Citibank (Hong Kong) Limited 花旗銀行 (香港) 有限公司

Power of Attorney — Customer Guide 授權書 — 客戶指南

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1. Introduction / 簡介

At Citi, we are committed to supporting our customers at every stage of life — including those who may need assistance in managing their financial affairs due to travel, physical incapacity, or cognitive decline.

在花旗銀行，我們致力於在客戶人生的每個階段提供支援——包括那些因出行、身體殘障或認知能力下降而需要協助管理財務事務的客戶。

This guide explains the types of Power of Attorney (POA) accepted by Citi, the requirements for setting up each type of POA, and the relevant registration procedures.

本指南說明花旗銀行認可的授權書類型、設立各類授權書的相關要求，以及相應的登記程序。

> **IMPORTANT:**
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> **This document is prepared for general information purposes only. It does not constitute legal advice and should not be relied upon as such.**

Customers are strongly advised to seek independent legal advice from a registered practicing solicitor in Hong Kong before creating, registering, or revoking any POA.

The information contained in this guide is subject to change without notice and may not reflect Citi's latest policies or the most current legal or regulatory requirements.

> **重要聲明：**
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> 本文件僅供一般參考之用，不構成法律意見，亦不應被視為法律依據。強烈建議客戶在設立、登記或撤銷任何授權書之前，向香港註冊執業律師尋求獨立的法律意見。

本指南所載資料可能隨時更改，恕不另行通知，且未必反映最新的法律或監管規定。

2. What is a POA? / 什麼是授權書？

A POA is a legal document in which you — the **Donor** — authorize one or more individuals — the **Attorney(s)** — to make financial decisions and conduct transactions on your behalf.

授權書是一份法律文件，您（即**授權人**）藉此授權一名或多名人士（即**受權人**）代表您作出財務決定及進行交易。

Key Parties / 主要當事人

Party	Role
Donor / 授權人	The person granting authority to another person/persons to act or make decisions on the Donor's behalf. The Donor must have full mental capacity at the time of creating the POA. / 授予他人或多人代表授權人士行事或作出決定之權力的人。在簽立授權書時必須具備完全精神行為能力。 **The Donor should 授權人須:**

Party	Role
	• Ensure the Attorney is a **trusted individual** capable of managing financial affairs responsibly. / 確保受權人是能夠負責任地管理財務事務的**受信任人士**。 • Notify Citi promptly if the POA is **revoked or amended.** / 如授權書被**撤銷或修改**，須立即通知花旗銀行。
Attorney / 受權人	The person(s) appointed to look after the finances/property and affairs/health and welfare of another person. / 獲委任代表授權人管理財務/財產及事務/健康與福利的人士。 **The Attorney is expected to 代理人須:** • Act in the **best interests** of the Donor at all times / 在任何時候均以授權人的**最佳利益**行事。 • Keep the Donor's finances **separate** from their own / 將授權人的財務與自身財務**分開**。 • Keep **accurate records** of all transactions made on the Donor's behalf / 保存代表授權人進行的所有交易的**準確記錄**。 • Act within the **scope of authority** granted by the POA document / 在授權書文件所授予的**授權範圍**內行事。 • Not make **gifts or donations** from the Donor's funds unless expressly authorized by the Donor. / 除非獲授權人明確授權，否則不得從授權人的資金中作出**餽贈或捐款**。

Important Information / 重要資訊

The Donor must have **mental capacity** at the time of creating a POA.

授權人在簽立授權書時必須具備**精神行為能力**。

If an individual has already lost mental capacity, a POA **cannot** be created.

如某人已喪失精神行為能力，則**不能**簽立授權書。

3. Types of POA / 授權書的類型

Citi recognizes three types of POA:

花旗銀行認可三種授權類型：

3.1 General / Specific POA/ 一般／特定授權書

Overview / 概述

A General or Specific POA is a legal document created under **the Powers of Attorney Ordinance (CAP. 31 of the Laws of Hong Kong)**. It allows the Donor to appoint one or more Attorneys to manage financial affairs and conduct banking transactions on his or her behalf.

