



## 2023 Citigold Private Client Upgrade Program Terms and Conditions

### (A) General Terms and Conditions:

- 1) The Promotion Period is valid from **October 1, 2023 to December 31, 2023**, inclusive of both dates ("Promotion Period").
- 2) The upgrade offer (the "Offer" or the "Upgrade Offer") is not applicable for U.S. persons and/or CitiBusiness® Accounts.
- 3) Unless otherwise specified, the Offer cannot be used in conjunction with any other promotion offers.
- 4) Unless otherwise specified, the Offer is not eligible for overseas clients (with an overseas correspondence address).
- 5) Each client will only be entitled to the Offer once during the Promotion Period. For joint accounts, the Offer will only be given to the Primary Account Holder.
- 6) The product(s) and/or service(s) mentioned in this terms and conditions are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil and New Zealand. This terms and conditions is not intended as a recommendation or an offer or solicitation for the purchase or sale of any of the above product(s) and/or service(s) to such individuals.
- 7) Only eligible clients whose relevant accounts are valid and in good standing during the entire promotion and offer fulfillment period will be eligible for the Upgrade Offer. If the account status changes, the Bank reserves the right to cancel the Upgrade Offer without prior notice.
- 8) Below specified clients will not be eligible for the Upgrade Offer:
  - a. Existing clients of Citigold Private Client; or
  - b. Clients who newly opened a Citigold / Citi Plus / Citi Priority / Citibanking account within the past 6 months; or
  - c. Clients who had closed a Citigold Private Client account within the past 12 months; or
  - d. Clients who had been downgraded from a Citigold Private Client to other account within the past 12 months.
- 9) Cash rebate referred to in these Terms and Conditions will be credited to an eligible client's account within 5 months from the date of account upgrade and upon New Funds (defined below) deposit (if applicable).
- 10) Citibank (Hong Kong) Limited and/or Citibank, N.A. (Citibank, N.A. organized under the laws of U.S.A. with limited liability) (the "Bank") reserves the right to reclaim the gift should the upgraded account be closed / downgraded within 6 months from the date of account upgrade. The gift value will be debited from the client's account at the time of account closure or downgrade. If the client closes his / her account(s) within 6 months from the date of account upgrade, an account closure fee of HK\$500 (or equivalent) will be charged.
- 11) 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 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. If you only hold account(s) in joint names, the "Average Daily Combined Balance" is calculated based on the sum of the balances of all your account(s) held with the same joint names.
- 12) New Funds are defined as the incremental new-to-bank funds after 1 month of upgrade when compared to the Average Daily Combined Balance of the previous month end, including cash, checks/cashier's orders, local inter-bank fund transfers through the FPS network and CHATS (Clearing House Automated Transfer System), telegraphic transfers from other banks, transfer-in Mutual Funds / Bonds / Securities (Hong Kong, US or A shares via Hong Kong Shanghai Connect). Only Mutual Funds/ Bonds offered by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. will be accepted for transfer-in. The transfer-in process may take at least 2 to 3 months. New Funds exclude renewal or rollover of existing time deposits, transfers of funds from any account within the Bank or any currency converted from Premium Accounts upon maturity.
- 13) Citigold Private Client is exclusive for clients who maintain the Average Daily Combined Balance of HK\$8,000,000 or above, otherwise the Bank reserve the right to convert the client's Citigold Private Client account to a Citigold account. The monthly service fee HK\$300 will be applied if the "Average Daily Combined Balance" falls below the "Service Fee Threshold Requirement" for 3 consecutive months. For the fees of individual services, please refer to the latest service fee guide.



- 14) 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.
- 15) The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.
- 16) These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the Clients irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.

