



Citi Plus Frequently Asked Question

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General

Q1 : What is Citi Plus?

A1 : Citi Plus is a new kind of mobile banking experience that helps you save more, invest smarter, shop to your heart's content and earn rewards by doing the things you love.

Q2 : Is there a minimum balance I need to maintain in my Citi Plus account?

A2 : Nope! There are no minimum balance requirements, which means you have more flexibility to bank your way.

Registration

Q1 : What happens when I register for Citi Plus?

A1 : The new Citi Plus will launch in the first quarter of 2021. When you register, you'll get the latest updates and be one of the first to know when Citi Plus launches.

You may get a chance for an early access to experience Citi Plus. If you do, you'll receive an invitation SMS by January 15, 2021 for account opening. Stay tuned for our updates.

Q2 : Who can register?

A2 : Registration is open to anyone who doesn't currently have bank account(s)* with Citibank. Already a Citibank banking client? Please stay tuned for details and check back on this webpage for updates.

*Bank account(s) refer to savings, checking, investment or step-up interest accounts.

Q3 : If I register now, does it mean I've opened a Citi Plus account?

A3 : Not yet. When you register, you'll get the latest updates and be one of the first to know when Citi Plus launches.

When Citi Plus officially launches in the first quarter of 2021, you'll need to complete the account opening process via the Citi Mobile App in order to open an account and enjoy everything that Citi Plus has to offer.

Q4 : I've just registered. When can I open a Citi Plus account?

A4 : Thanks for registering! Citi Plus officially launches in the first quarter of 2021. We'll notify you as soon as Citi Plus account opening is available. You may get a chance for an early access to experience Citi Plus. If you do, you'll receive an invitation SMS by January 15, 2021 for account opening. Just keep an eye out for our SMS!

Q5 : How will you use my information?

A5 : Based on the registration information provided or your information in our records (if you are an existing Citi Credit Cardholder), we will contact you via SMS / email to provide service and product promotions and updates in relation to Citi Plus. The information provided will not be used for any other direct marketing activities of the Bank.

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Account opening

Q1 : What do I need to prepare to open a Citi Plus account?

A1 : Your HKID for identity verification, Address proof & A piece of white paper for your signature.

Q2 : Who is eligible to open a Citi Plus account?

A2 : You can open a Citi Plus account if you:

- Have a Hong Kong permanent Identity Card
- Reside in Hong Kong and have a permanent Hong Kong address
- Are 18 years old or above

Q3 : How long does it take to open an account?

A3 : The account opening process will take a minimum of 10 minutes to complete, based on our usability test.

Q4 : Can I open a joint Citi Plus account?

A4 : Sorry, joint Citi Plus accounts are not available at this time.

Transfer

Q1 : How can I transfer money to my Citi Plus account?

A1 : Simply use the “Move Money to Citi” function in the app to transfer money into your account:

1. On the “Payments” tab, tap “Move Money to Citi”
2. Tap “Add other bank’s account”
3. Select the bank and enter the details
4. Enter your Citi Mobile Token Unlock Code for authentication
5. Complete the one-time registration
6. Select the registered bank account
7. Enter the amount to transfer
8. Confirm the details and submit the transfer instructions

Q2 : How can I pay a friend?

A2 : You can pay a friend via FPS by following the steps below:

1. On the “Payments” tab, tap “FPS”
2. Select the account and enter payment amount
3. Enter your friend’s information (mobile number, email address or FPS identifier)
4. Verify the details and tap “Pay”
5. Enter Citi Mobile Token Unlock Code for authentication to complete the transfer

Citi Interest Booster

Q1 : What is Citi Interest Booster?

A1 : Citi Interest Booster is an interest-bearing HKD checking account. You can boost the interest rate on your savings by completing simple missions such as spending with your Citi Plus Credit Card.

Q2 : How can I boost my interest rate?

A2 : You can earn bonus interest rate by completing simple missions. Each mission carries a different requirement and a different bonus interest rate. You can check the requirements and bonus interest rate for each mission via the Citi Mobile App (Deposits > Citi Interest Booster > Boost).

Q3 : What missions can I complete to boost my interest rate?

A3 : Missions are fun and easy. They include day-to-day banking essentials such as "Maintain Balance", "Fund in", "Spend" and "Investment & Currency Exchange". Check them out in the app!

Q4 : How can I earn up to 1.8% p.a. interest rate with the Citi Interest Booster?

A4 : You start with a base interest rate and earn bonus interest rates by completing different missions. Each mission carries different requirements and a different bonus interest rate. When you fulfill the requirements of all the missions and combine the bonus interest rates with your base interest rate, you'll earn a total interest rate of up to 1.8% p.a. Interest rates are subject to fluctuation. You can check the requirements and bonus interest rate for each mission via the Citi Mobile App (Deposits > Citi Interest Booster > Boost).

