



11 月 Citi Plus[®] 新客戶之新資金存入優惠 (「推廣」) 條款及細則：

1. 此推廣有效期為 2023 年 11 月 1 日至 2024 年 2 月 29 日，包括首尾兩天 (「推廣期」)。
2. 此推廣不適用於在推廣期內從 Citibanking、Citi Priority 或任何其他客戶類別轉換成 Citi Plus 之現有客戶。
3. 合資格新客戶 (「合資格客戶」) 指過去 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，客戶須於 2023 年 11 月 1 日至 11 月 30 日內成功開立 Citi 利息 Booster 戶口 (「合資格戶口」) 方可享有下述現金獎賞 (「獎賞」)。
4. 合資格戶口在推廣期內仍合資格享有「Citi 利息 Booster 之條款及細則」中所定義和規定的基本利息及任何獎賞利息。
5. 本行於星期一至五晚上 8 時後，星期六晚上 6 時後或假期收到的存款會於下一個銀行工作天誌賬，並只會計入於誌賬日(而非存款日)的結餘。
6. 如欲享有下述現金獎賞 (「獎賞」)，客戶須存入以下合資格新資金金額 (請參閱第 10 點之定義)。

獎賞	合資格新資金金額 (港幣或等值)	現金獎賞(港幣):
1	50,000 元至 99,999.99 元	100 元
2	100,000 元至 199,999.99 元	300 元
3	200,000 元至 499,999.99 元	700 元
4	500,000 元或以上	1,800 元

7. 每個合資格客戶之戶口於推廣期內只可享本獎賞一次。
8. 獎賞名額有限，先到先得，額滿即止。
9. 合資格客戶須於 2023 年 11 月 1 日至 2023 年 11 月 30 日，包括首尾兩天 (「存入期」) 內存入新資金 (「合資格新資金」) (請參閱第 10 點之定義) 及於 2023 年 12 月 1 日至 2024 年 2 月 29 日前 (「鎖定期」) 維持與合資格新資金相等或以上的每日平均戶口結餘。每日平均戶口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

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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。如有任何爭議，本行就每日平均戶口結餘的定義和計算保留一切最終決定權。

10. **合資格新資金**之定義為客戶於 2023 年 11 月 30 日的戶口總結餘。合資格新資金指透過現金、其他銀行支票/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））、以快速支付系統「轉數快」之資金轉賬或電匯由其他銀行存入戶口之全新資金。如有任何爭議，本行就合資格新資金的定義和計算保留一切最終決定權。
11. 獎賞將於合資格客戶符合有關要求後於 2024 年 4 月 30 日或之前存入合資格客戶之戶口。
12. 倘若客戶未能維持合資格新資金結餘，本行將會保留從客戶戶口中扣除以上表格選取之獎賞金額之權利。
13. 除另有訂明外，此推廣不可與其他優惠同時使用。
14. 合資格客戶之有關賬戶必須於推廣期內有效及保持良好賬戶記錄，方可獲得獎賞。本行有權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。
15. 此獎賞並不適用於海外客戶（以海外通訊住址登記開戶），美國人士、歐盟、歐洲經濟區居民、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國居民或其他採用「一般資料保護規則」或相關法律的司法管轄區之客戶。
16. 若賬戶為聯名戶口，只有主要賬戶持有人可享此推廣。
17. 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。
18. 此同意書所述的條款及細則為本行與合資格客戶簽訂的其他相關銀行服務/產品條款及細則的附加及補充條文，包括但不限於「戶口及服務之條款」。
19. 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。
20. 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。

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Terms & Conditions of November Citi Plus® New Customers New Funds Rewards (the “Promotion”):

1. The promotion period is from November 1, 2023 to February 29, 2024, both dates inclusive (“**Promotion Period**”).
2. This promotion is not applicable to existing Citibanking, Citi Priority or any other banking relationship which is transferred to a Citi Plus banking relationship during the Promotion Period.
3. Eligible new customers (“**Eligible Customer**”) who do not have any or do not cancel any banking relationship within the past 12 months, must open a Citi Interest Booster account (“**Eligible Account**”) successfully between November 1, 2023 and November 30, 2023, both dates inclusive to be eligible for the Cash Rewards (“**Reward**”) indicated in clause 6 of same section below.
4. The Eligible Account shall be still entitled to the Base Interest and any Bonus Interest as defined and set out in the “Terms and Conditions for Citi Interest Booster” during the Promotion Period.
5. Deposit made to the Bank after 8:00 pm on Mondays to Fridays, after 6:00 pm on Saturdays or on holidays will be posted / valued on the succeeding bank business day and will only be counted to the balance on the posting / value day (not the deposit day).
6. To enjoy the Cash Rewards (“**Reward**”) below, the Eligible Customer is required to deposit Eligible New Funds (defined in clause 10 below) of the corresponding Eligible New Funds Amount specified below.

