



Terms and Conditions for Exclusive Golden Week Promotion to New Customers ("Promotion")

1. Unless otherwise specified, the promotion period is valid from April 29, 2024 to June 30, 2024, inclusive of both dates ("Promotion Period").
2. The Promotion is not applicable to U.S. persons or to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador and Sri Lanka. These Terms and Conditions are not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.
3. The Promotion is not applicable to CitiBusiness® Accounts.
4. The Promotion is not applicable to existing banking customers of Citibank (Hong Kong) Limited and / or Citibank, N. A., Hong Kong Branch (Citibank, N.A., organized under the laws of U.S.A. with limited liability) (collectively, "the Bank").
5. Golden Week Branch Promotion Offer ("Offer 1"):
 - a. Offer 1 is offered to new customers with an overseas correspondence address who have successfully completed a questionnaire at any of the Bank's branches during the Promotion Period. No account opening is required to enjoy the offer.
 - b. Each eligible customer may enjoy one HK\$25 Starbucks coupon upon completion of the questionnaire.
 - c. Each eligible customer may only enjoy Offer 1 once during the Promotion Period.
 - d. Offer 1 is available on a first-come first-served basis and while stocks last.
6. Limited time Account Opening Welcome Offer ("Offer 2"):
 - a. Offer 2 is only offered to new customers who have successfully opened a Citigold® Private Client or Citigold® account with an overseas correspondence address within the Promotion Period. The Bank reserves an absolute right to determine the entitlement to Offer 2 based on the relevant policy of the Bank, which may change from time to time without prior notice.
 - b. Offer 2 is not applicable to customers who had a banking relationship with the Bank during the previous 12 months prior to the account opening month.
 - c. Citigold Private Client accounts are exclusive for customers who maintain the "Average Daily Combined Balance" of HK\$8,000,000 or above. Otherwise, the Bank reserves the right to convert a customer's Citigold Private Client account to a Citigold account. Citigold accounts are exclusive for customers who maintain the "Average Daily Combined Balance" of HK\$1,500,000 or above. Otherwise, the Bank reserves the right to convert a customer's Citigold account to a Citibanking account. Should the "Average Daily Combined Balance" fall below HK\$1,500,000 for 3 consecutive months, a monthly service fee of HK\$500 will be charged. For the fees of individual services, please refer to the latest service fee guide.
 - d. The "**Average Daily Combined Balance**" is calculated based on the sum of 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.
* For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan.
 - e. To be entitled to Offer 2, each new customer ("Eligible Client") must maintain at least HK\$1,500,000 in the banking account for Citigold or HK\$8,000,000 in the banking

account for Citigold Private Client on the last day of the fifth calendar month after account opening as illustrated in the table below:

Account Opening Date	Banking account balance to be calculated on
April 29, 2024 to April 30, 2024	September 30, 2024
May 1, 2024 to May 31, 2024	October 31, 2024
June 1, 2024 to June 30, 2024	November 30, 2024

- f. Each Eligible Client will be entitled to ONE lucky draw chance to enjoy one of the below listed gifts (“Lucky Draw Reward”).

Lucky Draw Reward	Quota of Lucky Draw Reward	Lucky Draw Reward Confirmation Date
Hutchgo travel voucher (valued at HK\$20,000)	3	On or before February 28, 2025
Marriot Group e-voucher (valued at HK\$1,500)	30	
Klook e-voucher (valued at HK\$500)	90	

- g. After the Promotion Period, Lucky Draw Reward will be drawn randomly by computer. A confirmation email will be sent to each winner’s registered email address according to the Bank’s record by February 28, 2025.
- h. The Lucky Draw Reward issued to the winners will not be reissued in the event of any loss or damage, or delivery failure (such as due to an invalid registered email address).
- i. The Lucky Draw Reward received from the Promotion cannot be returned, refunded or exchange for other items and is not transferrable to another person.
- j. The Lucky Draw Reward are subject to terms and condition of the relevant suppliers. The Bank is not the supplier of the Lucky Draw Reward and shall not be liable or responsible for the availability and quality of the Lucky Draw Reward. Any disputes relating to the Lucky Draw Reward shall be resolved between the winner and the relevant supplier directly.
- k. The Bank reserves the right to claim for the refund of the value of the Lucky Draw Reward should the new account be closed/ downgraded within 6 months from the date of account opening, or the new customer's "Average Daily Combined Balance" falls below the minimum balance requirement within 6 months from the date of account opening. A sum equivalent to the Lucky Draw Reward will be debited from the customer's account at the time of account closure or downgrade, or 1 month from the first day the account balance falls below the minimum balance requirement, whichever is earlier.
- l. If Eligible Client closes all of his/ her accounts with the Bank within 6 months from the opening date of his/ her first banking account, an account closure fee of HK\$500 (or equivalent) will be charged.
- m. Each Eligible Client can only enjoy Offer 2 once during the Promotion Period. For joint accounts, only the primary account holder will be entitled to the offer.
- n. The account status of each Eligible Client must remain valid and good standing at the time when the Lucky Draw Reward is made available or delivered to the Eligible Client. If the

account status has changed, the Bank reserves the right to withdraw the Lucky Draw Reward without prior notice.

