



Citigold® Private Client



Citigold®



Citi Plus



Citi NextGen



Citibank Account

From July 1 to July 31, 2024, open a new Citibank account to enjoy **welcome offers up to HK\$65,300**.

Banking Account	New Funds Offer		Engagement Offer	Product Balance Offer		Anniversary Reward		Mortgage Offer	Citi Next Gen Account Offer	Total Reward
	New Funds Amount (HK\$)	Cash Rebate (HK\$)	Cash Rebate (HK\$)	Designated Product Balance (HK\$)	Cash Rebate (HK\$)	Fund maintenance amount (HK\$)	Cash Rebate (HK\$)	Cash Rebate (HK\$)	Cash Rebate (HK\$)	Cash Rebate (HK\$)
Citigold® Private Client	\$10,000,000	\$35,000	\$2,000	>\$5,000,000	\$22,000	>\$8,000,000	\$2,000	\$4,000	\$300	Up to \$65,300
	\$8,000,000	\$30,000		>\$2,500,000	\$14,000					
				>\$1,500,000	\$8,000					
Citigold®	\$5,000,000	\$16,000	\$1,000	>\$5,000,000	\$20,000	>\$1,500,000	\$800	\$4,000	\$300	Up to \$42,100
	\$2,500,000	\$10,000		>\$2,500,000	\$12,000					
				>\$1,500,000	\$6,000					
	\$1,500,000	\$5,000		>\$500,000	\$3,000					

Referral Offer

Earn cash rebate for new Citibank account opening referral

Referee's Banking Account Opened	Referral Offer Cash Rebate (HK\$)	
	1 st successful referral	2 nd successful referral onwards
Citigold® Private Client	\$8,888	\$10,888

Earn cash rebate for mortgage loan application referral

Referrer's Mortgage Loan Application Amount (HK\$)	Referral Offer Cash Rewards (HK\$)
>\$5,000,000	\$5,000
>\$2,000,000	\$2,000











Referee's Banking Account Opened	Referral Offer Cash Rebate (HK\$)	
	Open a Citigold® Account	Open a Citigold® and a Citi NextGen Account
Citigold®	\$2,088	\$2,888

Selected Credit Card and Loan Customer Offer

Existing credit card and loan customer opening a new Citigold® Private Client or a Citigold® account can enjoy rebate as below:

Banking Account	Extra Cash Rebate (HK\$)
Citigold® Private Client	\$2,000
Citigold®	\$1,000

Financial Products & Services

Stock	<p>Citigold® Private Client, Citigold®, Citi Plus, Citi Priority and Citibanking clients:</p> <ul style="list-style-type: none"> HK & US Stock: New to stock clients can enjoy HK and/or US stock buy fee waiver in the first 3 months. Clients are eligible for "Up to a Lifetime Fee Waiver on HK and/or US Stock Purchases" if at least one buy/sell HK and/or US stock transaction is conducted in each subsequent month (only applicable to Citigold® Private Client, Citigold®, Citi Priority, Citibanking and Citi Plus® clients) Major fee waivers: Permanent waiver on minimum brokerage fee, custodian fee, stock transfer-in service fee and online IPO handling fee
Foreign Exchange (FX)	<ul style="list-style-type: none"> Enjoy the Bank's Cost Price for every successful FX transaction via Citi Mobile® App or Citibank Online within the first 3 calendar months from account opening – Genuine 0% Spread with no profit margins for the Bank¹ Tailor FX Watchlist with live streaming rates helps you track the movements of your favorite currencies Preset your desired FX rate and orders will be executed automatically when your criteria are reached
Time Deposit	<ul style="list-style-type: none"> Competitive Time Deposit Rate for new banking customers.
Insurance	<ul style="list-style-type: none"> Successfully completed Financial Needs Analysis to get up to HK\$400 cash rebate.²
Credit Card Welcome Offers³	<div style="display: flex; justify-content: space-between;"> <div style="width: 23%;"> <p>Citi Prestige Card®  360,000 Points</p> <p>Citi Octopus Platinum Card  HK\$1,000 Cash Rebate</p> </div> <div style="width: 23%;"> <p>Citi PremierMiles Card®  108,000 Points</p> <p>Citi HKTVMall Card  HK\$1,000 Cash Rebate</p> </div> <div style="width: 23%;"> <p>Citi Cash Back Card®  HK\$1,000 Cash Rebate</p> <p>Citi The Club Credit Card  4,000 Clubpoints (equivalent to HK\$800 value)</p> </div> <div style="width: 23%;"> <p>Citi Rewards Mastercard  HK\$1,000 Cash Rebate</p> </div> </div> <p>Eligible customers who currently hold banking account with Citibank are entitled to rewards of up to HK\$3,512⁴</p>
Personal Loan*	<p>Clients who successfully apply for Citi Speedy Cash Loan can enjoy up to HK\$8,000 cash coupon⁵</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p>%</p> <p>Annualized Percentage Rate as low as 1.78%⁶</p> </div> <div style="text-align: center;"> <p></p> <p>Same day approval and same day loan disbursement⁷</p> </div> <div style="text-align: center;"> <p></p> <p>Loan amount up to 12X monthly salary⁸</p> </div> <div style="text-align: center;"> <p></p> <p>Repayment term up to 60 months⁹</p> </div> </div>

Terms and Conditions apply to all offers, please refer to overleaf for details.

