



**For New Clients:**

**Welcome Offer- Citi Mobile® App Foreign Exchange 0% Spread Offer (“FX Welcome Offer”)**

1. Unless otherwise specified, the Promotion Period is valid from January 1 to June 30, 2023, both dates inclusive (“Promotion Period”).
2. The FX Welcome offer is only applicable to Citigold Private Client, Citigold, Citibanking and/or Citi Plus 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 FX Trading Platform executed (the “Eligible Transaction”) within the first 3 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 January 28, 2023, hence, January 2023 will be the 1st calendar month. The Client will be eligible to enjoy 0% Spread for the Eligible Transactions until March 31, 2023 (the 3rd 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 Currency Deposits” right after logging on
  - Citi Plus clients:
    - “Buy Now” or “Buy at Target Rate” functions from “Foreign Currency Deposits” right after logging on
6. The exchange rate/pricing indicated in the Citi Mobile® App 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
January 2023	March 31, 2023	On or before June 30, 2023
February 2023	April 30, 2023	On or before July 31, 2023
March 2023	May 31, 2023	On or before August 31, 2023
April 2023	June 30, 2023	On or before September 30, 2023
May 2023	July 31, 2023	On or before October 31, 2023
June 2023	August 31, 2023	On or before November 30, 2023

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.

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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 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 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.
12. 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.
13. If there is any inconsistency or conflict between English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. 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.

Citibank, N.A., organized under the laws of U.S.A. with limited liability

**Important Disclaimer:**

This material is for information only and does not constitute any offer or solicitation to buy or sell. The risk of loss in foreign exchange trading can be substantial. Foreign currency trading is subject to rate fluctuations which may provide both opportunities and risks. Foreign exchange trading involves risk, including the possible loss of the principal amount invested. RMB exchange, like any other currency, is subject to exchange rate fluctuations. The exchange rate of RMB can go up and down. The applicable rate of RMB exchange is the offshore ("CNH") rates. Placing contingent orders, such as "stop loss" or "stop limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. Investors may experience a loss when they convert foreign currency back to their home currency. Foreign currency trading involves risk, including the possible loss of the principal amount invested. Investors should therefore carefully consider whether such trading is suitable in the 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.

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The above illustrative example is hypothetical and provided for illustrative purpose only. The scenarios are not based on the past performance of foreign currency. The Bank is not making any prediction of future movements in foreign currency by virtue of providing the illustrative example. It does not represent all possible outcomes or describe all possible factors that may affect the payout of a transaction in Foreign Exchange Order Watching.

## 新客戶：

### 迎新優惠 - Citi Mobile®外幣兌換0%差價推廣（「外幣兌換迎新推廣」）

1. 除另有訂明外，推廣期由2023年1月1日至2023年6月30日，包括首尾兩日（「推廣期」）。
2. 外幣兌換迎新推廣只適用全新花旗銀行(香港)有限公司及/或花旗銀行(「本行」)花旗私人客戶業務/Citigold/Citibanking/Citi Plus客戶(「新客戶」)(即於過去 12 個月內沒有任何本行銀行戶口之客戶)。
3. 若賬戶為聯名戶口，只有主要賬戶持有人可享此外幣兌換迎新推廣。
4. 若新客戶於推廣期內開立本行銀行戶口，於開戶首3個月內(包括開戶當月)(「合資格優惠期」)透過Citi Mobile® App 手機外匯交易平台成功完成的外幣兌換交易(「合資格交易」)可享0%差價。

例子：新客戶於2023年1月28日開立本行戶口，即2023年1月為開戶之第一個月。直至2023年3月31日(開戶之第三個月，客戶的合資格交易可享0%差價。

5. Citi Mobile® App手機外匯交易平台定義為：

- 花旗私人客戶業務/Citigold/ Citibanking客戶：
  - 「財富管理」>「外匯」>「外幣兌換/交易」或
  - 登入後之「外幣存款」戶口詳情>「立即買入」或「預設心水匯率」
- Citi Plus 客戶：
  - 登入後之「外幣存款」戶口詳情>「立即買入」或「預設心水匯率」

6. 於Citi Mobile® App上所顯示有關任何貨幣組合的匯率/定價一般包含本行的成本溢價/差價。客戶進行合資格交易時所支付的匯率已包含所有溢價及差價。本行會把有關差價於合資格優惠期後起計之3個月內回贈到客戶相關的扣款戶口(「回贈」)。如扣款戶口之合資格交易多於1筆，金額將以總額方式回贈至相關戶口。回贈金額(日圓除外)將折算至2個小數位；如回贈貨幣為日圓，金額將折算至整數。

回贈例子：

開戶月份內的任何日子	可享優惠至	回贈日期
2023年1月	2023年3月31日	2023年6月30日或之前
2023年2月	2023年4月30日	2023年7月31日或之前
2023年3月	2023年5月31日	2023年8月31日或之前
2023年4月	2023年6月30日	2023年9月30日或之前
2023年5月	2023年7月31日	2023年10月31日或之前
2023年6月	2023年8月31日	2023年11月30日或之前

7. 合資格交易不包括涉及黃金交易戶口之交易(即紙黃金交易)，及於「繳款及轉賬」完成的外幣買賣交易。
8. 若新客戶於獲享回贈時已不為本行顧客或已取消相關扣款戶口，所有相關的差價回贈將會被取消，而不會以其他任何途徑發放予客戶。
9. 任何交易的差價會因應不同的時間、不同的交易及/或不同的客戶而有所差異，亦會取決於多項因素，包括但不限於市場情況、交易規模及/或複雜性、或其他商業因素。就本條款及細則而言，任何交易的買入差價並沒有標準金額/指定溢價。
10. 此外幣兌換迎新推廣不可與其他外匯推廣優惠(除另有訂明外)和定期存款及外匯組合之優惠之推廣同時享用。
11. 本行保留權利隨時暫停、更改或終止此推廣及更改其條款及細則，並毋須另行通知。
12. 就此外幣兌換迎新推廣之任何爭議或其他事項，本行保留一切最終決定權，並具約束力。
13. 本條款及細則之中英文版本之內容如有任何差異，一概以英文版本為準。
14. 本外幣兌換迎新推廣條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。客戶茲不可撤銷地服從香港特別行政區法院的非專屬管轄權。

花旗銀行，依美國法律成立的有限責任組織

**重要事項：**

本網頁只供參考之用，並不構成任何投資方式之招售。外匯買賣的虧損風險可以十分重大，外幣交易受匯率波動而產生獲利機會及虧損風險。外幣買賣涉及風險，亦可能導致本金的損失。人民幣買賣，如同其他貨幣一樣，會受匯率波動影響。有關人民幣兌換的匯率可升可跌。人民幣兌換的匯率是人民幣(離岸)匯率。即使投資者定下備用買賣指示，例如[止蝕]或[限價]買賣指示，亦未必可以將虧損局限於原先設想的數額。市場情況可能使這些買賣指示無法執行。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。投資帶有風險，亦可能導致本金的損失。投資者必須仔細考慮，根據自己的投資目標、財務狀況及風險取向，而決定這種買賣是否適合。有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。

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上述例子純屬假設，僅作說明用途。上述情況並非以外匯的過往表現為基礎。本行並非以模擬例子預測外匯的未來價格動向。上述例子並不代表所有可能出現的結果，也無盡列可能影響到投資本行外幣交易限價單所派付的所有可能因素。