Section B above (as the case maybe).

Citigold Upgrade with New Funds Offer*	Cash Rebate Entitled
1) Deposit new funds of HK\$2,500,000 or above; and 2) Maintain Average Daily Combined Balance of HK\$3,000,000 or above for the first 3 calendar months till the month end from the date of account upgrade	HK\$5,500
1) Deposit new funds of HK\$1,000,000 or above; and 2) Maintain Average Daily Combined Balance of HK\$2,000,000 or above for the first 3 calendar months till the month end from the date of account upgrade	HK\$4,000

* This Upgrade with New Funds offer has already included HK\$500 cash rebate of the Basic Upgrade Offer.

For example:

Account Upgrade Date : January 2, 2020
 New Funds Deposit Deadline : February 1, 2020
 Average Daily Combined Balance (including new funds) Maintenance Period : January 2, 2020 to March 31, 2020

- 3) If the client is an existing client of Citigold Private Client / Citigold within the past 6 months, or newly opened a Citi Priority / Citibanking account within the past 6 months, the client will not be eligible for the Offer.
- 4) Citigold is exclusive for clients who maintain the Average Daily Combined Balance of HK\$1,500,000 or above, otherwise the Bank reserve the right to convert the client's Citigold account to a Citi Priority or Citibanking account. The client of this upgrade program will be entitled to the first 12th month service fee waiver. Thereafter, 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 (the monthly service fee for Offshore Banking clients is HK\$500 or equivalent). For the fees of individual services, please refer to the latest service fee guide.



2020 Citi Priority Upgrade Program Terms and Conditions

(A) General Terms and Conditions:

- 1) The Promotion Period is valid from **July 1, 2020 to July 31, 2020**, inclusive of both dates ("Promotion Period").
- 2) The Offer is not applicable for U.S. persons.
- 3) Unless otherwise specified, the Offer is not eligible for overseas clients (with an overseas correspondence address).
- 4) Each client will only be entitled to the Offer once during the Promotion Period. For joint accounts, the Offer will only be given to the Primary Account Holder.
- 5) Cash Rebate will be credited to an eligible client's account within 5 months from the date of account upgrade and upon new funds deposit (if applicable).
- 6) 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") reserves the right to reclaim the gift should the upgraded account be closed / downgraded within 6 months from the date of account upgrade / the designated Average Daily Combined Balance (as defined in clause 9 in this Section A below) falls below the minimum balance requirement. 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.
- 7) If the client closes his / her account(s) within 6 months from the date of account upgrade, an account closure fee of HK\$500 (or equivalent) will be charged.
- 8) New Funds are defined as the incremental new-to-bank funds when compared to the Average Daily Combined Balance of the previous month, including cash, cheque/joint/cashier's order, Local Bank Transfer Payment through Real Time Gross Settlement (RTGS, also known as Clearing House Automated Transfer System (CHATs)), telegraphic transfer from other banks, transfer-in Mutual Funds / Bonds / Securities (Hong Kong, US or A shares via Hong Kong Shanghai Connect). Only Mutual Funds/ Bonds offered by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. will be accepted for transfer-in. The transfer-in process may take at least 2 to 3 months. New Funds exclude renewal or rollover of existing time deposits, transfer of funds from any account within the Bank or any currency converted from Premium Account upon maturity.
- 9) 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. For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan. For investment-linked insurance policy(ies), accumulated paid premium means total premium paid minus value of fund sold.
- 10) The Bank reserves the right to amend these Terms and Conditions without prior notice. All matters and disputes will be subject to the final decision of the Bank.
- 11) Unless otherwise specified, the Offer cannot be used in conjunction with any other promotion offers.
- 12) The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.
- 13) These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the Clients irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.



(B) Terms and Conditions for Citi Priority Upgrade Offer:

- 1) To be eligible for the Citi Priority Upgrade with New Fund Offer below, the client must fulfill all the requirements as set below,
 - (i) successfully upgrade from a Citibanking to a Citi Priority account during the Promotion Period; and
 - (ii) maintain specific Average Daily Combined Balance (refer to the table below) for the first 3 calendar months till the month end from the date of account upgrade(including specific amount of new funds as stated in Section B clause 2(iv) below); and
 - (iii) deposit specific amount of new funds within 1 calendar month from the date of account upgrade (refer to the table below); and
 - (iv) agree with the relevant terms and conditions by signing the fund maintenance agreement at branches in person or by submitting the online upgrade form (as the case maybe).