**(B) Terms and Conditions for Citigold Private Client Upgrade Offer:**

- 1) To be eligible for the Citigold Private Client Upgrade Offer, the client must fulfill all the requirements as set out below,
  - (i) successfully upgrade from a Citigold / Citi Plus / Citi Priority / Citibanking to a Citigold Private Client account during the Promotion Period; and
  - (ii) participate in an appointment with Senior Banker at a branch or via channels including but not limited to the following - phone call, "Citi Live Chat" or other available channels as the Bank may provide from time to time; and
  - (iii) sign the fund maintenance agreement in person at a branch or agree with the relevant Terms and Conditions via other channels as stated in clause 1 (ii) of Section B above (as the case maybe).
- 2) To be eligible for the **Citigold Private Client Basic Upgrade Offer of HK\$2,000 cash rebate**, the client must fulfill all the requirements as set out in Section B clause (1) and the below,
  - (i) maintain an Average Daily Combined Balance (as defined in clause 11 of Section A above) in the amount of HK\$8,000,000 or above for the next 3 calendar months till the month end from the date of account upgrade (refer to the table below).
- 3) To be eligible for the **Citigold Private Client Upgrade with New Funds Offer below**, the client must fulfill all the requirements as Section B clause (1) and the below,
  - (i) deposit specific amount of New Funds within 1 calendar month from the date of account upgrade (refer to the table below); and
  - (ii) maintain specific Average Daily Combined Balance (refer to the table below) for the next 3 calendar months till the month end from the date of account upgrade (including specific amount of New Funds as stated in Section B clause 3(i) above).

<b>Citigold Private Client Basic Upgrade Offer</b>	<b>Cash Rebate Entitled</b>
Maintain Average Daily Combined Balance of HK\$8,000,000 or above	HK\$2,000
<b>Citigold Private Client Upgrade with New Funds Offer</b>	<b>Cash Rebate Entitled</b>
Deposit New Funds of HK\$1,000,000 or above	HK\$3,000
Deposit New Funds of HK\$2,000,000 or above	HK\$5,000
Deposit New Funds of HK\$3,000,000 or above	HK\$7,200



4) Below is a table of illustration explaining the operation and the relevant dates of fulfilling the abovementioned Terms and Conditions in order to qualify for the cash rebate.

<b>Date of upgrading to Citigold Private Client (both dates inclusive)</b>	<b>Month of comparing Average Daily Combined Balance for New Funds Amount</b>	<b>Fund-in/ deposit (within 1 calendar month from date of upgrade)</b>	<b>Month for which designated Average Daily Combined Balance must be maintained (including New Funds)</b>	<b>Date of Cash Rebate Entitlement</b>
October 1-31, 2023	September 30, 2023	On or before November 30, 2023	November, December 2023 and January 2024	On or before February 29, 2024
November 1-30, 2023	October 31, 2023	On or before December 31, 2023	December 2023, January and February 2024	On or before March 31, 2024
December 1-31, 2023	November 30, 2023	On or before January 31, 2024	January, February and March 2024	On or before April 30, 2024

**(C) Terms and Conditions for Portfolio 360° Review Offer**

- 1) The Promotion Period is valid from **October 1 – December 31, 2023**, inclusive of both dates (“Promotion Period”).
- 2) To be eligible for the Portfolio 360° Review offer (“Review Offer”), the client must fulfill all the requirements as set below,
  - (i) eligible for the Upgrade Offer as stated in Section B clause 1 and 2 above; and
  - (ii) reserve the review appointment in advance; and
  - (iii) complete the Portfolio 360° review (“Review”) with Senior Banker at a branch.
- 3) Only eligible clients whose relevant accounts are valid and in good standing during the entire promotion and offer fulfillment period will be eligible for the Review Offer. If the account status changes, the Bank reserves the right to cancel the Review Offer without prior notice.
- 4) Review Offer is HK\$1,000 cash rebate, unless otherwise specified by the Bank. It will be credited to each eligible client’s banking account within 2 weeks upon the Review completion.