一般或特定授權書是根據《香港法例》《授權書條例》（第 31 章）簽立的法律文件。它允許授權人委任一名或多名受權人代表其管理財務事務及進行銀行交易。

- A **General** POA covers all of the Donor's financial affairs.
- **一般授權書**涵蓋授權人的所有財務事務。
- A **Specific** POA limits the Attorney's authority to designated accounts or specific transactions.
- **特定授權書**將受權人的授權範圍限制於指定賬戶或特定交易。

Key Features / 主要特點

- Attorneys may carry out transactions on your Citi account(s) in accordance with the General or Specific POA document.
- 受權人可根據一般授權書或特定授權書文件在您的花旗銀行賬戶進行交易。
- You as the Donor must have **full mental capacity** at the time of creating a General or Specific POA.
- 作為授權人，您在訂立一般授權書或特定授權書時，必須具備**完全的精神行為能力**。
- If multiple Attorneys are appointed, they may act:
- 如委任多名受權人，他們可以：
  - **Jointly / 共同行事** — all Attorneys must act together for every instruction / 所有受權人必須就每項指示共同行事；或

- **Jointly and Severally / 共同及各別行事** — Attorneys may act together or independently / 受權人可共同或獨立行事。

How do I create a General or Specific POA? / 如何授予一般或特定授權書？

- You are strongly advised to seek independent legal advice to make sure the scope of your POA meets your needs and that the POA satisfies all relevant requirements under the Powers of Attorney Ordinance (CAP. 31).
- 強烈建議您尋求獨立法律意見，以確保您的授權書（POA）範圍符合您的需要，並且該授權書符合《授權書條例》（第 31 章）下所有相關規定。

Requirements for Registration of General or Specific POA / 在花旗銀行執行一般或特定授權書的要求

To register a General or Specific POA with us, we will ask for a number of documents to our satisfaction, including the following 如欲向本行登記一般授權書或特定授權書，本行將要求您提供若干文件以符合本行的要求，包括以下各項:

- Original General or Specific POA document or a solicitor-certified copy, in full. Please note we will only accept General/Specific POA signed before a qualified solicitor of Hong Kong provided that the power given to the Attorney is clearly stated, reasonable and acceptable to Citi.
- 完整的一般或特定授權書正本或經律師認證的副本。請注意，我們只接受在香港合資格律師見證下簽署的一般/特定授權書，前提是授予受權人的權力必須清楚列明、合理且為花旗銀行所接受。
- Valid identification documents for each Attorney (Hong Kong Identity Card or passport). We may also ask the Attorney to provide supplementary documents if necessary.
- 每位受權人的有效身份證明文件（香港身份證或護照）。如有需要，我們亦可能要求您的受權人提供補充文件。
- Customers are required to present their **General/Specific POA** document each time a transaction is performed. Please ensure the POA is available and presented to our staff prior to processing any transaction.
- 客戶在辦理**每一筆交易**時，均須出示一般/特定授權書文件。請確保在處理任何交易前，已準備好授權書並向本行職員出示。
- Specimen signature of the Attorney (where applicable).

- 受權人的簽名式樣（如適用）。
- Citi may accept a General/Specific POA that is more than 12 months old, subject to review.
- 花旗銀行可酌情接受超過 12 個月的一般/特定授權書，惟須經審查。

Applicable Fees/適用費用

Please note that the relevant fees depends on the type of transaction or service requested. Fees may vary accordingly. For details on applicable charges, please contact our staff or refer to our fee schedule.

