



完成兩項任務，可享雙倍獎賞
高達HK\$60,000現金回贈



完成雙重任務，即可輕鬆將獎賞加倍！
即日起至2025年3月31日，透過Citi Mobile® App的「Get More」登記獎賞計劃，
存入指定合資格新資金，即可獲享基本現金獎賞，再晉升至Citigold®，
更可獲雙倍現金獎賞，盡享高達HK\$60,000！

任務全面解構，獎賞輕鬆到手！

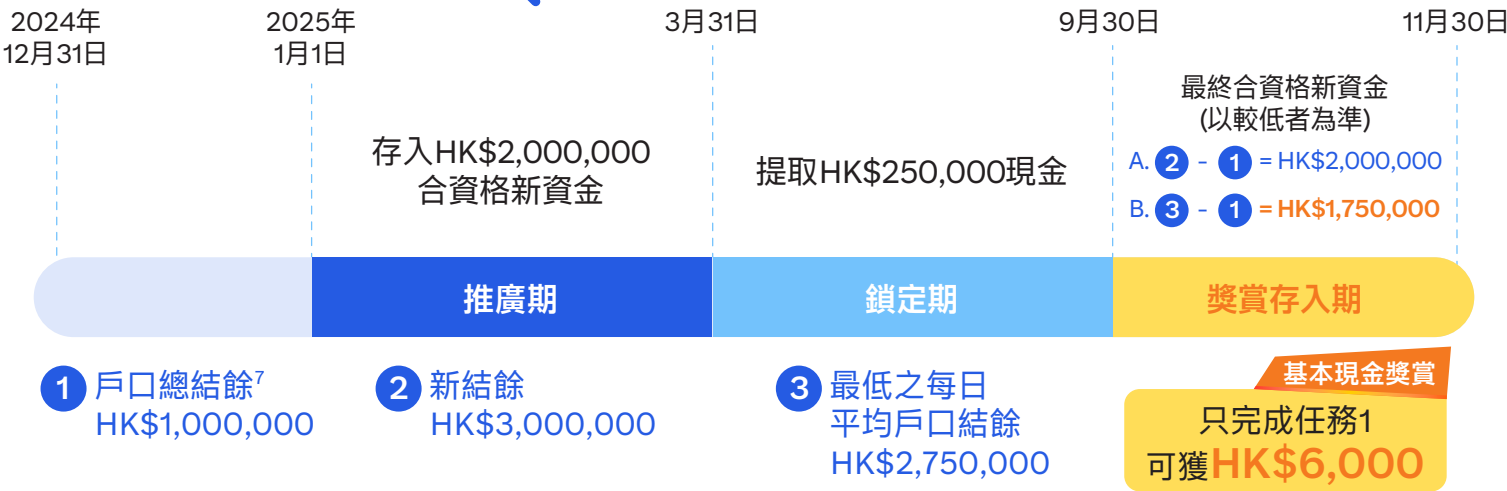
指定日期	任務 1 ¹	任務 2 ⁵
推廣期：2025年1月1日至3月31日	存入合資格新資金 ²	成功晉升至Citigold並達至不少於HK\$1,500,000新結餘 ⁴
鎖定期：2025年4月1日至9月30日	維持每日平均戶口結餘 ³ 不少於新結餘 ⁴	維持Citigold理財等級及不少於HK\$1,500,000之每日平均戶口結餘 ³
獎賞存入日期：2025年11月30日或之前		

做多一步，好賞成雙！

最終合資格新資金總額 ⁶	只完成任務1	完成任務1及2
HK\$3,000,000或以上	HK\$30,000	HK\$60,000 雙倍賞
HK\$2,000,000 – HK\$2,999,999	HK\$16,000	HK\$32,000 雙倍賞
HK\$1,000,000 – HK\$1,999,999	HK\$6,000	HK\$12,000 雙倍賞

想掌握更多獲賞秘訣？立即參考以下兩個例子！

例子 1 只完成任務一，獲享基本現金獎賞



維持Citi Plus 戶口

例子 2 完成任務1及2，獲享雙倍現金獎賞



Citi Plus 戶口

成功晉升至Citigold

維持Citigold理財等級

受條款及細則約束。獎賞名額有限，先到先得，請即登記！

備註：

- 1. 任務1的詳細要求，請參閱條款4a(i) – (ii)
- 2. 合資格新資金之詳細定義，請參閱條款4c
- 3. 每日平均戶口結餘之詳細定義，請參閱條款4f
- 4. 新結餘之定義為客戶之合資格新資金及2024年12月31日之戶口總結餘之總和，詳情請參閱條款4a(ii)
- 5. 任務2的詳細要求，請參閱條款4b(i) – (iii)
- 6. 最終合資格新資金之詳細定義，請參閱條款4d
- 7. 戶口總結餘之詳細定義，請參閱條款4e