7. The Bank reserves the right to amend these Terms and Conditions from time to time without prior notice. Should there be any dispute, the Bank's decision will be final.
8. The Promotion cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
9. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

新客戶專屬黃金周推廣 (「推廣」) 一般條款及細則：

1. 除另有訂明外，推廣期由 2024 年 4 月 29 日至 2024 年 6 月 30 日，包括首尾兩日 (「推廣期」)。
2. 此推廣並不適用於美國人士及居住於歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國、巴西、紐西蘭、牙買加、斯里蘭卡、厄瓜多爾的個人客戶。此戶口及服務申請表並不旨在對該類個人客戶構成任何買賣產品及/或服務的建議、銷售或招攬。
3. 此推廣並不適用於 CitiBusiness® 企業戶口。
4. 此推廣不適用於現有花旗銀行 (香港) 有限公司及 / 或花旗銀行香港分行 (「本行」) 之銀行服務客戶。
5. 分行黃金周禮遇 (「獎賞 1」):
 - a. 獎賞 1 只適用於持有海外通訊住址之新客戶，並在推廣期內，在花旗銀行分行完成一份問卷，才可享獎賞。客戶毋須開戶，亦能享獎賞。
 - b. 每位合資格客人在完成問卷後可享 HK\$25 星巴克現金券。
 - c. 每位合資格客人於推廣期內只可享獎賞 1 一次。
 - d. 獎賞 1 數量有限，先到先得，換完即止。
6. 限時開戶獎賞 (「獎賞 2」):
 - a. 獎賞 2 只適用於推廣期內以海外通訊住址登記開戶 Citigold Private Client 或 Citigold 戶口的客戶。根據本行之相關政策，本行保留一切權利決定該客戶獲享獎賞 2 的資格。相關政策會不時更改而本行事前毋須作出任何通知。
 - b. 獎賞 2 不適用於由開戶日起前十二個月內曾經持有本行銀行服務之客戶。
 - c. Citigold Private Client 客戶必須保持「每日平均總結餘」達 HK\$8,000,000 或以上，否則本行保留權利將戶口服務由 Citigold Private Client 轉為 Citigold 服務。Citigold 客戶必須保持「每日平均總結餘」達 HK\$1,500,000 或以上，否則本行保留權利將戶口服務由 Citigold 轉為 Citibanking 服務。如連續 3 個月「每日平均總結餘」低於 HK\$1,500,000，則須繳付 HK\$500 之服務月費。個別服務之收費，請參考最新之服務手續費小冊子。
 - d. 「每日平均總結餘」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之保險產品。
* 有儲蓄成份的保險保費總結餘為已繳總保費扣除未償付的保單貸款。
 - e. 每位新客戶 (「合資格客戶」) 須在開戶後根據下列表格，在第五個日曆月的最後一日，Citigold 客戶戶口至少需要維持 HK\$1,500,000 或 Citigold Private Client 客戶戶口至少需要維持 HK\$8,000,000 方可獲贈獎賞 2。

開戶日期	銀行戶口資金之計算日
2024 年 4 月 29 日至 2024 年 4 月 30 日	2024 年 9 月 30 日

2024年5月1日至2024年5月31日	2024年10月31日
2024年6月1日至2024年6月30日	2024年11月30日

f. 合資格客戶享有一次抽獎機會以享有下列禮品（「抽獎禮品」）。

抽獎禮品	抽獎禮品名額	抽獎禮品確認日期
Hutchgo 旅遊禮券 (價值 HK\$20,000)	3	2025年2月28日或以前
萬豪集團禮券 (價值 HK\$1,500)	30	
Klook 禮券 (價值 HK\$500)	90	

- g. 抽獎禮品將由電腦隨機抽出。得獎者將會在 2025 年 2 月 28 日或以前收到確認得獎電郵。該電郵會電郵至得獎者在銀行記錄上的電郵地址。
- h. 如遺失、損毀、或於發放途中遺失（如因電郵地址無效），已發出之抽獎禮品將不會補發予得獎者。
- i. 於此推廣所獲得之抽獎禮品不可退回、不可兌換其他物品、不可轉讓、不可退回成現金或換取其他優惠。
- j. 貨品或服務之供應，需依指定商戶之最終決定權而定。在宣傳網頁上的圖片及產品資料只供參考。本行並非獎賞的供應商，並對於其供應商所提供的有關獎賞數量，有效期和使用方式概不承擔任何責任。由獎賞引起的任何爭議均由得獎者和供應商直接解決。
- k. 合資格客戶如於開戶日起計 6 個月內取消戶口、轉換為其他戶口或未能保持「每日平均總結餘」之最低要求，本行有權追討抽獎禮品相等之金額，並從戶口中扣除，扣除日期為戶口的每日平均結餘少於上述規定水平後一個月或在客戶取消戶口或轉換為其他戶口之同時，並以較早者為準。
- l. 如於開戶日起計 6 個月內取消戶口，會被收取 HK\$500 或等值之戶口取消手續費。
- m. 每位合資格客戶於推廣期內只可享獎賞 2 一次。若賬戶為聯名戶口，只有主要賬戶持有人可獲贈獎賞 1 份。
- n. 合資格客戶之戶口狀況必須於優惠或獎賞存入時仍然有效及正常，否則有關抽獎禮品將被取消。

7. 本行保留隨時以任何形式對以上條款及細則作出改動之權利而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。
8. 此推廣不可與其他優惠、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。
9. 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。