請注意，相關費用將根據所申請的交易類型或服務而有所不同。如需了解適用收費詳情，請聯絡本行職員或參閱本行收費表。

Termination / 終止

This type of POA is automatically revoked in the following circumstances (non-exhaustive): 此類授權書在以下情況下自動撤銷 (非詳盡列舉)：

- The Donor **loses mental capacity** / 授權人**喪失精神行為能力**。
- The **death** of the Donor / 授權人**去世**。
- The Donor formally **revokes** the POA and notifies Citi / 授權人正式**撤銷**授權書並通知花旗銀行。

> ⚠️ **Important / 重要提示:** A General/Specific POA is automatically revoked upon loss of mental capacity. If you require coverage beyond this point, you may consider creating an EPOA (defined below).
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> 一般／特定授權書於授權人喪失精神行為能力時自動撤銷。若您需要在此情況下仍受保障，可考慮訂立持久授權書。

3.2 Enduring Power of Attorney (EPOA) / 持久授權書

Overview / 概述

An EPOA is a legal document created under the **Enduring Power of Attorney Ordinance (CAP. 501 of the Laws of Hong Kong)**. Its defining feature is that it **remains valid even after the Donor loses mental capacity**, making it an efficient tool for long-term financial planning — particularly for individuals concerned about cognitive decline, dementia, or other conditions that may affect mental capacity in the future.

持久授權書是根據《香港法例》《持久授權書條例》（第 501 章）**簽立的法律文件。其主要特點是**即使授權人喪失精神行為能力後仍然有效，使其成為長期財務規劃的重要工具——尤其適合擔心認知能力下降、患上認知障礙症或其他可能影響精神行為能力的人士。Key Features / 主要特點

- The Donor must have **full mental capacity** at the time of creating an EPOA.
- 授權人在訂立持久授權書時必須具備完全精神行為能力。
- The Donor must specify in an EPOA what the Attorney's authority is in dealing with his/her particular property or financial affairs.
- 授權人必須在持久授權書中列明受權人就處理其特定財產或財務事務所擁有的權力範圍。
- The Donor must sign the EPOA before a registered medical practitioner and a solicitor.
- 授權人必須在一名註冊醫生及一名律師見證下簽署持久授權書。
- The Donor may appoint more than one attorney under an EPOA. The Donor must choose whether his/her attorneys are to act "jointly" or "jointly and severally".
- 授權人可根據持久授權書委任多名受權人。授權人必須選擇其受權人以「共同」或「共同及各別」方式行事。
- The Donor may place any restrictions on the authority he/she gives to his/her Attorney(s) in the EPOA.
- 授權人可於持久授權書內就其賦予受權人之權力設定任何限制條件。

How do I create an EPOA? / 如何授予持久授權書？

- You are strongly advised to seek independent legal advice to make sure the scope of your EPOA meets your needs and that the EPOA satisfies all relevant requirements under the Enduring Power of Attorney Ordinance (CAP. 501).
- 強烈建議您尋求獨立法律意見，以確保您的持久授權書範圍符合您的需要，並且該授權書符合《持久授權書條例》（第 501 章）下所有相關規定。

Requirements for Registration and Activation of EPOA / 登記及啟動持久授權書的要求

An EPOA is created while the Donor has full mental capacity. For the Attorney to begin operating an account on the Donor's behalf, the EPOA must be registered and activated with Citi. This activation process can be initiated once the Donor is losing or has lost mental capacity.

To register and activate an EPOA, we will ask for a number of documents to our satisfaction, including the following:

持久授權書須於授權人具備完全精神行為能力時訂立。如受權人須代表授權人管理賬戶，持久授權書必須先向花旗銀行登記及啟動。一旦授權人正在喪失或已喪失精神行為能力，即可啟動此登記程序。

如欲登記及啟動持久授權書，本行將要求您提供若干文件以符合本行的要求，包括以下各項：

- Original EPOA document or a solicitor-certified copy, in full.
- 完整的持久授權書正本或經律師認證的副本。
- The EPOA must be **registered with the High Court of Hong Kong**. Citi will need to see evidence of registration, such as cover letter issued by the High Court with registration number of the EPOA.
- 持久授權書必須已於**香港高等法院登記**。花旗銀行需要查閱登記證明文件，例如高等法院發出的附有持久授權書登記編號的蓋章函件。
- A **medical certificate** signed by a registered medical practitioner confirming the Donor's mental incapacity
- 由註冊醫生簽發的醫療證明書，確認授權人喪失精神行為能力。
- Valid identification documents for each Attorney. We may also ask the Attorney to provide supplementary documents if necessary.
- 每位受權人的有效身份證明文件。如有需要，我們亦可能要求受權人提供補充文件。
- Specimen signature of each Attorney.
- 每位受權人的簽名式樣。
- Both the Donor (where possible) and Attorney(s) must visit a Citi Hong Kong branch. / 授權人（如可能）及受權人均須前往花旗銀行香港分行。