*To borrow or not to borrow? Borrow only if you can repay

General Terms and Conditions for Welcome Offer:

1. Unless otherwise specified, the promotion period is valid from July 1, 2024 to July 31, 2024, inclusive of both dates ("Promotion Period").
2. All welcome offers and referral offers are not applicable to U.S. persons, except deposit interest rate.
3. All welcome offers and referral offers are not applicable to CitiBusiness® Accounts.
4. All offers are not applicable to existing banking clients of Citibank (Hong Kong) Limited and / or Citibank, N. A. (Citibank, N.A., organized under the laws of U.S.A. with limited liability) (collectively, "the Bank") and clients who had a banking relationship with the Bank during the previous 12 months prior to the account opening month.
5. Unless otherwise specified, overseas clients (with an overseas correspondence address) are not eligible for all welcome offers and referral offers. However, International Personal Banking clients are eligible for the "Engagement reward", "New-Fund offer", "Product Balance offer", "Mortgage offer" and "Anniversary Reward". The Bank reserves the absolute right to determine the eligibility of International Personal Banking clients to enjoy the abovementioned offers subject to relevant policy of the Bank, which may change from time to time without prior notice.
6. All the current "HK stock buy fee waiver offer", "No Minimum Brokerage Fee Offer", "Selected credit card and loan customer offer" and credit card welcome offers are not applicable to Citibank staff.
7. Each client can only enjoy the Welcome Offer once during the Promotion Period. For joint accounts, only the primary account holder is eligible for the Welcome Offer.
8. The cash rebate will be credited to eligible clients' HKD account only and the account status of each client must remain valid and in good standing at the time when the corresponding offer is rewarded or distributed to the client. If the account status has changed, the Bank reserves the right to forfeit the cash rebate without prior notice.
9. The "Average Daily Combined Balance" is calculated based on the sum of 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.
* For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan
10. Citigold Private Client accounts are exclusive for clients who maintain the "Average Daily Combined Balance" of HK\$8,000,000 or above. Otherwise, the Bank reserves the right to convert a customer's Citigold Private Client account to a Citigold account. Citigold accounts are exclusive for clients who maintain the "Average Daily Combined Balance" of HK\$1,500,000 or above. Otherwise, the Bank reserves the right to convert a customer's Citigold account to a Citiplus or Citibanking account. Should the "Average Daily Combined Balance" fall below HK\$1,500,000 for 3 consecutive months, a monthly service fee of HK\$300 will be charged. For the fees of individual services, please refer to the latest service fee guide.
11. The Bank reserves the right to claim for the refund of the cash rebate should the new account be closed/ downgraded within 6 months from the date of account opening, or the new customer's "Average Daily Combined Balance" falls below the minimum balance requirement within 6 months from the date of account opening. A sum equivalent to the cash rebate will be debited from the customer's account at the time of account closure or downgrade, or 1 month from the first day the account balance falls below the minimum balance requirement, whichever is earlier.
12. **If the new customer closes all of his/ her accounts with the Bank within 6 months from his/ her account opening date of the first banking account, an account closure fee of HK\$500 (or equivalent) will be charged.**
13. The Bank reserves the right to amend the Terms and Conditions from time to time without prior notice. Should there be any dispute, the Bank's decision will be final.
14. Welcome Offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
15. The above product(s) and/or service(s) mentioned in this Citibank Accounts & Services Opening Application 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, New Zealand, Jamaica, Ecuador and Sri Lanka. This Citibank Accounts & Services Opening Application 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.
16. Welcome offers will be credited to each eligible customer's banking account by the Fulfilment Date as specified in the table below.