Earn 2X rewards by completing 2 missions – up to HK\$60,000 cash rebates



Complete 2 missions to double your rewards!
From now until March 31, 2025, register for the program via Citi Mobile® App "Get More" and deposit eligible new funds to unlock a basic cash reward. What’s more, upgrade to Citigold® to get 2X rewards and enjoy up to HK\$60,000 cash rewards!

Unlock the 2 missions to maximize your rewards!

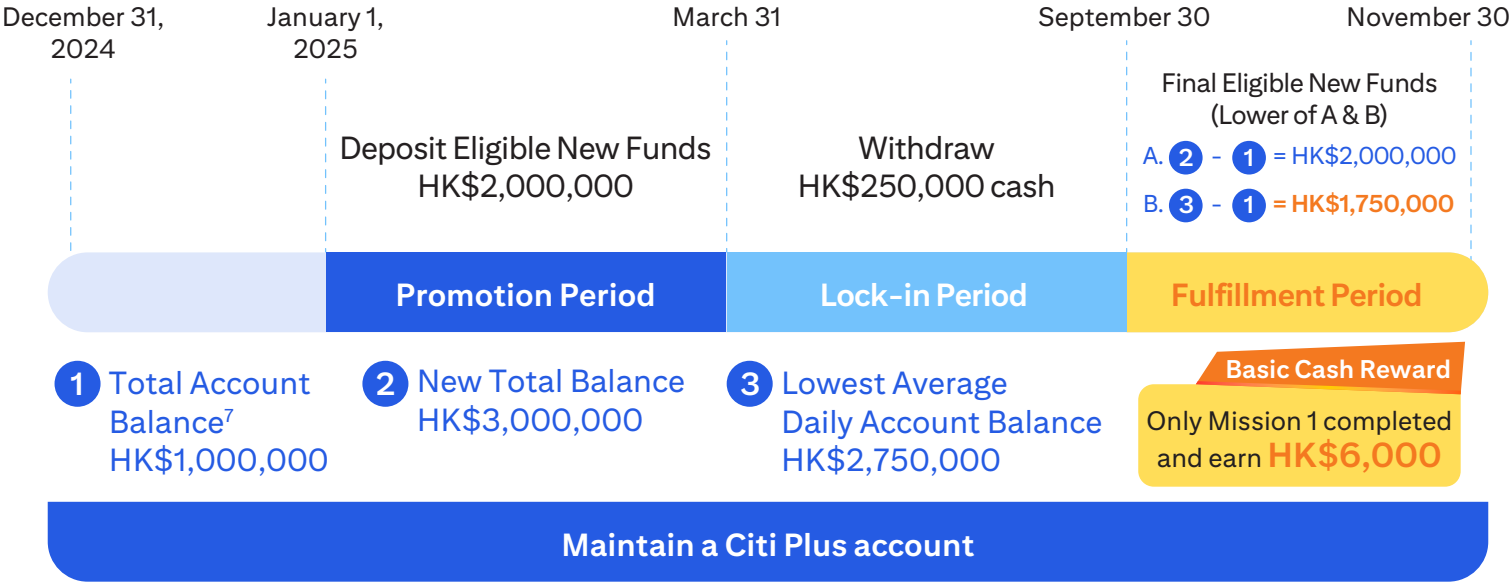
Designated Period	Mission 1 ¹	Mission 2 ⁵
Promotion Period: From January 1 to March 31, 2025	Deposit Eligible New Funds ²	Successfully upgrade to Citigold and reach a New Total Balance ⁴ of no less than HK\$1,500,000
Lock-in Period: From April 1 to September 30, 2025	Maintain an Average Daily Account Balance ³ of no less than the New Total Balance ⁴	Maintain a valid Citigold account and an Average Daily Account Balance ³ of no less than HK\$1,500,000
Fulfillment Date: On or before November 30, 2025		

One more step to earn 2X rewards!