Applicable Fees/適用費用

Please note that there is no charge for EPOA registration.

請注意，持久授權書登記無需繳付任何費用。

Termination / 終止

This type of POA is automatically revoked in the following circumstances (non-exhaustive) / 此類授權書在以下情況下將自動撤銷 (非詳盡列舉):

- Upon the bankruptcy or **death** of the Donor or Attorney(s). / 受權人或授權人被頒令破產或**去世**時。
- Where the **High Court revokes** the EPOA. / **高等法院撤銷**持久授權書。
- On the appointment of a committee under the Mental Health Ordinance (Cap. 136 of the Laws of Hong Kong). / 根據《香港法例》第 136 章《精神健康條例》委任監護人委員會。

> *Reference*:
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> https://www.doj.gov.hk/en/archive/pdf/EPA_leaflet.pdf
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> https://www.doj.gov.hk/en/archive/enduring_powers_of_attorney.html

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3.3 Letter of Authority (LA) / 授權書

Overview / 概述

A Letter of Authority (LA) is an **internal Citi operational process** that allows customers to authorize a trusted third party (the **Delegate**) to give instructions regarding specific Citi accounts.

授權書是**花旗銀行的內部操作程序**允許客戶授權受信任的第三方（即**代理人**）就特定花旗銀行賬戶發出指示。

NOTE: Prior to establishing a Letter of Authority (LA), customers are advised to carefully review the Citi Master Terms & Conditions and the LA form to understand the relevant terms and risks. Should any questions or concerns arise, customers are strongly encouraged to seek independent legal advice from a solicitor registered and practicing in Hong Kong prior to creating or registering any LA.

在設立授權書（LA）之前，建議客戶仔細閱讀花旗銀行主要條款及條件以及授權書表格，以充分了解相關條款及風險。如有任何疑問或顧慮，強烈建議客戶在簽立或登記任何授權書之前，向在香港註冊執業的律師尋求獨立法律意見。

Key Features / 主要特點

- Multiple authorized signatories may be appointed for the same account.

- 同一賬戶可委任多名授權簽署人。
- Each authorized signatory may act **independently**.
- 每位授權簽署人可**獨立**行事。
- Scope is limited to the specific Citi accounts stated in the standard form. Citi's standard form LA must be used. No alteration to any of the terms is allowed.
- 範圍僅限於標準表格中列明的特定花旗銀行賬戶。必須使用花旗銀行的標準授權書表格，且不得對任何條款作出更改。
- No **solicitor or court involvement required**.
- **無需律師或法院介入**。

Requirements for Registration of LA / 登記授權書的要求

- The customer and authorized signatory (ies) sign the standard **Citi LA form** (including provide specimen signature) at a branch to our satisfaction.
- 客戶及授權簽署人須在分行簽署標準**花旗銀行授權書表格**（包括提供簽名式樣），以符合本行的要求。
- Valid identification for the authorized signatory is required. We may also ask the authorized signatory to provide supplementary documents if necessary.
- 需要授權簽署人的有效身份證明文件。如有需要， 我們亦可能要求您的受權人提供補充文件。

Applicable Fees/適用費用

Please note that there is no charge for LA application.

請注意，申請授權書無需繳付任何費用 。

Termination / 終止

The authority granted by a LA revoke in the following circumstances (non-exhaustive): 授權信所授予的授權在以下情況下撤銷 (非詳盡列舉):

- The customer **loses mental capacity.**
- 客戶**喪失精神行為能力**。
- Upon the **death** of the customer or authorized signatory (ies).