## 2023 Citigold Upgrade Program Terms and Conditions

### (A) General Terms and Conditions:

- 1) The Promotion Period is valid from **October 1, 2023 to December 31, 2023**, inclusive of both dates ("Promotion Period").
- 2) The upgrade offer (the "Offer" or the "Upgrade Offer") is not applicable for U.S. persons and/or CitiBusiness® Accounts.
- 3) Unless otherwise specified, the Offer cannot be used in conjunction with any other promotion offers.
- 4) Unless otherwise specified, the Offer is not eligible for overseas clients (with an overseas correspondence address).
- 5) Each client will only be entitled to the Offer once during the Promotion Period. For joint accounts, the Offer will only be given to the Primary Account Holder.
- 6) The product(s) and/or service(s) mentioned in this terms and conditions are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil and New Zealand. This terms and conditions is not intended as a recommendation or an offer or solicitation for the purchase or sale of any of the above product(s) and/or service(s) to such individuals.
- 7) Only eligible clients whose relevant accounts are valid and in good standing during the entire promotion and offer fulfillment period will be eligible for the Upgrade Offer. If the account status changes, the Bank reserves the right to cancel the Upgrade Offer without prior notice.
- 8) Below specified clients will not be eligible for the Upgrade Offer:
  - a. Existing clients of Citigold; or
  - b. Clients who newly opened a Citi Plus / Citi Priority / Citibanking account within the past 6 months; or
  - c. Clients who had closed a Citigold account within the past 12 months; or
  - d. Clients who had been downgraded from a Citigold to other account within the past 12 months.
- 9) Cash rebate referred to in these Terms and Conditions will be credited to an eligible client's account within 5 months from the date of account upgrade and upon New Funds (defined below) deposit (if applicable).
- 10) Citibank (Hong Kong) Limited and/or Citibank, N.A. (Citibank, N.A. organized under the laws of U.S.A. with limited liability) (the "Bank") reserves the right to reclaim the gift should the upgraded account be closed / downgraded within 6 months from the date of account upgrade. The gift value will be debited from the client's account at the time of account closure or downgrade. If the client closes his / her account(s) within 6 months from the date of account upgrade, an account closure fee of HK\$500 (or equivalent) will be charged.
- 11) 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 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. If you only hold account(s) in joint names, the "Average Daily Combined Balance" is calculated based on the sum of the balances of all your account(s) held with the same joint names.
- 12) New Funds are defined as the incremental new-to-bank funds after 1 month of upgrade when compared to the Average Daily Combined Balance of the previous month end, including cash, checks/cashier's orders, local inter-bank fund transfers through the FPS network and CHATS (Clearing House Automated Transfer System), telegraphic transfers from other banks, transfer-in Mutual Funds / Bonds / Securities (Hong Kong, US or A shares via Hong Kong Shanghai Connect). Only Mutual Funds/ Bonds offered by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. will be accepted for transfer-in. The transfer-in process may take at least 2 to 3 months. New Funds exclude renewal or rollover of existing time deposits, transfers of funds from any account within the Bank or any currency converted from Premium Accounts upon maturity.
- 13) Citigold is exclusive for clients who maintain the Average Daily Combined Balance of HK\$1,500,000 or above, otherwise the Bank reserve the right to convert the client's Citigold account to a Citi Plus or Citibanking account. The monthly service fee HK\$300 will be applied if the "Average Daily Combined Balance" falls below the "Service Fee Threshold Requirement" for 3 consecutive months. For the fees of individual services, please refer to the latest service fee guide.



- 14) 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.
- 15) The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.
- 16) These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the Clients irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.

**(B) Terms and Conditions for Citigold Upgrade Offer:**

- 1) To be eligible for the Citigold Upgrade Offer, the client must fulfill all the requirements as set below,
  - (i) successfully upgrade from a Citi Plus / Citi Priority / Citibanking to a Citigold account during the Promotion Period; and
  - (ii) participate in an appointment with Relationship Manager at a branch or via channels including but not limited to the following - phone call, "Citi Live Chat" or other available channels as the Bank may provide from time to time; and
  - (iii) sign the fund maintenance agreement in person at a branch or agree with the relevant Terms and Conditions via other channels as stated in clause 1 (ii) of Section B above (as the case maybe).
- 2) To be eligible for the **Citigold Basic Upgrade Offer of HK\$1,000 cash rebate**, the client must fulfill all the requirements as set in Section B clause (1) and the below,
  - (i) maintain an Average Daily Combined Balance (as defined in clause 11 of Section A above) in the amount of HK\$1,500,000 or above for the next 3 calendar months till the month end from the date of account upgrade (refer to the table below).
- 3) To be eligible for the **Citigold Upgrade with New Funds Offer below**, the client must fulfill all the requirements as Section B clause (1) and the below,
  - (i) deposit specific amount of New Funds within 1 calendar month from the date of account upgrade (refer to the table below); and
  - (ii) maintain specific Average Daily Combined Balance (refer to the table below) for the next 3 calendar months till the month end from the date of account upgrade (including specific amount of New Funds as stated in Section B clause 3(i) above).

