



## Welcome Offer – Mobile and Online Foreign Exchange 0% Spread Offer (“FX Welcome Offer”)

1. Unless otherwise specified, the Promotion Period is valid from February 1, 2025 to July 31, 2025, both dates inclusive (“Promotion Period”).
2. The FX Welcome offer is only applicable to Citigold Private Client, Citigold, Citibanking and/or Citi Plus new clients who do not hold any Citibank (Hong Kong) Limited and / or Citibank, N.A. (the “Bank”) banking account in the past 12 months (the “New Clients”).
3. For joint accounts, the FX Welcome Offer will be given to the Primary Account Holder.
4. New Clients who open banking account(s) within the Promotion Period are eligible to enjoy 0% Spread for the successful Foreign Exchange (“FX”) transactions via Citi Mobile® App or Citibank Online FX Trading Platform executed (the “Eligible Transaction”) within the first 6 calendar months from account opening (including the month of account opening) (“Eligible Offer Period”). E.g. A new to Citibank Client who opens account on February 28, 2025, hence, February 2025 will be the 1st calendar month. The Client will be eligible to enjoy 0% Spread for the Eligible Transactions until July 31, 2025 (the 6<sup>th</sup> calendar month).
5. Citi Mobile® App FX Trading Platform refers to:
  - Citigold Private Client, Citigold, Citibanking clients:
    - “Currency Exchange / Trading” of “Foreign Exchange” under “Wealth” module, or
    - “Buy Now” or “Buy at Target Rate” functions from “Foreign Currencies” / “Citibank Global Wallet” under Account Summary Dashboard right after logging on
  - Citi Plus clients:
    - “Buy Now” or “Buy at Target Rate” functions from “Foreign Currencies” / “Citibank Global Wallet” under Account Summary Dashboard right after logging on

Citibank Online refers to:

- Citigold Private Client, Citigold, Citibanking, Citi Plus clients:

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- “CURRENCY EXCHANGE / TRADING” under “Wealth” module > “Buy/Sell FX”  
> “Spot Trade” or “Order Watch”

6. The exchange rate/pricing indicated in the Citi Mobile® App or Citibank Online for any particular currency pair generally includes any profit margin/spread of the Bank and customers will be charged the all-inclusive price for the Eligible Transactions. An amount equivalent to the spread for the Eligible Transaction(s) will be rebated to the New Client’s debit account (in that corresponding Sell Currency) within 3 months after the Eligible Offer Period (“Rebate”). If there is more than 1 eligible transaction for the debit account, the lump sum amount will be rebated to the corresponding account. For all currencies except Japanese Yen, the Rebate will be rounded off to 2 decimal places; for Japanese Yen, the Rebate will be rounded off to the nearest integer.

Rebate Examples:

Any Date on Account Opening Month	Enjoy the Offer until	Rebate Period
February 2025	July 31, 2025	On or before October 31, 2025
March 2025	August 31, 2025	On or before November 30, 2025
April 2025	September 30, 2025	On or before December 31, 2025
May 2025	October 31, 2025	On or before January 31, 2026
June 2025	November 30, 2025	On or before February 28, 2026
July 2025	December 31, 2025	On or before March 31, 2026

7. Transactions that involve Gold Manager (paper gold trading), and/or executed through “Payments and Transfers” function are not regarded as Eligible Transaction.
8. If the New Client is no longer a customer of the Bank or the debit account is closed at the time of the Rebate is made, the relevant Rebate shall be forfeited absolutely and shall not be paid to the New Client through any other means.
9. The spread applicable to any transaction may differ from time to time, transaction to transaction and/or client to client and also depends on the market situation, the size and/or

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complexity of the transaction, or other commercial factors. Therefore, a standard amount or fixed rate of the spread prior to any transaction may not be ascertainable for the purposes of these Terms and Conditions.

10. The FX Welcome Offer cannot be used in conjunction with other prevailing FX Promotion Offers (unless otherwise specified) and Time Deposit offers involving foreign exchange.
11. The Program is not applicable to (a) U.S. Persons or (b) 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. This welcome offer is 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.
12. The Bank reserves the right to suspend, amend and terminate the FX Welcome Offer, and change these Terms and Conditions from time to time without prior notice.
13. In the event of disputes or any matters in connection with the FX Welcome Offer, the decision of the Bank shall be final and binding.
14. If there is any inconsistency or conflict between English and Chinese versions of these Terms and Conditions, the English version shall prevail.
15. These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the customers irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.

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