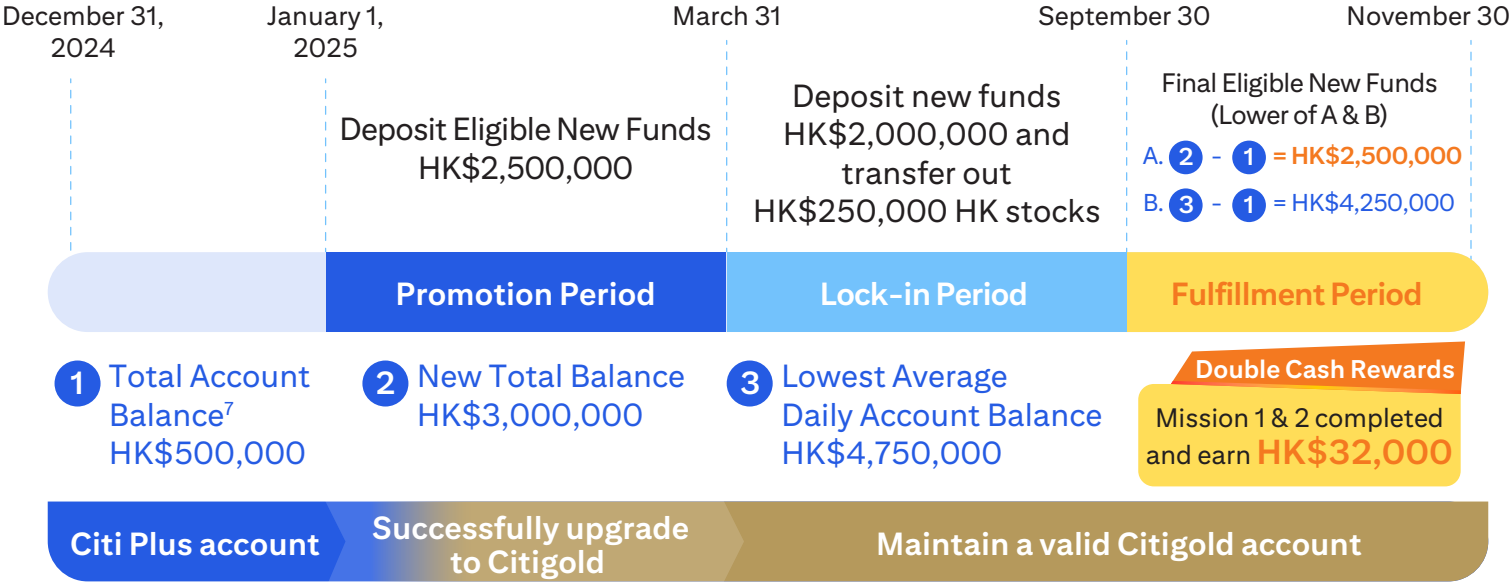
Final Eligible New Funds ⁶	Completed only Mission 1	Completed both Mission 1 & 2
HK\$3,000,000 or above	HK\$30,000	HK\$60,000 Double Reward
HK\$2,000,000 – HK\$2,999,999	HK\$16,000	HK\$32,000 Double Reward
HK\$1,000,000 – HK\$1,999,999	HK\$6,000	HK\$12,000 Double Reward

Looking for more tips to boost your rewards?
Check out the two examples below!

Example 1 Complete only Mission 1 and enjoy a basic cash reward



Example 2 Complete Mission 1 & 2 and enjoy double cash rewards



Terms and conditions apply. The reward is available on a first-come, first-served basis while quotas last. Register now!

Remarks:

- For the criteria of Mission 1, please refer to Clauses 4a(i)–(ii).
- For the definition of **Eligible New Funds**, please refer to Clause 4c.
- For the definition of **Average Daily Account Balance**, please refer to Clause 4f.
- New Total Balance** is the sum of **Total Account Balance** as at December 31, 2024 and **Eligible New Funds**. For details, please refer to Clause 4a(ii).
- For the criteria of Mission 2, please refer to Clauses 4b(i)–(iii).
- For the definition of **Final Eligible New Funds**, please refer to Clause 4d.
- For the definition of **Total Account Balance**, please refer to Clause 4e.