<b>Citigold Basic Upgrade Offer</b>	<b>Cash Rebate Entitled</b>
Maintain Average Daily Combined Balance of HK\$1,500,000 or above	HK\$1,000
<b>Citigold Upgrade with New Funds Offer</b>	<b>Cash Rebate Entitled</b>
Deposit New Funds of HK\$500,000 or above	HK\$1,500
Deposit New Funds of HK\$1,000,000 or above	HK\$3,000
Deposit New Funds of HK\$2,000,000 or above	HK\$5,000

- 4) Below is a table of illustration explaining the operation and the relevant dates of fulfilling the abovementioned Terms and Conditions in order to qualify for the cash rebate.



<b>Date of upgrading to Citigold (both dates inclusive)</b>	<b>Month of comparing Average Daily Combined Balance for New Funds Amount</b>	<b>Fund-in/ deposit (within 1 calendar month from date of upgrade)</b>	<b>Month for which designated Average Daily Combined Balance must be maintained (including New Funds)</b>	<b>Date of Cash Rebate Entitlement</b>
October 1-31, 2023	September 30, 2023	On or before November 30, 2023	November, December 2023 and January 2024	On or before February 29, 2024
November 1-31, 2023	October 31, 2023	On or before December 31, 2023	December 2023, January and February 2024	On or before March 31, 2024
December 1-30, 2023	November 30, 2023	On or before January 31, 2024	January, February and March 2024	On or before April 30, 2024

**(C) Terms and Conditions for Total Wealth Advisor Review offer**

- 1) The Promotion Period is valid from **October 1 – December 31, 2023**, inclusive of both dates (“Promotion Period”).
- 2) To be eligible for the Total Wealth Advisor Review offer (“Review Offer”), the client must fulfill all the requirements as set below,
  - (i) eligible for the Upgrade Offer as stated in Section B clause 1 and 2 above; and
  - (ii) reserve the review appointment in advance; and
  - (iii) complete the Total Wealth Advisor review (“Review”) with Relationship Manager at a branch.
- 3) Only eligible clients whose relevant accounts are valid and in good standing during the entire promotion and offer fulfillment period will be eligible for the Review Offer. If the account status changes, the Bank reserves the right to cancel the Review Offer without prior notice.
- 4) Review Offer is HK\$500 cash rebate, unless otherwise specified by the Bank. It will be credited to each eligible client's banking account within 2 weeks upon the Review completion.



## 2023 花旗私人客戶業務戶口晉升獎賞之條款及細則

### (甲) 一般條款及細則：

- 1) 推廣期由 2023 年 10 月 1 日至 12 月 31 日，包括首尾兩日（「推廣期」）。
- 2) 此晉升獎賞（「獎賞」）並不適用於美國人士及 CitiBusiness® 企業戶口。
- 3) 除另有訂明外，此獎賞不可與其他優惠同時使用。
- 4) 除另有訂明外，所有獎賞不適用於海外客戶（以海外通訊住址登記開戶）。
- 5) 於推廣期內，每位客戶只可獲享獎賞一次。若賬戶為聯名戶口，只限主要賬戶持有人獲享獎賞一次。
- 6) 此條款及細則所提及的產品及/或服務並不適用於居住於歐盟、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、紐西蘭的個人客戶。此條款及細則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。
- 7) 合資格客戶之有關賬戶必須在推廣期及獎賞期內有效及保持良好賬戶記錄，方可獲贈戶口晉升獎賞。本行將會因應客戶之賬戶狀況之改變，保留取消晉升獎賞之權利而毋須預先另行通知。
- 8) 下列客戶均不能享有戶口晉升獎賞：
  - a. 花旗私人客戶業務之現有客戶；或
  - b. 於過去 6 個月內新開立 Citigold / Citi Plus / Citi Priority / Citibanking 戶口之客戶；或
  - c. 於過去 12 個月內曾取消花旗私人客戶業務之客戶；或
  - d. 於過去 12 個月內曾由花旗私人客戶業務轉換為其他戶口之客戶。
- 9) 此條款及細則的現金回贈將於戶口升級及存入新資金(下列定義)(如適用)後 5 個月內存入合資格客戶之戶口。
- 10) 客戶如於戶口升級日起計 6 個月內取消戶口、轉換為其他戶口，花旗銀行(香港)有限公司及/或花旗銀行(花旗銀行，依美國法律成立的有限責任組織)（「本行」）保留權利追討相等於獎賞之金額，並從戶口中扣除。客戶如於戶口升級日起計 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。
- 11) 「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。若閣下只持有聯名戶口，「每日平均總結餘」則以閣下在相同名字下之聯名戶口計算。
- 12) 新資金之定義為比較客戶晉升後之下一個月月尾的每日平均總結餘與晉升前一個月月尾之每日平均總結餘比較所增加之金額。新資金包括經由其他銀行以現金、支票/本票、通過轉數快網絡及結算所自動轉帳系統進行之本地跨行轉帳（經由結算所自動轉帳系統 (CHATS)）或由其他銀行電匯存入戶口之全新資金、轉存之基金、債券及股票(港股、美股、「滬港通」下的 A 股)。只有本行、花旗銀行、Citigroup Inc.所代理之基金及債券方會被接納。轉存過程或需至少 2-3 個月的時間。新資金不包括在本行續期之定期存款、本行戶口轉帳或於本行「外幣優惠戶口」到期日轉帳而得的資金。
- 13) 花旗私人客戶業務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花旗私人客戶業務客戶轉為 Citigold 服務。如連續 3 個月「每日平均總結餘」低於「服務月費要求」，客戶則須繳付 HK\$300 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。