Citi Priority Upgrade with New Fund Offer*	Cash Rebate Entitled
1) Deposit new funds of HK\$500,000 or above; and 2) Maintain Average Daily Combined Balance of HK\$800,000 or above for the first 3 calendar months till the month end from the date of account upgrade	HK\$1,300
1) Deposit new funds of HK\$200,000 or above; and 2) Maintain Average Daily Combined Balance of HK\$500,000 or above for the first 3 calendar months till the month end from the date of account upgrade	HK\$300

For example:

Account Upgrade Date : January 2, 2020
 New Funds Deposit Deadline : February 1, 2020
 Average Daily Combined Balance (including new funds) Maintenance Period : January 2, 2020 to March 31, 2020

- 2) If the client is an existing client of Citigold Private Client / Citigold / Citi Priority within the past 6 months, or newly opened a Citibanking account within the past 6 months, the client will not be eligible for the Offer.
- 3) Citi Priority is exclusive for clients who maintain the Average Daily Combined Balance of HK\$500,000 or above, otherwise the Bank reserve the right to convert the client's Citi Priority account to Citibanking account. For the fees of individual services, please refer to the latest service fee guide. A monthly service fee of HK\$400 will apply to all International Personal Banking Citi Priority clients, irrespective of the clients' Average Daily Combined Balance.



(A) 2020 花旗私人客戶業務 戶口晉升獎賞之條款及細則

1. 推廣期由 2020 年 7 月 1 日至 7 月 31 日，包括首尾兩日（「推廣期」）。
2. 所有戶口晉升獎賞並不適用於美國人士，存款利息除外。
3. 除另有訂明外，此戶口晉升獎賞不可與其他優惠同時使用。
4. 如欲享有獎賞（「戶口晉升獎賞」），客戶必須於推廣期內由 Citigold / Citi Priority / Citibanking 升級為花旗私人客戶業務戶口，及於首 6 個月（包括升級當月及其後 5 個月）維持每日平均總結餘達 HK\$8,000,000 或以上。
5. 每位客戶只能夠於推廣期內獲享戶口晉升獎賞一份。若賬戶為聯名戶口，只限主要賬戶持有人可獲享獎賞一份。
6. 合資格客戶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，方可獲贈戶口晉升獎賞。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。
7. 下列客戶均不能享有戶口晉升獎賞：
 - a. 花旗私人客戶業務之現有客戶；或
 - b. 於過去 6 個月內新開立 Citigold / Citi Priority / Citibanking 戶口之客戶；或
 - c. 於過去 12 個月內曾取消花旗私人客戶業務戶口之客戶；或
 - d. 於過去 12 個月內曾由花旗私人客戶業務客戶轉換為其他戶口之客戶。
8. 客戶如於戶口升級日起計 6 個月內取消戶口，會被收取 HK\$500 或等值之戶口取消手續費。
9. 客戶如於戶口升級日起計 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。
10. 除另有訂明外，戶口晉升獎賞將如下表所列日期存入合資格客戶之銀行戶口。

戶口晉升日期	HK\$8,000 現金回贈將在以下日期存入
2020 年 7 月 1 日 - 31 日	2020 年 8 月 31 日或之前

11. 禮品不能被換成現金。本行並不代表禮品供應商，亦不對禮品的品質作擔保。本行並不負責或保證所換領之禮品或提供機構之服務質素，亦不會對禮品之性能及品質、禮品供應商在提供產品或服務時之疏忽或失誤，所構成之遺失或損毀而負責。
12. 「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。若閣下只持有聯名戶口，「每日平均總結餘」則以閣下在相同名字下之聯名戶口計算。