Citibanking / Citi Priority / Citi Plus 特選客戶新資金存入及晉升優惠 (「推廣」) 條款及細則：

1. 此推廣有效期為 **2025 年 1 月 1 日至 2025 年 3 月 31 日**，包括首尾兩天 (「推廣期」)。
2. 推廣只適用於獲取該推廣宣傳資料包括電郵、Citi Mobile® App 電子訊息推送、短訊及 Citi Mobile® App 橫幅廣告，並為花旗銀行(香港)有限公司 (「本行」) Citibanking、Citi Priority、Citi Plus 個人戶口持有人或 Citibanking、Citi Priority、Citi Plus 聯名戶口之主要持有人 (視乎情況而定) (「特選客戶」)。
3. 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、巴西、紐西蘭、牙買加、厄瓜多爾、斯里蘭卡或其他採用「一般資料保護規則」或相關法律的司法管轄區之客戶。
4. 參考下列表 1 及 2，特選客戶須於指定日期符合 4a 之要求以獲享基本新資金獎賞 (「**基本新資金現金獎賞**」) 及 4b 之要求以獲享額外新資金及晉升獎賞 (「**額外新資金及晉升現金獎賞**」) (合稱「**現金獎賞**」或「**獎賞**」) 以成為合資格客戶 (「合資格客戶」)：

表 1: 獎賞及最終合資格新資金要求

最終合資格新資金金額 (定義如以下條款 4d 所列)	基本新資金現金獎賞金額	額外新資金及晉升現金獎賞金額
HK\$ 1,000,000 – HK\$1,999,999	HK\$ 6,000	HK\$ 6,000
HK\$ 2,000,000 – HK\$2,999,999	HK\$ 16,000	HK\$ 16,000
HK\$ 3,000,000 或以上	HK\$ 30,000	HK\$ 30,000

表 2: 相關日期

推廣期 (包括首尾兩天)	結存對比日	鎖定期 (包括首尾兩天)	獎賞存入日
2025 年 1 月 1 日 至 2025 年 3 月 31 日	2024 年 12 月 31 日	2025 年 4 月 1 日 至 2025 年 9 月 30 日	2025 年 11 月 30 日 或之前

a. 基本新資金現金獎賞

獎賞要求:

合資格客戶須符合以下所有要求:

- i. 於**推廣期內** (即 2025 年 1 月 1 日至 2025 年 3 月 31 日) :
 - 透過 Citi Mobile® App 成功登記本推廣 (「**成功登記本推廣**」) 以確認合資格客戶接受此條款及細則；及
 - 存入不少於港幣 1,000,000 元之合資格新資金 (「**合資格新資金**」定義如以下條款 4c 所列)；及
- ii. 於**鎖定期內** (即 2025 年 4 月 1 日至 2025 年 9 月 30 日) :

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- 維持不少於 2025 年 3 月 31 日所達到之新結餘 (「**新結餘**」定義為客戶在 (1) 結存對比日，即 2024 年 12 月 31 日之戶口總結餘(「**戶口總結餘**」如以下條款 4e 所列)及 (2) 合資格新資金之總和) 之每日平均戶口結餘 (「**每日平均戶口結餘**」定義如以下條款 4f 所列)

b. 額外新資金及晉升現金獎賞

獎賞要求:

合資格客戶須符合以下要求:

- 符合所有基本新資金現金獎賞之要求，即 4a(i) 及 4a(ii)。
 - 於推廣期內 (即 2025 年 1 月 1 日至 2025 年 3 月 31 日) :
 - 成功晉升至 Citigold ; 及
 - 於 2025 年 3 月 31 日達到最少港幣 1,500,000 新結餘
 - 於鎖定期間及至獎賞存入日前 (即 2025 年 4 月 1 日至 2025 年 11 月 30 日) :
 - 維持有效之 Citigold 理財等級 / 級別 ; 及
 - 維持不少於港幣 1,500,000 之每日平均戶口結餘
- c. **合資格新資金**指於 2025 年 3 月 31 日之戶口總結餘與結存對比日之戶口總結餘之差額，其中包括透過現金、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，及存入本行之證券、基金及債券，但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。
- d. **最終合資格新資金金額**指下列(1)或(2)之較低者：
- 截至 2025 年 3 月 31 日，合資格客戶所存入之合資格新資金金額 (即 2025 年 3 月 31 日之戶口總結餘減去結存對比日之戶口總結餘) ; 或
 - 鎖定期間最低的每日平均戶口結餘金額減去結存對比日之戶口總結餘
- e. **戶口總結餘**之計算包括合資格客戶之個人及聯名戶口的存款、投資及指定保險產品之累積保費總結餘。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。如有任何爭議，本行就戶口總結餘的定義和計算保留一切最終決定權。
- f. **每日平均戶口結餘**之計算包括合資格客戶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。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。
- g. 每位合資格客戶均不能重覆享受機制相同或相似的推廣優惠或獎賞。如合資格客戶同時獲享多於一項由本行經任何渠道提供的有關新資金獎賞及/或晉升獎賞之推廣優惠，本行只會提供獎賞價值最高的一項新資金獎賞及/或晉升獎賞，並以本行的全權決定為準。