- 14) 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。
- 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。
- 16) 此同意書所述的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專有的司法管轄權所管轄，不得撤回。

**(乙) 花旗私人客戶業務戶口晉升獎賞之條款及細則：**

- 1) 客戶必須符合以下所有要求，方可合資格獲贈花旗私人客戶業務戶口晉升獎賞：
- (i) 於推廣期內成功由 Citigold / Citi Plus / Citi Priority / Citibanking 戶口升級為花旗私人客戶業務戶口；及
  - (ii) 於分行或於其他途徑，包括並不限於，「Citi Live Chat」，電話或其他由本行不定期可能提供的途徑與客戶經理會面；及
  - (iii) 透過親身簽署維持款項同意書或於以上部份乙條款 1 (ii)所述的其他途徑表示同意及接受有關條款及細則的約束(視乎情況而定)。
- 2) 客戶必須符合以上部份乙條款 1 及以下所有要求，方可合資格獲贈 HK\$2,000 現金回贈之花旗私人客戶業務戶口基本晉升獎賞：
- (i) 於戶口晉升後的第二個月、第三個月及第四個月內維持每日平均總結餘(定義見於上列甲部份之條款 11) 達 HK\$8,000,000 或以上。
- 3) 客戶必須符合以上部份乙條款 1 及以下所有要求，方可合資格獲贈花旗私人客戶業務戶口存入新資金獎賞：
- (i) 於戶口晉升後之首兩個月內(包括開戶當月及下一個月)存入指定金額之新資金(見下表)；及
  - (ii) 於戶口晉升後的第二個月、第三個月及第四個月內維持指定金額的每日平均總結餘(見下表)(包括上列乙部份之條款 3 (i) 的指定金額之新資金)。

花旗私人客戶業務戶口晉升獎賞	可獲現金回贈
維持每日平均總結餘達 HK\$8,000,000 或以上	HK\$2,000
花旗私人客戶業務戶口存入新資金獎賞	可獲現金回贈
存入新資金 HK\$ 1,000,000 或以上	HK\$3,000
存入新資金 HK\$ 2,000,000 或以上	HK\$5,000
存入新資金 HK\$ 3,000,000 或以上	HK\$7,200





4) 根據上述條款及細則，下表說明符合現金回贈資格的操作及相關日期。

升級至 Citigold 戶口日期 (包括首尾兩天)	指定「每日平均總結餘」增長金額對比月	存入新資金 (於戶口升級日起計之 1 個月內)	維持指定金額的每日平均總結餘之月份 (包括新資金)	現金回贈發放日期
2023 年 10 月 1 日至 2023 年 10 月 31 日	2022 年 9 月 30 日	2023 年 11 月 30 日 或以前	2023 年 11 月、12 月 及 2024 年 1 月	2024 年 2 月 29 日 或以前
2023 年 11 月 1 日至 2023 年 11 月 30 日	2023 年 10 月 31 日	2023 年 12 月 31 日 或以前	2023 年 12 月、2024 年 1 月 及 2 月	2024 年 3 月 31 日 或以前
2023 年 12 月 1 日至 2023 年 12 月 31 日	2023 年 11 月 30 日	2024 年 1 月 31 日 或以前	2024 年 1 月、2 月 及 3 月	2024 年 4 月 30 日 或以前