Reward	Eligible New Funds Amount (HKD or equivalent)	Cash Rewards (HKD)
1	\$50,000 - \$99,999.99	\$100
2	\$100,000 - \$199,999.99	\$300
3	\$200,000 - \$499,999.99	\$700
4	\$500,000 or above	\$1,800

7. Each Eligible Customer can enjoy the Reward once only during the Promotion Period.
8. Quota is limited and the Rewards will be offered on a first-come-first-served basis.
9. Eligible Customers must deposit new funds between November 1, 2023 and November 30, 2023, both dates inclusive (“**Fund-in Period**”) (“**Eligible New Funds**”) (as defined in clause 10) and maintain an average daily account balance that is equal or greater than the Eligible New Funds between 1 December, 2023 and February 29, 2024, both dates inclusive (“**Lock-in Period**”). The average daily account 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. In case of disputes, the Bank has the sole discretion to determine the definition and calculation of the average daily account balance.
10. **Eligible New Funds** are defined as the total account balance as of November 30, 2023. Eligible New Funds refer to 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 to a customer’s account which are new-to-bank. In case of disputes, the Bank has the sole discretion to determine the definition and calculation of Eligible New Funds.
11. Reward will be credited to the Eligible Customer’s account by April 30, 2024, after the Eligible Customer has fulfilled the specified requirements.
12. If the Eligible Customer cannot maintain the Total Required Balance as specified above, the Bank reserves the right to debit an amount equivalent to the selected Offer in the Table above from the Client’s account without prior notice.
13. Unless otherwise specified, the Offer cannot be used in conjunction with any other promotion offers.

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14. Only those Eligible Customers whose relevant accounts are valid and in good standing during the entire Promotion Period will be eligible for the Offer. If the account status has changed, the Bank reserves the right to terminate the Offer to the Client without prior notice.
15. The Offer is not applicable for overseas clients (with an overseas correspondence address), U.S. persons, resident individuals of the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man and United Kingdom or any other jurisdictions which are adopting General Data Protection Regulation or equivalent legislation.
16. For joint accounts, the Offer will be given to the Primary Account Holder only.
17. 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.
18. These terms and conditions are in addition to and supplement the terms and conditions to which the relevant banking services / products are governed by the Bank and the Eligible Customer, including but not limited to Terms and Conditions for Accounts and Services.
19. These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and Eligible Customers irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.
20. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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11 月 Citi Plus[®] 新客戶之美元定期存款額外年利率優惠 (「推廣」) 之條款及細則：

1. 推廣有效期為的推廣期由 2023 年 11 月 1 日至 2023 年 11 月 30 日 (「推廣期」) , 包括首尾兩日。
2. 此推廣不適用於在推廣期內從 Citibanking、Citi Priority 或任何其他客戶類別轉換成 Citi Plus 之現有客戶。
3. 合資格新客戶 (「合資格客戶」) 指過去 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, 客戶須於 2023 年 11 月 1 日至 11 月 30 日內成功開立 Citi 利息 Booster 戶口 (「合資格戶口」) 方可享有下述現金獎賞 (「獎賞」)。
4. 合資格戶口在推廣期內仍合資格享有「Citi 利息 Booster 之條款及細則」中所定義和規定的基本利息及任何獎賞利息。
5. 本行於星期一至五晚上 8 時後, 星期六晚上 6 時後或假期收到的存款會於下一個銀行工作天誌賬, 並只會計入於誌賬日(而非存款日)的結餘。
6. 如欲享有此 (「推廣」) , 客戶須存入以下合資格新資金金額 (請參閱第 9 點之定義)。
7. 推廣只適用於 2023 年 10 月 1 日至 2023 年 11 月 30 日內, 包括首尾兩天, 成功開立花旗銀行 (香港) 有限公司 (「本行」) 之 Citi Plus[®] 戶口 (「合資格客戶」) :
 - a) 於 2023 年 11 月 1 日至 2023 年 11 月 30 日, 包括首尾兩天 (「存入期」) 內存入 50,000 元 (港幣或等值) 或以上新資金 (「合資格新資金」) (請參閱第 9 點之定義); 及
 - b) 以合資格外幣新資金包括歐羅 / 瑞士法郎 / 日圓 / 英鎊 / 澳元 / 加元 / 紐元 / 人民幣 / 新加坡元於存入期內於本行兌換美元 (合資格外幣交易) , 並於存入期內開立合資格 1 個月美元定期存款 (「合資格美元定存」) 之客戶。合資格外幣交易不包括港元與美元間的之間的任何兌換。
8. 如欲於合資格美元定存享有額外年利率 (「額外利率」) , 客戶須進行以下指定金額的合資格外幣交易:

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合資格外幣交易金額	額外利率 (年利率)
US\$10,000 - US\$19,999.99	0.3%
US\$20,000 - US\$29,999.99	0.6%
US\$30,000 - US\$39,999.99	0.9%
US\$40,000 - US\$49,999.99	1.2%
US\$50,000 - US\$59,999.99	1.5%
US\$60,000 - US\$69,999.99	1.8%
US\$70,000 - US\$79,999.99	2.1%
US\$80,000 或以上	2.4%

額外利率只適用於合資格美元定存中金額最高的一筆，而可於合資格美元定存上享獲額外利率的本金上限為合資格外幣交易中金額最高的一筆 / 合資格新資金的美元等值（按 2023 年 11 月 30 日的本行匯率作準） / 20,000,000 元（港幣或等值），以金額較低者為準。如合資格外幣交易的金額為非整數，則四捨五入成最接近的整數。

9. **合資格新資金**之定義為客戶於 2023 年 11 月 30 日的戶口總結餘。合資格新資金指透過現金、其他銀行支票/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）、以快速支付系統「轉數快」之資金轉賬或電匯由其他銀行存入戶口之全新資金，不包括在本行續期或到期之定期存款，或行內轉賬而得的資金。如有任何爭議，本行就合資格新資金的定義和計算保留一切最終決定權。
10. 若合資格客戶於 2023 年 10 月 31 日前未開立有效之 Citi Plus 戶口，參考結餘將被視為零。如有任何爭議，本行就參考結餘的定義和計算保留一切最終決定權。
11. 以額外利率計算的額外利息將於合資格客戶符合有關要求後於 2024 年 4 月 30 日或之前將以現金形式存入其客戶於本行銀行戶口。
12. 除另有訂明外，此推廣不可與其他優惠同時使用。
13. 合資格客戶之有關賬戶必須於推廣期內有效及保持良好賬戶記錄，方可獲得獎賞。本行有權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。
14. 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

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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。

15. 本文件所述及所有義務均完全由本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。
16. 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。
17. 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。推廣名額有限，額滿即止。
18. 此推廣並不適用於海外客戶（以海外通訊住址登記開戶），美國人士、歐盟、歐洲經濟區居民、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國居民或其他採用「一般資料保護規則」或相關法律的司法管轄區之客戶。
19. 若賬戶為聯名戶口，只有主要賬戶持有人可享此推廣。
20. 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。
21. 此同意書所述的條款及細則為本行與合資格客戶簽訂的其他相關銀行服務/產品條款及細則的附加及補充條文，包括但不限於「戶口及服務之條款」。
22. 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。
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Terms & Conditions of November Citi Plus® New Customers USD Time Deposit Bonus Interest Rate Promotion (the “Promotion”):