13. 本單張只供參考之用，並不構成任何投資方式之招售。投資者作出任何認購前，應細閱有關說明書。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投資產品將受匯率波動的影響，可能導致本金出現虧損。投資產品價格可升亦可跌。除非特別聲明，否則一般投資並未獲得花旗銀行(香港)有限公司、花旗銀行、Citigroup Inc. 或其附屬或聯營公司、任何當地政府或保險機構的負責、保證或承保。投資服務並不適用於美國人仕，亦可能只限在某些司法管轄區提供。
14. 保險產品並非銀行存款，且未獲得花旗銀行(香港)有限公司、花旗銀行、Citigroup Inc.或其附屬或聯營公司、任何當地政府機構的責任、保證或承保(除特別訂明外)。
15. 本行保留隨時以任何形式對所有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。
16. 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。

(B) 財策分析 360°試驗獎賞之條款及細則

1. 推廣期由 2020 年 7 月 17 日至 7 月 31 日，包括首尾兩日(「推廣期」)。
2. 財策分析 360°試驗獎賞(「試驗獎賞」)並不適用於美國人士，存款利息除外。
3. 除另有訂明外，此試驗獎賞不可與其他優惠同時使用。
4. 如欲享有試驗獎賞，客戶必須於(i)預先預約財策分析 360；(ii)推廣期內於指定花旗私人業務中人出示邀請信正本或接獲本行於 Facebook 發出之邀請；(iii) 完成財策分析 360 一次；(iv) 合資格獲贈以上部份(A)條款 4 之升級獎賞之要求及(v)於簽署同意書。
5. 每位客戶只能夠於推廣期內獲享戶口晉升獎賞及/或試驗獎賞一份。若賬戶為聯名戶口，只限主要賬戶持有人可獲享獎賞一份。
6. 客戶必須於戶口升級當日選定試驗獎賞，獎賞一經選定及經花旗銀行(香港)有限公司及/或花旗銀行(「本行」)接納，將不可取消或更改。若客戶並無作出選擇，將會獲得現金回贈。
7. 合資格客戶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，方可獲贈試驗獎賞。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。
8. 下列客戶均不能享有試驗獎賞：
 - a. 花旗私人客戶業務之現有客戶；或
 - b. 於過去 6 個月內新開立 Citigold / Citi Priority / Citibanking 戶口之客戶；或
 - c. 於過去 12 個月內曾取消花旗私人客戶業務戶口之客戶；或
 - d. 於過去 12 個月內曾由花旗私人客戶業務客戶轉換為其他戶口之客戶。
9. 試驗獎賞將於完成財策分析 360°試驗及成功晉升為花旗私人客戶後(較後者為準)的兩星期內存入合資格客戶之銀行戶口。
10. 本行保留隨時以任何形式對所有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. 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。



2020 Citigold 戶口晉升獎賞之條款及細則

(甲) 一般條款及細則：

- 1) 推廣期由 2020 年 7 月 1 日至 7 月 31 日，包括首尾兩日（「推廣期」）。
- 2) 此獎賞並不適用於美國人士。
- 3) 除另有訂明外，所有獎賞不適用於海外客戶（以海外通訊住址登記開戶）。
- 4) 於推廣期內，每位客戶只可獲享獎賞一次。若賬戶為聯名戶口，只限主要賬戶持有人獲享獎賞一次。
- 5) 現金回贈將於戶口升級及存入新資金(如適用)後 5 個月內存入合資格客戶之戶口。
- 6) 客戶如於戶口升級日起計 6 個月內取消戶口、轉換為其他戶口、戶口升級後 3 個月內未能保持指定金額的每日平均總結餘(定義見於下列此甲部份之條款 9) 之最低要求，花旗銀行(香港)有限公司及 / 或花旗銀行(花旗銀行，依美國法律成立的有限責任組織)（「本行」）保留權利追討相等於獎賞之金額，並從戶口中扣除，扣除日期為於客戶取消戶口或轉換為其他戶口時或第一日戶口的每日平均總結餘少於上述規定水平後之第一個月，並以較早者為準。
- 7) 客戶如於戶口升級日起計 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。
- 8) 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比較所增加之金額。新資金包括經由其他銀行以現金、支票/本票、本地電子付款(經由即時支付結算系統(RTGS)結算，又稱結算所自動轉賬系統(CHATS)或由其他銀行電匯存入戶口之全新資金)、轉存之基金、債券及股票(港股、美股、「滬港通」下的 A 股)。只有本行、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。新資金不包括在本行續期之定期存款、本行戶口轉賬或於本行「外幣優惠戶口」到期日轉賬而得的資金。
- 9) 「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。
- 10) 本行保留對條款及細則作出改動之權利，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。
- 11) 除另有訂明外，此獎賞不可與其他優惠同時使用。
- 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。
- 13) 此同意書所述的條款及細則須受香港特別行政區的法律所管限。客戶願受香港特別行政區法院專有的司法管轄權所管轄，不得撤回。