**(丙) 財策分析 360°獎賞之條款及細則：**

- 1) 推廣期由 2024 年 10 月 1 日至 12 月 31 日，包括首尾兩日(「推廣期」)。
- 2) 如欲享有財策分析 360°獎賞(「分析獎賞」)，客戶必須於
  - (i) 合資格獲贈上列乙部份之條款 1 及 2 的升級獎賞之要求；及
  - (ii) 預先預約財策分析 360°；及
  - (iii) 與高級客戶經理於分行會面及完成財策分析 360°一次。
- 3) 合資格客戶之有關賬戶必須在推廣期及獎賞期內有效及保持良好賬戶記錄，方可獲贈獎賞。本行將會因應客戶之賬戶狀況之改變，保留取消分析獎賞之權利而毋須預先另行通知。
- 4) 除本行另有訂明外，財策分析 360°獎賞為 HK\$1,000 現金回贈，將於完成財策分析 360°的兩星期內存入合資格客戶之銀行戶口。



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## 2023 Citigold 戶口晉升獎賞之條款及細則

### (甲) 一般條款及細則：

- 1) 推廣期由 2023 年 10 月 1 日至 12 月 31 日，包括首尾兩日（「推廣期」）。
- 2) 此晉升獎賞（「獎賞」）並不適用於美國人士及 CitiBusiness® 企業戶口。
- 3) 除另有訂明外，此獎賞不可與其他優惠同時使用。
- 4) 除另有訂明外，所有獎賞不適用於海外客戶（以海外通訊住址登記開戶）。
- 5) 於推廣期內，每位客戶只可獲享獎賞一次。若賬戶為聯名戶口，只限主要賬戶持有人獲享獎賞一次。
- 6) 此條款及細則所提及的產品及/或服務並不適用於居住於歐盟、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、紐西蘭的個人客戶。此條款及細則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。
- 7) 合資格客戶之有關賬戶必須在推廣期及獎賞期內有效及保持良好賬戶記錄，方可獲贈戶口晉升獎賞。本行將會因應客戶之賬戶狀況之改變，保留取消晉升獎賞之權利而毋須預先另行通知。
- 8) 下列客戶均不能享有戶口晉升獎賞：
  - a. Citigold 之現有客戶；或
  - b. 於過去 6 個月內新開立 Citi Plus / Citi Priority / Citibanking 戶口之客戶；或
  - c. 於過去 12 個月內曾取消 Citigold 之客戶；或
  - d. 於過去 12 個月內曾由 Citigold 轉換為其他戶口之客戶。
- 9) 此條款及細則的現金回贈將於戶口升級及存入新資金(下列定義)(如適用)後 5 個月內存入合資格客戶之戶口。
- 10) 客戶如於戶口升級日起計 6 個月內取消戶口、轉換為其他戶口，花旗銀行(香港)有限公司及/或花旗銀行(花旗銀行，依美國法律成立的有限責任組織)（「本行」）保留權利追討相等於獎賞之金額，並從戶口中扣除。客戶如於戶口升級日起計 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。
- 11) 「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。若閣下只持有聯名戶口，「每日平均總結餘」則以閣下在相同名字下之聯名戶口計算。
- 12) 新資金之定義為比較客戶晉升後之下一個月月尾的每日平均總結餘與晉升前一個月月尾之每日平均總結餘比較所增加之金額。新資金包括經由其他銀行以現金、支票/本票、通過轉數快網絡及結算所自動轉帳系統進行之本地跨行轉賬（經由結算所自動轉帳系統 (CHATS)) 或由其他銀行電匯存入戶口之全新資金、轉存之基金、債券及股票(港股、美股、「滬港通」下的 A 股)。只有本行、花旗銀行、Citigroup Inc. 所代理之基金及債券方會被接納。轉存過程或需至少 2-3 個月的時間。新資金不包括在本行續期之定期存款、本行戶口轉賬或於本行「外幣優惠戶口」到期日轉賬而得的資金。
- 13) 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 Citi Plus 或 Citibanking 服如連續 3 個月「每日平均總結餘」低於「服務月費要求」，客戶則須繳付 HK\$300 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。