- 客戶或獲授權簽署人離世時。
- The customer formally **revokes the authority** and notifies Citi — this takes a minimum of **4 working days** to take effect after receiving your notification.
- 客戶正式**撤銷授權並通知花旗銀行**——此撤銷於本行收到通知後，最少需要 **4 個工作天**方可生效。
- Citi retains its right to suspend or terminate the authority granted under the LA.
- 花旗銀行保留暫停或終止授權書所授予之授權的權利。

> ✅ **Simpler Option / 最簡便選項:** LA may be an easier way to authorize someone to assist with your Citi accounts. No solicitor or court involvement is required. However, Citi's standard form LA must be used. No alteration to any of the terms is allowed. If the permitted scope of authorization under the LA does not suit you, you may consider setting up a General or Specific POA.
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> 授權書或許是授權他人協助管理您的花旗銀行賬戶的最簡便方式。無需律師或法院介入。惟必須使用花旗銀行的標準授權書表格，且不得對任何條款作出更改。如授權書所允許的授權範圍未能符合您的需要，您可考慮設立一般或特定授權書。

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4. Comparison of Authorization Types / 授權類型比較

Feature / 特點	General / Specific POA / 一般／特定授權書	EPOA / 持久授權書	LA / 授權信
Solicitor Required / 需要律師	Yes / 是	Yes / 是	No / 否
Court Registration / 法院登記	Not required / 不需要	Required (High Court) / 需要（高等法院）	Not required / 不需要

Feature / 特點	General / Specific POA / 一般／特定授權書	EPOA / 持久授權書	LA / 授權信
Survives Mental Incapacity/ 精神行為能力喪失後仍有效	No — automatically revoked if Donor becomes mentally incapable. / 否—如授權人喪失精神行為能力，授權書將自動撤銷。	Yes / 是—主要特點	No — automatically revoked if Donor becomes mentally incapable. / 否—如授權人喪失精神行為能力，授權書將自動撤銷。
Scope of Authority / 授權範圍	All or specific financial affairs / 所有或特定財務事務	Financial affairs specified under the EPOA/持久授權書下指定的財務事務	Specific Citi accounts only permitted under Citi's standard form/ 僅限特定花旗銀行標準表格下指定的特定花旗銀行賬戶
Multiple Attorneys/Delegates / 多名受權人／代理人	Yes, act independently or jointly / 是，可獨立或共同行事	Yes, act independently or jointly / 是，可獨立或共同行事	Yes, act independently or jointly/ 是，可獨立或共同行事
Donor Account Access After Registration with Citi / 登記後授權人賬戶使用權	Retained / 保留	To be reviewed on a case-by-case basis 按個別情況審核	Retained / 保留
Medical Certificate Required / 需要醫療證明書	No / 否	Yes (at registration with Citi) / 是（於在花旗銀行登記時）	No / 否

Feature / 特點	General / Specific POA / 一般／特定授權書	EPOA / 持久授權書	LA / 授權信
Suitable for/ 最適合	Temporary absence, specific tasks / 暫時缺席、特定任務	Long-term planning, dementia care / 長期規劃、認知障礙症護理	Routine banking assistance / 日常銀行協助

7. Frequently Asked Questions / 常見問題

Q: Can I appoint more than one Attorney? / 我可以委任多名受權人嗎？

Yes. You may appoint multiple Attorneys. You must specify whether they are to act jointly (all must agree) or jointly and severally (each may act independently).

可以。您可以委任多名受權人。您必須說明他們是共同行事（所有人必須同意）還是共同及各別行事（每人可獨立行事）。

Q: Can an Attorney access all of my Citi accounts? / 受權人可以使用我所有的花旗銀行賬戶嗎？

The scope of access depends on the type of POA. A General POA covers all accounts; a Specific POA limits access to designated accounts. A LA is limited to the accounts specified in the form.