(乙) Citigold 晉升獎賞之條款及細則：

- 1) 客戶必須符合以下所有要求，方可合資格獲贈 HK\$500 現金回贈之 Citigold 基本晉升獎賞：
- (i) 於推廣期內成功由 Citi Priority / Citibanking 戶口升級為 Citigold 戶口；及
 - (ii) 於戶口升級日起計首 3 個月內至月底維持每日平均總結餘(定義見於上列甲部份之條款 9) 達 HK\$1,500,000 或以上；及
 - (iii) 於分行或於其他途徑，包括並不限於，「Citi Live Chat」，電話或其他由本行不定期可能提供的途徑與客戶經理會面；及
 - (iv) 透過親身簽署維持款項同意書或於以上部份乙條款 1 (iii)所述的其他途徑表示同意及接受有關條款及細則的約束 (視乎情況而定)。
- 2) 客戶必須符合以下所有要求，方可合資格獲贈 Citigold 晉升並存入新資金獎賞：
- (i) 於推廣期內成功由 Citi Priority / Citibanking 戶口升級為 Citigold 戶口；及
 - (ii) 於戶口升級日起計首 3 個月內至月底維持指定金額的每日平均總結餘(見下表) (包括下列乙部份之條款 2 (iv) 的指定金額之新資金)；及
 - (iii) 於分行或於其他途徑，包括並不限於，「Citi Live Chat」，電話或其他由本行不定期可能提供的途徑與客戶經理會面；及
 - (iv) 於戶口升級日起計之 1 個月內存入指定金額之新資金 (見下表)；及
 - (v) 透過親身簽署維持款項同意書或於以上部份乙條款 2 (iii)所述的其他途徑表示同意及接受有關條款及細則的約束 (視乎情況而定)。

Citigold 晉升並存入新資金獎賞*	可獲現金回贈
1) 存入新資金 HK\$ 2,500,000 或以上；及 2) 戶口升級日起計首 3 個月內至月底，維持每日平均總結餘達 HK\$3,000,000 或以上	HK\$5,500
1) 存入新資金 HK\$1,000,000 或以上；及 2) 戶口升級日起計首 3 個月內至月底，每日平均總結餘達 HK\$2,000,000 或以上	HK\$4,000

*晉升並存入新資金獎賞已包括基本晉升獎賞之HK\$500現金回贈。



例子：

戶口升級日 : 2020年1月2日

存入新資金限期 : 2020年2月1日

維持每日平均總結餘(包括新資金)期 : 2020年1月2日至2020年3月31日

- 3) 於過去 6 個月內曾為花旗私人客戶業務 / Citigold 之客戶或於過去 6 個月內新開立 Citi Priority / Citibanking 戶口之客戶均不能享有此獎賞。
- 4) 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。此晉升計劃之客戶將可獲首 12 個月之服務月費豁免。其後，如連續 3 個月之每日平均總結餘低於 HK\$1,500,000，則須繳付 HK\$300 之服務月費（離岸銀行服務客戶之服務月費為 HK\$500 或等值）。個別服務之收費，請參考最新之服務手續費小冊子。



