

Terms & Conditions of Citi Plus Bonus Saving Rate Welcome Offer:

1. The Promotion Period is valid from September 1 to September 30, 2021, inclusive of both dates ("Promotion Period"). Unless otherwise specified, all offers are not eligible for overseas clients (with an overseas correspondence address), U.S. persons and Citibank sales staff.
2. The promotion is not applicable to existing Citibanking or Citi Priority banking relationship whose relationship is transferred to Citi Plus banking relationship during the promotion period.
3. No registration for this promotion is required.
4. 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 by September 30, 2021 to be eligible for the Bonus Interest Rate of 5% p.a.
5. Bonus Interest rate is applicable on the first HK\$100,000 balance in the Eligible Account in October 2021. Bonus Interest will credit to Eligible Account on the first business day of November and is calculated with reference to the daily average balance of the Eligible Account per the Bank's record.
6. The "Daily Average Balance" is calculated based on the sum of your daily balances of deposit, divided by the number of calendar days in the month.
7. 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.
8. Only those eligible customers whose relevant accounts are valid and in good standing during the entire promotional and fulfillment 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.
9. The Bank reserves the right to amend the terms and conditions without prior notice, and all matters and disputes are subject to the final decision of the Bank.
10. The Bonus Rebate cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
11. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Citi Plus 額外 5% 儲蓄年利率迎新獎賞條款及細則：

1. 推廣期由 2021 年 9 月 1 日至 9 月 30 日，包括首尾兩日（「推廣期」）。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），美國人士及花旗銀行之銷售員工。
2. 此推廣活動並不適用於現有在推廣期內從 Citibanking 或 Citi Priority 轉換成 Citi Plus 之客戶。
3. 此推廣毋須登記。
4. 合資格新客戶，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 2021 年 9 月 30 日前成功開立 Citi 利息 Booster 戶口（「合資格賬戶」）方可享有額外 5% 儲蓄年利率。
5. 額外儲蓄年利率將適用於 2021 年 10 月合資格戶口內之首 HK\$100,000 存款。獎勵利息將會 11 月的第一個工作日發放並根據本行紀錄中合資格戶口內之每日平均存款計算。
6. 「每日平均存款」之計算包括閣下之個人戶口在過去一個月內的每日存款，除以該月份之日數所得之平均數額。
7. 合資格賬戶在推廣期內仍合資格享有 Citi Interest Booster 「條款及細則」中所定義和規定的基本利息及任何獎勵利息。
8. 參加者的有關賬戶必須在推廣期及獎賞期內有效及保持賬戶記錄良好，方可獲贈推薦獎賞。本行將會因應客戶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。
9. 本行保留隨時修改此條款及細則之權利而無須另行通知。如有任何爭議，本行保留最終決定權。
10. 額外儲蓄年利率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。
11. 如中英文條款及細則有所差異，一概以英文版本為準。