Account Opening Date	Fulfilment Date
July 1, 2024 to July 31, 2024	On or before February 28, 2025

17. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

Terms & Conditions of Welcome Offers:

Please refer to Citibank.hk/citihkntb

Remarks:

1. The Citi Mobile® App or Citibank Online Foreign Exchange 0% Buy Spread Offer is valid from July 1, 2024 to January 31, 2025, The exchange rate/pricing indicated in the FX Trading Platform of Citi Mobile® App or Citibank Online for any particular currency pair generally includes all-inclusive profit margin/spread of Citibank (Hong Kong) Limited and/or Citibank, N.A. (The "Bank") for the Eligible Transactions. The spread will be charged upfront and subsequently rebated to customer's debit account within 3 months after the Eligible Offer Period. The Promotion is referring to Foreign Exchange transactions executed via the Mobile FX Trading Platform by Citigold® Private Client, Citigold®, Citibanking and Citi Plus clients. FX trading involves risks and rates may go up or down. Terms and conditions apply. Please visit citibank.hk/fxtradeeng for more details.
2. Financial Needs Analysis offer terms and conditions:
Each client can only enjoy the Financial Needs Analysis offer once during the program period (from July 1 to September 30, 2024). As a Citigold® Private Client, Citigold®, Citi Plus, Citi Priority, Citibanking or Citi Credit Card customer, you will be offered cash rebate as shown in the below table after having completed the Financial Needs Analysis. Terms and Conditions apply. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for insurance companies.

Types of Customers	Offers
Citigold® Private Client	HK\$400 cash rebate
Citigold®	HK\$200 cash rebate
Citi Plus, Citi Priority and Citibanking	HK\$100 cash rebate
Citi Credit Card	HK\$100 credit card spending

3. The promotion period is valid from June 4, 2024 to September 2, 2024, both days inclusive. The welcome offers are not applicable to customers who currently hold, have cancelled or have held any principal card of Citi Credit Card within the past 12 months from the month of application for the Eligible Card ("New Customers"). (Except for applicants of Citi Prestige Card). New Customers are entitled to the welcome offers upon fulfilling the designated reward conditions/ spending conditions. Welcome offers are subject to terms and conditions. For details, please visit citibank.hk/br_card_e.
4. The Promotion is exclusive to selected customers who currently hold banking account with Citibank (Hong Kong) Limited ("Citibank"). Customers ("Eligible Cardholders") must submit the application from June 4, 2024 to September 2, 2024 and successfully apply for a principal card of Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Mastercard, Citi Rewards UnionPay Card, Citi HKTVmall Card, Citi The Club Credit Card or Citi Octopus Platinum Card except Citi Rewards Student Card and Citi Octopus Platinum Student Card ("Eligible Card") issued by Citibank (Hong Kong) Limited ("Citibank") during the Promotion Period through Branch and have their Eligible Card successfully approved. If customers do not apply eligible card through Branch, customers are not entitled to receive any offer for this promotion. Eligible Cardholders are entitled to the following welcome offers upon fulfilling the relevant reward conditions:

Card Type Applied	Welcome Offers*	Reward Condition
Citi Rewards Mastercard, Citi Rewards UnionPay Card, Citi Cash Back Card, Citi PremierMiles Card, Citi HKTVmall Card or Citi Octopus Platinum Card	HK\$1,600 Cash Rebate	Accumulate spending of \$8,000 or above using the Eligible Card within first 3 months from the date of card issuance which include at least 1 eligible transaction each month
Citi The Club Credit Card	5,000 Clubpoints (equivalent to HK\$1,000 in value) and HK\$1,000 Cash Rebate	
Citi Prestige Card	720,000 Points ^x (HK\$3,512 Cash Rebate or 60,000 Miles)	Pay the first annual fee of HK\$3,800

* The welcome offers are only applicable to New Customers. Welcome offers are subject to terms and conditions. For details, please visit citibank.hk/br_card_e.

^x According to the current conversion rate, customer may redeem 60,000 Miles or HK\$3,512 cash rebate for 720,000 Points. The conversion rate is subject to changes from time to time without prior notice.

5. The promotion period is from July 1 - July 31, 2024, both dates inclusive. Cash coupon reward only applicable to customers who do not hold any Personal Loan account offered by Citibank (Hong Kong) Limited ("The Bank") at the time of application. Terms and Conditions apply. General Terms & Conditions do not applicable for Personal Loan Welcome Offer. For details, please refer to citibank.com.hk/loan.
6. The Annualized Percentage Rate ("APR") of as low as 1.78% is calculated based on the monthly flat rate 0.08% with loan amount of HK\$3,500,000 and repayment tenor of 12 months, and is applicable to Citigold Private Client customers with Citi ULTIMA. APR is calculated based on the guidelines as set out in the Code of Banking Practice and rounded up to the nearest two decimal places. Interest is calculated on the basis of 365 days per year. The actual APR applicable may differ, which is to be considered on a case-by-case basis in accordance with customer's profile. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.
7. Same day approval and same day loan disbursement is only applicable to selected customers who successfully submit the required documents together with a filled in application form before 10am of that working day (Monday to Friday). Actual approval and loan disbursement time may differ based on the information provided.
8. Loan amount of Citi Speedy Cash Loan is up to 12x times of your monthly salary or HK\$3,500,000, whichever is lower.
9. Repayment period of Citi Speedy Cash Loan is of 6 to 60 months.