2020 Citi Priority 戶口晉升獎賞之條款及細則

(甲) 一般條款及細則：

- 1) 推廣期由 2020 年 7 月 1 日至 7 月 31 日，包括首尾兩日（「推廣期」）。
- 2) 此獎賞並不適用於美國人士。
- 3) 除另有訂明外，所有獎賞不適用於海外客戶（以海外通訊住址登記開戶）。
- 4) 於推廣期內，每位客戶只可獲享獎賞一次。若賬戶為聯名戶口，只限主要賬戶持有人獲享獎賞一次。
- 5) 現金回贈將於戶口升級及存入新資金(如適用)後 5 個月內存入合資格客戶之戶口。
- 6) 客戶如於戶口升級日起計 6 個月內取消戶口、轉換為其他戶口、戶口升級後 3 個月內未能保持指定金額的每日平均總結餘(定義見於下列此甲部份之條款 9)之最低要求，花旗銀行(香港)有限公司及 / 或花旗銀行(花旗銀行，依美國法律成立的有限責任組織)（「本行」）保留權利追討相等於獎賞之金額，並從戶口中扣除，扣除日期為於客戶取消戶口或轉換為其他戶口時或第一日戶口的每日平均總結餘少於上述規定水平後之第一個月，並以較早者為準。
- 7) 客戶如於戶口升級日起計 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。
- 8) 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比較所增加之金額。新資金包括經由其他銀行以現金、支票/本票、本地電子付款(經由即時支付結算系統(RTGS)結算，又稱結算所自動轉賬系統(CHATs) 或由其他銀行電匯存入戶口之全新資金)、轉存之基金、債券及股票(港股、美股、「滬港通」下的 A 股)。只有本行、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。新資金不包括在本行續期之定期存款、本行戶口轉賬或於本行「外幣優惠戶口」到期日轉賬而得的資金。
- 9) 「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。
- 10) 本行保留對條款及細則作出改動之權利，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。
- 11) 除另有訂明外，此獎賞不可與其他優惠同時使用。
- 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。



13) 此同意書所述的條款及細則須受香港特別行政區的法律所管限。客戶願受香港特別行政區法院專有的司法管轄權所管轄，不得撤回。



(乙) Citi Priority 晉升獎賞之條款及細則：

- 1) 客戶必須符合以下所有要求，方可合資格獲贈 Citi Priority 晉升並存入新資金獎賞：
- i. 於推廣期內成功由 Citibanking 戶口升級為 Citi Priority 戶口；及
 - ii. 於戶口升級日起計首 3 個月內至月底，維持指定金額的每日平均總結餘達 HK\$500,000 或以上(見下表)(包括下列乙部份之條款 2 (iv) 的指定金額之新資金)；及
 - iii. 於戶口升級日起計之 1 個月內存入指定金額之新資金(見下表)；及
 - iv. 透過親身簽署維持款項同意書或遞交網上升級表格表示同意及接受有關條款及細則的約束(視乎情況而定)。

Citi Priority 晉升並存入新資金獎賞	可獲現金回贈
1) 存入新資金 HK\$500,000 或以上；及 2) 戶口升級日起計首 3 個月內至月底，每日平均總結餘達 HK\$800,000 或以上	HK\$1,300
1) 存入新資金 HK\$200,000 或以上；及 2) 戶口升級日起計首 3 個月內至月底，每日平均總結餘達 HK\$500,000 或以上	HK\$300

例子：

戶口升級日 : 2020年1月2日
存入新資金限期 : 2020年2月1日
維持每日平均總結餘(包括新資金)期 : 2020年1月2日至2020年3月31日

- 2) 於過去6個月內曾為花旗私人客戶業務 / Citigold / Citi Priority之客戶或於過去6個月內新開立Citibanking戶口之客戶均不能享有此獎賞。
- 3) Citi Priority客戶必須保持「每日平均總結餘」達HK\$500,000或以上，否則本行保留權利將戶口服務由Citi Priority轉為Citibanking服務。此晉升計劃之客戶將可獲首12個月之服務月費豁免。個別服務之收費，請參考最新之服務手續費小冊子。HK\$400服務月費將適用於所有香港國際個人銀行服務Citi Priority客戶，包括持有任何每日平均總結餘之客戶。