Q5 : Can I earn up to 1.8% p.a. on my entire deposit?

A5 : You can earn up to 1.8% p.a. on the first HK\$300,000 balance in your Citi Interest Booster account. On deposits beyond HK\$300,000, you'll earn interest at the prevailing board rate. Please check on our website ("Rates & Fees" > "Interest & Foreign Exchange (FX) Rates of The Day") for the latest board rate.

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Citi Plus Debit Mastercard®

Q1 : How can I apply for the Citi Plus Debit Mastercard®?

A1 : The good news is, you don't have to apply separately. A physical Citi Plus Debit Mastercard will be issued to you upon successful account opening. You'll receive your Citi Plus Debit Mastercard in about 5 business days. You can then use it for cash withdrawal at ATMs or to make purchases.

Q2 : How can I activate my Citi Plus Debit Mastercard®?

A2 : Just log in to the Citi Mobile App. Tap the "Profile & Settings" icon in top-left corner. Select "Activate Debit Card" and follow the instructions to complete the card activation.

Q3 : How can I get an ATM PIN for my debit card?

A3 : To setup your ATM PIN, log into the Citi Mobile App. Tap the "Profile & Settings" icon in top-left corner. Select "Create / Reset ATM PIN" and follow the instructions to set up your ATM PIN.

Q4 : What is the Citibank Global Wallet?

A4 : When you activate the Citibank Global Wallet and have sufficient foreign currencies in your account, you can directly use the foreign currencies in your account when you spend overseas or make cash withdrawals at overseas ATMs with your debit card at \$0 handling fee charged by Citi. To see how it works and for handling fee information, visit citibank.hk/globalwallet.

Q5 : Can I use the Citibank Global Wallet right away with my debit card?

A5 : You must activate the Citibank Global Wallet in the Citi Mobile App. After logging in, simply tap the "Profile & Settings" icon in top-left corner, select "Citibank Global Wallet" and toggle it on in order to activate.

Citi Plus Credit Card

Q1 : How can I apply for the Citi Plus Credit Card?

A1 : The Citi Plus Credit Card is exclusively for Citi Plus clients. After you open a Citi Plus account, just contact us via “Messaging” in the app (tap Help > Messaging). Our customer service officer will assist you.

Q2 : When will I receive my Citi Plus Credit Card?

A2 : Once your application has been approved, you’ll receive your Citi Plus Credit Card in about 5 business days.

Q3 : What are the privileges of the Citi Plus Credit Card?

A3 : The privileges of the Citi Plus Credit Card including:

- Earn 3X points on online and fitness membership transactions. Points never expire.
- No annual fee
- Get free purchase protection insurance
- Earn bonus interest rate on your Citi Interest Booster by spending a designated amount with your Citi Plus Credit Card (check requirements of “Spend” mission of Citi Interest Booster in the Citi Mobile App)

Q4 : Where can I find details about the rewards points I earn with my Citi Plus Credit Card?

A4 : Please refer to the [Terms and Conditions for Points Accumulation and Redemption](#).

Q5 : Where can I find details about the free Purchase Protection Insurance with my Citi Plus Credit Card?

A5 : Please refer to the [Terms & Conditions of Purchase Protection Insurance](#).

Invest

Q1 : What type of stock services can I enjoy?

A1 : You can access the Hong Kong Stock and China Connect - Shanghai and Shenzhen Stock Services on the Citi Mobile App. For US Stock Services, we're working hard to bring it to you on the Citi Mobile App soon. In the meantime, you can log on to Citibank Online to access this service.

Q2 : Can I place a mutual fund order via the Citi Mobile® App anytime?

A2 : Yes! You can place orders 24/7. Your orders will be submitted to the respective fund houses for processing. Please note that fund houses do not process orders on public holidays/non-dealing days of the fund.

Q3 : How much is the subscription fee for mutual funds if I subscribe it via the Citi Mobile App?

A3 : The subscription fee for one-time and monthly investments is 1.5% of the subscription amount.

Q4 : What is Flexi Wealth?

A4 : "Flexi Wealth" lets you easily invest in money market funds on the Citi Mobile App. Best of all, you can get started with as little as HK\$1/US\$1.

Useful Information

Q1 : What are your fees and charges?

A1 : Please click [here](#) to check our fees and charges.

Q2 : I've lost my debit card/credit card. What should I do?

A2 : Don't worry. If you can't find your cards, you can contact us via "Messaging" in the app (tap Help > Messaging). Our customer service officer will disable your existing cards and will issue new cards.

You can also contact us via our hotline at 2860 0333 to report your lost card.

Q3 : Where can I find Cardholders guide - Fee schedule / Important hints / Payment options?

A3 : Please click [here](#) for details.

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