

Terms and conditions for "Foreign Currency Time Deposit Offer":

1. The promotion period ("Promotion Period") for Foreign Currency Time Deposit Offer (the "Time Deposit Reward") is valid from April 1 – June 30, 2023 both dates inclusive.
2. The Time Deposit Reward is applicable only to new-to-treasury clients (i.e. clients who did not conduct any Foreign Exchange ("FX") transactions of US\$10,000 equivalent or above in the past 6 months, excluding FX transactions between HKD and USD) or clients who did at least 1 FX / Premium Account trading transaction but less than 8 times in the past 6 months (collectively "Clients").
3. Time Deposit Reward refers to the following offers:
 - (i) 6% p.a. (placing by New Funds) or 5% p.a. (placing by Existing Fund) interest on your 1-month time deposit in USD / EUR / GBP / AUD / NZD / CAD that was converted from the original currency in HKD / USD / EUR / CHF / JPY / GBP / AUD / NZD / CAD / RMB with Citibank (Hong Kong) Limited (the "Bank"). While FX transaction between HKD and USD is not entitled to the "Time Deposit Reward".
 - (ii) 5% p.a. (placing by New Funds) or 4% p.a. (placing by Existing Fund) interest on your 1-month time deposit in CHF / JPY / RMB that was converted from the original currency in HKD / USD / EUR / CHF / JPY / GBP / AUD / NZD / CAD / RMB with Citibank (Hong Kong) Limited (the "Bank").
4. The principal amount of the time deposit shall be converted to the relevant foreign currencies, as applicable. The principal amount of the time deposit to be eligible (after currency conversion) for the Time Deposit Reward must not exceed HK\$20,000,000 (or its equivalent in foreign currencies).
5. FX 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.
6. 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.
7. 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.
8. New funds are defined as the new-to-bank funds incremental to the latest total account balance compared to the Average Daily Combined Balance of the previous month. Funds transferred from other Citibank banking accounts will not be eligible. 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 named account(s) and joint name account(s), divided by the number of days in the month. Existing Funds are defined as funds which are transferred within the Bank between any accounts.

9. The Time Deposit Reward is not applicable to time deposits set up via online or mobile channel.
10. Clients are required to call their Relationship Manager(s) to register in order to enjoy the Time Deposit Reward.
11. The Time Deposit Reward is not applicable to U.S. Persons.
12. 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 Time Deposit Reward is subject to quota availability and it will be offered on first-come-first-serve basis.
13. Once the Time Deposit Reward has been selected and accepted by the Bank, no cancellation or change can be made
14. All disputes are subject to the final decision of the Bank, which reserves the right to amend the terms and conditions without prior notice.
15. In case of any discrepancy between the English and Chinese versions of the content, the English version shall prevail.

外幣定期存款優惠之條款及細則：

1. 外幣定期存款優惠（「定存優惠」）的推廣期由 2023 年 4 月 1 日至 2023 年 6 月 30 日（「推廣期」），包括首尾兩日。
2. 定存優惠個月只適用於全新外匯客戶（即於過去 6 個月並未進行任何 US\$10,000 以上外匯交易之客戶，港元與美元間的外匯交易除外）或於過去 6 個月進行多於 1 次但少於 8 次外匯及/或外幣優惠交易之客戶（統稱「客戶」）。
3. 定存優惠如下：
 - (i). 以港元 / 美元 / 歐羅 / 瑞士法郎 / 日圓 / 英鎊 / 澳元 / 加元 / 紐元 / 人民幣於本行兌換美元 / 歐羅 / 英鎊 / 澳元 / 加元 / 紐元，並以其兌換貨幣開立 1 個月美元 / 歐羅 / 英鎊 / 澳元 / 加元 / 紐元定期存款，將可獲得 1 個月 6% (以新資金開立) 或 5% (以現有資金開立) 定期存款年利率優惠。定存優惠不適用於港元與美元間的外匯交易。
 - (ii). 以港元 / 美元 / 歐羅 / 瑞士法郎 / 日圓 / 英鎊 / 澳元 / 加元 / 紐元 / 人民幣於本行兌換瑞士法郎 / 日圓 / 人民幣，並以其兌換貨幣開立 1 個月瑞士法郎 / 日圓 / 人民幣定期存款，將可獲得 1 個月 5% (以新資金開立) 或 4% (以現有資金開立) 定期存款年利率優惠。
4. 定存優惠的金額不可高於推廣期內外幣兌換金額之總，而最高金額為 20,000,000 港元或其外幣等值。
5. 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。
6. 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。
7. 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。
8. 全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」所增加之金額，不包括任何已存於其他花旗銀行戶口之款項調動。每日平均總結餘之計算包括客戶之個人及聯名戶口在過去 1 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。現有資金之定義為已存於本行任何銀行戶口之款項調動。

9. 定存優惠不適用於透過網上或流動電話理財開立之定期存款。
10. 客戶須聯絡客戶經理登記以享有定存優惠。
11. 定存優惠並不適用於美國人士。
12. 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。定存優惠名額有限, 額滿即止。
13. 客戶一經選定獲享定存優惠及經本行接納, 便不可取消或更改。
14. 如有任何爭議, 本行保留最終決定權。本行保留修改此條款及細則之權利, 而毋須事前通知。
15. 如中英文版本有所差異, 一概以英文版本為準。