



Terms and Conditions for Citi Interest Booster

What is the promotional offer?

1. The promotion period is from Nov 1, 2020 to Dec 31, 2021, both dates inclusive (“**Promotion Period**”).
2. This promotion is only applicable to Citi Plus® customers (“**Eligible Customers**”) who hold Citi Interest Booster (“**Eligible Account**”) with Citibank (Hong Kong) Limited (“**Citibank**”). Each Eligible Customer is entitled to a Base Interest (as defined below) and earning a Bonus Interest (as defined below) on the first HK\$ 300,000 (“**Eligible Deposit Amount**”) balance in the Eligible Account. For the deposit beyond the Eligible Deposit Amount, only the prevailing board rate shall apply. Please refer to Citibank’s website (“Rates & Fees” > “Interest & Foreign Exchange (FX) Rates of The Day”) for the board rate.
3. “**Base Interest**” is the basic interest that Eligible Customer can be entitled on their Eligible Deposit Amount in the Eligible Account without completing any Missions (as defined below). “**Bonus Interest**” is the additional interest calculated from Bonus Interest Rate, which Eligible Customers can earn by completing a Mission.
4. Each Eligible Customer is entitled to earning a Bonus Interest Rate by fulfilling the relevant requirement of each Mission. A “**Mission**” is the criteria that an Eligible Customer needs to fulfill in order to earn a Bonus Interest Rate. Each Mission may carry a different requirement and a different Bonus Interest Rate. Please refer to Citi Mobile® App (“Deposits”> “Citi Interest Booster”> “Boost”) or Citibank’s website (“Banking”> “Citi Plus®”) for the latest requirement and Bonus Interest Rate for each Mission.
5. Bonus Interest Rate earned for the Mission achieved in the prevailing month (“**Challenge Month**”) will be applied to calculate the Bonus Interest with reference to the Eligible Deposit Amount in the Eligible Account in the next calendar month. For the avoidance of doubt, if an Eligible Customer achieves a Mission in January, the Eligible Deposit Amount in the relevant Eligible Account will enjoy the relevant Bonus Interest Rate in February.

How to get Bonus Interest?

6. Eligible Customers should refer to Citi Mobile® App or Citibank’s website for the latest requirement and Bonus Interest Rate for each Mission. General details of the Missions are outlined in the clauses below.
7. “Maintain Balance” Mission
 - a. Each Eligible Customer is entitled to earning the relevant Bonus Interest Rate by maintaining a designated Total Balance in Citibank.

- b. **“Total Balance”** refers to the total Hong Kong Dollar equivalent amount of deposit balances, investment balances and cumulative premiums paid for selected insurance products solely held by the Eligible Customer or (in the case of joint account) held by the Eligible Customer as the primary account holder in Citibank.
- c. **“Selected insurance products”** means insurance policies with savings element. **“Cumulative premiums paid”** is the total premium paid minus the value of any outstanding policy loan.
- d. New Citi Plus® customers who did not hold any Eligible Account in the past six (6) months and open a new Eligible Account are entitled to automatically earning the Bonus Interest Rate of this Mission in the first two (2) calendar months of account opening without fulfilling this mission’s requirement. For the avoidance of doubt, if an Eligible Customer opens an Eligible Account on April 15, such Eligible Account will earn the Bonus Interest Rate for the Eligible Deposit Amount in April and May without achieving this Mission.

8. **“Fund in” Mission**

- a. Each Eligible Customer is entitled to earning the relevant Bonus Interest Rate by making Eligible Fund-in Transactions for a designated amount.
- b. **“Eligible Fund-in Transactions”** includes cash deposits, check deposits and fund transfers from third-party’s Citibank accounts and third-party’s/Eligible Customer’s other bank accounts via various means, including but not limited to Move Money to Citi, Faster Payment System (FPS), Clearing House Automated Transfer System (CHATS), ATM transfers and standing instructions, which are valued and deposited into the Eligible Account in the Challenge Month, excluding any reversed or cancelled transactions.