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註: 上述提及 4e 及 4f 之戶口結餘所包括的投資產品結存均以市值計算。

5. 每位合資格客戶於推廣期內只可享獎賞一次。
6. 獎賞名額有限(名額：20,000)，先到先得，額滿即止。
7. 獎賞並不適用於 (1) 結存對比日起計過去 6 個曆月內 (包括結存對比日) 曾享用本行新資金獎賞及/或晉升獎賞之客戶及 (2) 曾於結存對比日前過去 24 個曆月內 (包括結存對比日) 曾由 Citigold® Private Client / Citigold® 轉換為 Citibanking / Citi Priority / Citi Plus 之客戶。
8. 獎賞將於合資格客戶符合本條款及細則所述有關要求後，由本行於 **2025 年 11 月 30 日** (「獎賞存入日」) 或之前存入合資格客戶之戶口。
9. 除另有訂明外，此推廣不可與其他推廣優惠同時使用。
10. 合資格客戶之有關賬戶必須於推廣期內及直至獎賞存入日前維持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。
11. 聯名理財戶口之所有合資格新資金，只用作計算聯名理財戶口主要持有人的合資格新資金。
12. 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。
13. 此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」。
14. 此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的專有司法管轄權所管轄，不得撤回。除合資格客戶及本行外，任何人士均無權根據《合約(第三者權利)條例》執行本條款及細則或享有本條款及細則的利益。
15. 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 Selected Citibanking / Citi Priority / Citi Plus Customers New Funds and Upgrade Rewards (the "Promotion"):

1. The promotion period is from **January 1, 2025 to March 31, 2025**, both dates inclusive ("**Promotion Period**").
2. The Promotion is only applicable to selected customers of Citibank (Hong Kong) Limited (the "**Bank**") who are single name Citibanking / Citi Priority / Citi Plus account holders or primary account holders of Citibanking / Citi Priority / Citi Plus joint accounts (as the case may be) and who receive the Promotion's communication material(s), including promotional email, push notification, SMS and the Citi Mobile® App Banner ("**Selected Customer**").
3. The Reward is not applicable for overseas customers (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, Brazil, New Zealand, Jamaica, Ecuador and Sri Lanka or any other jurisdictions which are adopting The General Data Protection Regulation or equivalent legislation.
4. Selected Customer must fulfill the requirements illustrated in 4a to enjoy Basic New Funds Cash Reward ("**Basic New Funds Cash Reward**") **and** the requirements illustrated in 4b to enjoy the Additional New Funds and Upgrade Cash Reward ("**Additional New Funds and Upgrade Cash Reward**") to become an Eligible Customer ("**Eligible Customer**"). Relevant reward amounts and eligibility requirements are listed under Table 1 (collectively "**Cash Reward(s)**" or "**Reward(s)**") subject to the relevant dates set out in Table 2.

Table 1: Cash Reward(s) and Required Final Eligible New Funds Amount

Final Eligible New Funds Amount (as defined in Clause 4d below)	Basic New Funds Cash Reward Amount	Additional New Funds and Upgrade Cash Reward Amount
HK\$ 1,000,000 – HK\$1,999,999	HK\$ 6,000	HK\$ 6,000
HK\$ 2,000,000 – HK\$2,999,999	HK\$ 16,000	HK\$ 16,000
HK\$ 3,000,000 or above	HK\$ 30,000	HK\$ 30,000

Table 2: Relevant Dates

Promotion Period (both dates inclusive)	Balance Benchmark Date	Lock-in Period (both dates inclusive)	Fulfillment Date
January 1, 2025 to March 31, 2025	December 31, 2024	April 1, 2025 to September 30, 2025	By November 30, 2025

a. **Basic New Funds Cash Reward:**

Requirements & Eligibility:

Eligible Customer must fulfill all of the following:

i. **Within the Promotion Period** (i.e. from January 1, 2025 to March 31, 2025):

- Successfully register for the Promotion using Citi Mobile® App ("**Successful Offer Registration**") and signify acceptance of these Terms & Conditions; and
- Deposit at least HK\$1,000,000 Eligible New Funds ("**Eligible New Funds**" as defined in Clause 4c below) within the Promotion Period; and

ii. **Throughout the Lock-in Period** (i.e. from April 1, 2025 to September 30, 2025):

- Maintain an Average Daily Account Balance ("**Average Daily Account Balance**" as defined in Clause 4f below) of no less than the New Total Balance as at March 31, 2025 ("**New Total Balance**" is the sum of (1) Total Account Balance, as defined in Clause 4e below, as at Balance Benchmark Date, i.e. December 31, 2024, and (2) the Eligible New Funds) throughout the Lock-in Period.