14)

- 15) 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。
- 16) 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。
- 17) 此同意書所述的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專有的司法管轄權所管轄，不得撤回。

**(乙) Citigold 晉升獎賞之條款及細則：**

- 1) 客戶必須符合以下所有要求，方可合資格獲贈 Citigold 晉升獎賞：
- (i) 於推廣期內成功由 Citi Plus / Citi Priority / Citibanking 戶口升級為 Citigold 戶口；及
  - (ii) 於分行或於其他途徑，包括並不限於，「Citi Live Chat」，電話或其他由本行不定期可能提供的途徑與客戶經理會面；及
  - (iii) 透過親身簽署維持款項同意書或於以上部份乙條款 1 (ii) 所述的其他途徑表示同意及接受有關條款及細則的約束(視乎情況而定)。
- 2) 客戶必須符合以上部份乙條款 1 及以下所有要求，方可合資格獲贈 HK\$1,000 現金回贈之 Citigold 基本晉升獎賞：
- (i) 於戶口晉升後的第二個月、第三個月及第四個月內維持每日平均總結餘(定義見於上列甲部份之條款 11) 達 HK\$1,500,000 或以上。
- 3) 客戶必須符合以上部份乙條款 1 及以下所有要求，方可合資格獲贈 Citigold 存入新資金獎賞：
- (i) 於戶口晉升後之首兩個月內(包括開戶當月及下一個月)存入指定金額之新資金(見下表)；及
  - (ii) 於戶口晉升後的第二個月、第三個月及第四個月內維持指定金額的每日平均總結餘(見下表)(包括上列乙部份之條款 3 (i) 的指定金額之新資金)。

<b>Citigold 晉升獎賞</b>	<b>可獲現金回贈</b>
維持每日平均總結餘達 HK\$1,500,000 或以上	HK\$1,000
<b>Citigold 存入新資金獎賞</b>	<b>可獲現金回贈</b>
存入新資金 HK\$ 500,000 或以上	HK\$1,500
存入新資金 HK\$ 1,000,000 或以上	HK\$3,000
存入新資金 HK\$ 2,000,000 或以上	HK\$5,000



4) 根據上述條款及細則，下表說明符合現金回贈資格的操作及相關日期。

升級至 Citigold 戶口日 期 (包括首尾兩 天)	指定「每日平均總結 餘」增長金額 對比月	存入新資金 (於戶口升級日起計 之 1 個月內)	維持指定金額的每日 平均總結餘之月份 (包括新資金)	現金回贈 發放日期
2023 年 10 月 1 日至 2023 年 10 月 31 日	2022 年 9 月 30 日	2023 年 11 月 30 日 或以前	2024 年 11 月、12 月 及 2024 年 1 月	2024 年 2 月 29 日 或以前
2023 年 11 月 1 日至 2023 年 11 月 30 日	2023 年 10 月 31 日	2023 年 12 月 31 日 或以前	2024 年 12 月、2024 年 1 月 及 2 月	2024 年 3 月 31 日 或以前
2023 年 12 月 1 日至 2023 年 12 月 31 日	2023 年 11 月 30 日	2024 年 1 月 31 日 或以前	2024 年 1 月、2 月 及 3 月	2024 年 4 月 30 日 或以前

**(丙) 全面財資策劃獎賞之條款及細則：**

- 1) 推廣期由 2023 年 10 月 1 日至 12 月 31 日，包括首尾兩日（「推廣期」）。
- 2) 如欲享有全面財資策劃（「財策獎賞」），客戶必須於
  - (i) 合資格獲贈上列乙部份之條款 1 及 2 的升級獎賞之要求；及
  - (ii) 預先預約全面財資策劃；及
  - (iii) 與客戶經理於分行會面及完成全面財資策劃一次。
- 3) 合資格客戶之有關賬戶必須在推廣期及獎賞期內有效及保持良好賬戶記錄，方可獲贈獎賞。本行將會因應客戶之賬戶狀況之改變，保留取消財策獎賞之權利而毋須預先另行通知。
- 4) 除本行另有訂明外，全面財資策劃獎賞為 HK\$500 現金回贈，將於完成全面財資策劃的兩星期內存入合資格客戶之銀行戶口。

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