1. The promotion period ("Promotion Period") for the Promotion is valid from November 1 – November 30, 2023 both dates inclusive.
2. This promotion is not applicable to existing Citibanking, Citi Priority or any other banking relationship which is transferred to a Citi Plus banking relationship during the Promotion Period.
3. Eligible new customers (“Eligible Customer”) who do not have any or do not cancel any banking relationship within the past 12 months, must open a Citi Interest Booster account (“Eligible Account”) successfully between November 1, 2023 and November 30, 2023, both dates inclusive to be eligible for the Cash Rewards (“Reward”) indicated in clause 6 of same section below.
4. The Eligible Account shall be still entitled to the Base Interest and any Bonus Interest as defined and set out in the “Terms and Conditions for Citi Interest Booster” during the Promotion Period.
5. Deposit made to the Bank after 8:00 pm on Mondays to Fridays, after 6:00 pm on Saturdays or on holidays will be posted / valued on the succeeding bank business day and will only be counted to the balance on the posting / value day (not the deposit day).
6. To enjoy the Promotion, the Eligible Customer is required to deposit Eligible New Funds (defined in clause 9 below) of the corresponding Eligible New Funds Amount specified below.
7. Eligible new customers (“Eligible Customer”) who do not have any or do not cancel any banking relationship within the past 12 months, must open a Citi Interest Booster account (“Eligible Account”) successfully between November 1, 2023 and November 30, 2023, both dates inclusive to be eligible for the Promotion:
 - a) Eligible Customers must deposit \$50,000 (HKD or equivalent) or above new funds (“Eligible New Funds”) (as defined in clause 9) between November 1, 2023 and November 30, 2023, both dates inclusive (“Fund-in Period”); and
 - b) By converting the Eligible New Funds in foreign currencies includes EUR / CHF / JPY / GBP / AUD / NZD / CAD / RMB / SGD into USD (the “Eligible Foreign Currency Transaction”) with the Bank and book a 1-month USD time deposit (the “Eligible USD Time Deposit”). Eligible Foreign Currency Transaction does not include any exchange transactions between HKD and USD.
8. To enjoy the Bonus Interest Rate on an Eligible USD Time Deposit (“Bonus Interest Rate”), customers must conduct Eligible Foreign Currency Transaction in the below specified amount:

Eligible Foreign Currency Transaction Amount	Bonus Interest Rate (p.a.)
US\$10,000 - US\$19,999.99	0.3%
US\$20,000 - US\$29,999.99	0.6%
US\$30,000 - US\$39,999.99	0.9%
US\$40,000 - US\$49,999.99	1.2%
US\$50,000 - US\$59,999.99	1.5%
US\$60,000 - US\$69,999.99	1.8%
US\$70,000 - US\$79,999.99	2.1%
US\$80,000 or above	2.4%

The Bonus Interest Rate will only be applied on the 1 Eligible USD Time Deposit that with the highest deposit principal only. The Principal of Eligible USD Time Deposit that is eligible for the Bonus Interest Rate is capped at the highest amount of Eligible Foreign Currency Transaction / Eligible New Funds in USD (Based on the exchange rate of the Bank as of November 30, 2023) / \$20,000,000 (HKD or equivalent), whichever is lower. If the Eligible Foreign Currency Transaction amount is a non-integer, it will be rounded off to the nearest whole number.

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9. **Eligible New Funds** are defined as the net increment account balance as of November 30. Eligible New Funds refer to 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 to a customer's account which are new-to-bank, excluding the renewal or rollover of existing time deposits, or transfer of funds from any account within the Bank. In case of disputes, the Bank has the sole discretion to determine the definition and calculation of Eligible New Funds.
10. Customer does not have a valid Citi Plus account on October 31, 2023, the Reference Balance shall be deemed as zero. In case of disputes, the Bank has the sole discretion to determine the definition and calculation of Reference Balance.
11. The bonus interest calculated based on Bonus Interest Rate will be credited in cash to the eligible customers' bank account with our bank on or before April 30, 2024, upon meeting the relevant requirements.
12. Unless otherwise specified, the Offer cannot be used in conjunction with any other promotion offers.
13. Only those Eligible Customers whose relevant accounts are valid and in good standing during the entire Promotion Period will be eligible for the Offer. If the account status has changed, the Bank reserves the right to terminate the Offer to the Client without prior notice.
14. 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.
15. All obligations herein are payable solely at and by the Bank, subject to the laws of Hong Kong (including governmental actions, orders, decrees and regulations). Products might only be applicable to limited jurisdictions.
16. 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.
17. 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 Promotion is subject to quota availability and it will be offered on first-come-first-serve basis.
18. The Promotion is not applicable for overseas clients (with an overseas correspondence address), U.S. persons, resident individuals of the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man and United Kingdom or any other jurisdictions which are adopting General Data Protection Regulation or equivalent legislation.
19. For joint accounts, the Offer will be given to the Primary Account Holder only.
20. All disputes are subject to the final decision of the Bank, which reserves the right to amend the terms and conditions without prior notice.
21. These terms and conditions are in addition to and supplement the terms and conditions to which the relevant banking services / products are governed by the Bank and the Eligible Customer, including but not limited to Terms and Conditions for Accounts and Services.
22. These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and Eligible Customers irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.
23. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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