

Global Banking Services:

All services provided under Global Banking Services are subject to availability and local regulatory restrictions and Citibank (Hong Kong) Limited does not guarantee the availability of any of these services in any market Citibank operates in. Citibank reserves the right to change Global Banking Services product offerings without prior notice to clients. Global Banking Services are applicable to designated regions only. Some regions are exempted from providing part of the services and some services are only applicable to Citigold Private Client and Citigold clients. Please refer to the Terms and Conditions of Global Banking Services stated below.

Citibank Global Transfer:

Applicable to handling fees incurred by Citibank (Hong Kong) Ltd only. For incoming fund transfers from overseas Citibank branches, please refer to each originating country's fees and charges.

This service is only applicable to clients of Citibank (Hong Kong) Limited. Transaction screening may apply, this may lead to the delay of the transaction.

If the transaction involves currency conversion, the "Citibank Global Transfer" transaction page in "Citibank Online" will display the exchange rate on such currency conversion to get client's confirmation. Clients should understand that for certain currencies, they can choose to complete the foreign exchange before transfer whereby the applicable exchange rate may be different from or lower than the rate display in the "Citibank Global Transfer" transaction page.

Global View of Accounts:

Global View of Accounts is a service under Citibank Global Banking that provides Citibank clients with an online view-only summary of their multi-country Citibank accounts from their home country. Through Global View of Accounts, a client's internet home page in their home country will provide a view-only account summary for each country registered where the client has a Citibank banking relationship. The client can then further launch the internet banking session of any other registered country with a single click and through the provision of his logon credentials of that respective country, perform banking activities in that country.

Overseas ATMs:

Applicable to overseas cash withdrawal from Citibank and non-Citibank ATMs by clients of Citibank (Hong Kong) Limited. Waiver limited to handling charge incurred by Citibank (Hong Kong) Limited. For transactions effected in currencies other than Hong Kong dollars, the amount withdrawn will be converted into Hong Kong dollars at the prevailing exchange rate plus a conversion spread as determined by the Bank on the conversion day and debited from your account together with any charges that may be imposed by the respective ATM network provider (if any).

Global Toll-free Call Home Hotline:

1. There may be some restrictions on the accessibility of the Citigold Connect number: (i) when you use mobile phone, payphone, and hotel phone (ii) depending upon which part of the country you are calling from.
2. In some regions, the phone lines need to be registered for international dialing.
3. You may be charged in case you access the Global Toll-free number from hotel phones. Please confirm with the hotel prior to accessing.
4. You may be charged for domestic line usage when you use mobile phone to access the Global Toll-free Call Home Hotline. The free Global Toll-free Call Home Hotline service is only applicable to calls made by fixed telephone lines connected to the specified service provider.
5. This service is only applicable to Citigold Private Clients and Citigold clients.

Emergency Cash Withdrawal:

Emergency Cash Withdrawal service is available when client does not have any Citibank ATM Card / Credit Card / Cheque / other means of obtaining cash. Citigold Private Client and Citigold clients can withdraw up to US\$10,000 (or equivalent), Citi Priority clients can withdraw up to US\$5,000 (or equivalent) and Citibanking clients can withdraw up to US\$1,000 (or equivalent). Fees may apply to Citi Priority and Citibanking clients. For details, please check with the local Citibank Branch. Handling fee is waived for

Citigold Private Client and Citigold client. For details of the participating countries, please call our 24-hour CitiPhone Banking Hotline (852) 2860 0333.

Other Remarks:

For Citibanking clients, if the "Average Daily Combined Balance" for the previous month falls below HK\$10,000, a monthly service fee of HK\$60 will be charged. A monthly service fee of HK\$400 will apply to all International Personal Banking Citibanking clients, irrespective of the clients' "Average Daily Combined Balance". International Personal Banking clients are defined as clients whose correspondence address is not a Hong Kong address in our records.

For Citi Priority clients, if the "Average Daily Combined Balance" for three consecutive months falls below HK\$500,000, a monthly service fee of HK\$120 will be charged. A monthly service fee of HK\$400 will apply to all International Personal Banking Citi Priority clients, irrespective of the clients' "Average Daily Combined Balance".

For Citigold clients, if the "Average Daily Combined Balance" for three consecutive months falls below HK\$1,000,000 for 3 months, a monthly service fee of HK\$300 will be charged (the monthly service fee for International Personal Banking clients is HK\$500).

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.

Important Notice:

1. This webpage is for information purpose only and is not intended to constitute any offer or solicitation to buy or sell any security. Investments are not bank deposits and are not obligations of, guaranteed or insured by Citibank (Hong Kong) Limited, Citibank N.A., Citigroup Inc. or any of its affiliates or subsidiaries, or by any local governmental or insurance agency, and involve risks, including the possible loss of the principal amount invested. Share prices may go down as well as up. Investment products are not available for U.S. persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.
2. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and Chinese versions.