使用範圍取決於授權書的類型。一般授權書涵蓋所有賬戶；特定授權書將使用範圍限制於指定賬戶。授權信僅限於表格中指定的賬戶。

Q: What happens if I lose mental capacity and I don't have an EPOA? / 如果我喪失精神行為能力但沒有持久授權書，會發生什麼情況？

Without an EPOA, your family members or carers may need to apply to the Guardianship Board for a guardianship order, or to the Court to become the Committee of Estate under the Mental Health Ordinance (Cap. 136). This process can be lengthy and costly.

如果沒有持久授權書，您的家庭成員或照顧者可能需要向監護委員會申請監護令，或向法院申請根據《精神健康條例》第 136 章成為遺產管理委員會成員。此程序可能耗時且費用高昂。

Q: Can I cancel a Power of Attorney? / 我可以取消授權書嗎？

Yes. A General or Specific POA can be revoked at any time while you have mental capacity, by notifying Citi in writing. Similarly, an EPOA can only be revoked while you have mental capacity, or by the High Court after registration.

可以。一般或特定授權書可在您具備精神行為能力時隨時撤銷，只需書面通知花旗銀行。同樣，持久授權書只能在您具備精神行為能力時撤銷，或在登記後由高等法院撤銷。

Q: Does Citi accept POAs created outside Hong Kong? / 花旗銀行接受在香港以外地區簽立的授權書嗎？

Citi may accept POAs created outside Hong Kong, subject to review and verification. Please contact your nearest Citi Hong Kong branch for guidance.

花旗銀行可能接受在香港以外地區簽立的授權書，惟須經審查及核實。請聯絡您最近的花旗銀行香港分行以獲取指引。

Q: How long does registration of a POA with Citi take? / 在花旗銀行登記授權書需時多久?

Registration typically takes **4 working days** but may take longer if additional information or documentation is required.

登記通常需要 **4 個工作天**，但如需要額外資料或文件，可能需要更長時間。

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8. Contact & Support / 聯絡及支援

For assistance with POA registration or any related queries, please contact us through the following channels:

如需授權書登記協助或任何相關查詢，請透過以下渠道聯絡我們：

Channel / 渠道	Details / 詳情
Branch Visit / 分行到訪	Visit any Citi branch in Hong Kong / 前往香港任何花旗銀行分行
Customer Service Hotline / 客戶服務熱線	Citi phone hotline: 28600333 / 花旗電話熱線：28600333

IMPORTANT: Where there is a registered authorized signer on record, Citi staff may — with the account holder's consent — contact that authorized signer for assistance in situations where an elderly account holder may be at risk of, or has been subjected to, a scam or financial exploitation.

如賬戶紀錄已登記有授權簽署人，在賬戶持有人同意的情況下，花旗員工可聯繫該授權簽署人，以在年長賬戶持有人可能面臨或已遭受詐騙或財務剝削的情況下提供協助。

9. Legal Disclaimer / 法律免責聲明

This document is prepared by Citi for general information purposes only. It does not constitute legal advice and should not be relied upon as such. The information contained herein is subject to change without notice and may not reflect Citi's latest policies or the most current legal or regulatory requirements.

本文件由花旗銀行（香港）有限公司（「花旗銀行」）編製，僅供一般資訊參考之用。本文件不構成法律意見，不應被視為法律意見。本文件所載資訊如有更改，恕不另行通知，且可能未能反映最新政策或現行法律及監管規定。

Customers are strongly advised to seek independent legal advice from a registered practicing solicitor in Hong Kong before creating, registering, or revoking any POA.

強烈建議客戶在簽立、登記或撤銷任何授權書之前，向香港的註冊執業律師尋求獨立法律意見。

Citi is regulated by the Hong Kong Monetary Authority. Citibank, N.A. is incorporated in the United States of America with limited liability.

花旗銀行（香港）有限公司受香港金融管理局監管。花旗銀行（美國國家銀行）在美利堅合眾國以有限責任形式註冊成立。

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