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b. **Additional New Funds and Upgrade Cash Reward**

Requirements & Eligibility:

Eligible Customer must fulfill all of the following:

- i. Fulfill all the requirements for Basic New Funds Cash Reward, i.e. 4a(i) and 4a(ii); and
- ii. **Within the Promotion Period** (i.e. from January 1, 2025 to March 31, 2025):
 - Successfully upgrade to Citigold, and
 - Achieve at least HK\$1,500,000 New Total Balance as at March 31, 2025
- iii. **Throughout the Lock-in Period and until the Fulfillment Date** (i.e. from April 1, 2025 to November 30, 2025):
 - Maintain a valid Citigold account status, and
 - Maintain at least HK\$1,500,000 Average Daily Account Balance.
- c. **Eligible New Funds** refers to the difference from the Total Account Balance as at March 31, 2025 subtracting the Total Account Balance as at the Balance Benchmark Date. Eligible New Funds include 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, transfer-in of Equities, Bonds, Mutual Funds 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.
- d. **Final Eligible New Funds Amount** shall be the lower amount of (1) or (2) below:
 - (1) the amount of Eligible New Funds as at March 31, 2025 (i.e. Total Account Balance as at March 31, 2025 minus Total Account Balance as at Balance Benchmark Date), or
 - (2) the amount of Eligible New Funds maintained throughout the Lock-in Period (i.e. the lowest Average Daily Account Balance throughout the Lock-in Period minus Total Account Balance as at Balance Benchmark Date)
- e. **Total Account Balance** is calculated based on the sum of an Eligible Customer's balances of deposit, investment and accumulated paid premium of selected insurance products of all of the Eligible Customer's single name account(s) and joint name account(s). 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 Total Account Balance.
- f. **Average Daily Account Balance** is calculated based on the sum of an Eligible Customer's daily balances of deposit, investment and accumulated paid premium of selected insurance products of all of the Eligible Customer's 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.
- g. An Eligible Customer is not entitled to duplicated offer/reward of the same or similar nature. If an Eligible Customer is entitled to the New Funds offer/reward and/or Upgrade offer/reward of more than one promotion offered by the Bank via any channel at the same time, the New Funds offer/reward and/or Upgrade offer/reward with the highest reward value (as determined in the sole and absolute discretion of the Bank) will be granted.

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Note: Market value of the investment product balance will be referenced to the calculation of Account Balance mentioned in 4e and 4f, based on the Bank's record.

5. Each Eligible Customer can enjoy the Reward once only during the Promotion Period.
6. Reward quota is limited (Quota available: 20,000) and is available on a first-come-first-served basis only.
7. The Reward is not applicable to customers (1) who have enjoyed other New Funds offers/reward and/or Upgrade offer/reward of the Bank in the past 6 calendar months from the Balance Benchmark Date (inclusive) and (2) who have been downgraded from Citigold® Private Client / Citigold® to Citibanking / Citi Priority / Citi Plus in past 24 calendar months from the Balance Benchmark Date (inclusive).
8. The Reward will be credited to the Eligible Customer's account **by November 30, 2025 ("Fulfillment Date")** after the Eligible Customer has fulfilled the specified requirements under these Terms and Conditions.
9. Unless otherwise specified, the Reward cannot be enjoyed in conjunction with any other promotion offers.
10. Only those Eligible Customers whose relevant accounts are valid and in good standing during the entire Promotion Period and until the Fulfillment Date will be eligible for the Reward. If the account status has changed, the Bank reserves the right not to give the Reward to the customer without prior notice.
11. For joint accounts, the Eligible New Funds will be considered as the Eligible New Funds of the primary account holder only.
12. 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.
13. These Terms and Conditions are in addition to and supplement the terms and conditions of relevant banking services / products being provided by the Bank to the Eligible Customer, including but not limited to the Terms and Conditions for Accounts and Services.
14. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong SAR and Eligible Customers irrevocably submit to the non-exclusive jurisdiction of the competent courts of the Hong Kong SAR. No person other than an Eligible Customer and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these Terms and Conditions.
15. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