9. **“Spend” Mission**

- a. Each Eligible Customer is entitled to earn the relevant Bonus Interest Rate by accumulating the Net Spending Amount to a designated amount with Citi Plus® Credit Card and/or any debit card (**“Card Spending Transactions”**) held by the Eligible Customer and repaying at least the minimum payment on the statement balance of Citi Plus® Credit Card (**“Card Repayment Transactions”**) held by the Eligible Customer.
 - i. Card Spending Transactions
 - **“Net Spending Amount”** refers to the final transaction amount charged to an eligible credit or debit card after all applicable discounts, reductions and use of coupons. In the case of a foreign currency transaction conducted with Citibank Global Wallet on an eligible debit card, the Net Spending Amount refers to the Hong Kong Dollar equivalent amount converted at Citibank’s prevailing exchange rate from the final foreign currency transaction amount charged to the card after all applicable discounts, reductions and use of coupon.
 - Ineligible Card Spending Transactions include but not limited to cash advances, fees and charges, withdrawal amounts under the Balance Transfer Program, Cash Conversion Program and Quick Cash Installment Program, “FlexiBill” Installment

Program and “PayLite” Installment Program, payments to the Inland Revenue Department, casino transactions, online bill payments, transactions through the Faster Payment System (FPS), dynamic currency conversion transactions, non-settled/cancelled/refunded transactions, other unauthorized transactions, fraud and abuse transactions, and (in the case of debit card spending) unsettled transactions due to insufficient balances in bank accounts.

ii. Card Repayment Transactions

- Eligible Card Repayment Transactions include payments made by the Eligible Customer from the Eligible Account to his or her own Citi Plus® Credit Card on or before the due date of the statement balance via Citi Mobile® App, Citibank Online, Citi ATMs and autopay.
- Any eligible Card Repayment Transaction made will fulfil the credit card repayment requirement for the month of the repayment due date. If no statement balance falls due in the Challenge Month, the credit card repayment requirement will be waived.

10. “Investment & Currency Exchange” Mission

- a. Each Eligible Customer is entitled to earn the relevant Bonus Interest Rate by performing a designated count of investment transactions and/or foreign currency exchange (“FX”) transactions.

i. Investment

- Eligible investment transactions include subscription and/or redemption of any mutual fund, subscription and/or redemption of any “Flexi Wealth” products, and buy or sell orders for Hong Kong Stocks, Shanghai-Hong Kong Stock Connect, Shenzhen-Hong Kong Stock Connect, which are successfully executed in the Challenge Month through any investment account solely held by the Eligible Customer or (in the case of joint account) held by the Eligible Customer as the primary account holder, and such Investment Transaction Amount (as defined below) shall meet the minimum transaction amount specified from time to time on Citi Mobile® App (“Deposits”> “Citi Interest Booster”> “Boost”) or Citibank’s website (“Banking”> “Citi Plus”).
- “**Investment Transaction Amount**” refers to the Hong Kong Dollar equivalent amount of the settlement amount (including any fee or charge) in an investment transaction.

ii. FX

- Eligible FX transactions include currency conversion made between the Eligible Customer’s own accounts (including joint accounts) and valued in the Challenge Month, excluding any currency conversion involved in third-party fund transfers, reversed transactions and transactions not executed, and the relevant transaction amount shall meet the minimum transaction amount specified from time to time on

Citi Mobile® App (“Deposits”> “Citi Interest Booster”> “Boost”) or Citibank’s website (“Banking”> “Citi Plus”).

- The **“transaction amount”** of an FX transaction refers to the Hong Kong Dollar equivalent amount of the foreign currency being purchased.
11. Transactions made after cut-off time on a business day or made on a non-business day may only be valued on the next working day. Please pay attention to the cut-off time for different types of transactions as specified on Citi Mobile® App or Citibank’s website.
 12. All transaction amounts and account balances shall be based on Citibank’s records.
 13. The achievement progress of the Bonus Interest Rate shown on Citi Mobile® App is for reference only and may not be up-to-date. The actual Bonus Interest Rate awarded shall be determined according to Citibank’s records.

Some more points to note!

14. In case of conversion to Eligible Account from an existing Citibank account, Base and Bonus Interest Rate will be effective from the day of successful conversion (**“conversion day”**), while the mission counter (i.e. Bonus Interest Rate eligibility counting) will be effective from the day after the conversion day. For the avoidance of doubt, if an Eligible Customer successfully converted his/her existing Citibank account into an Eligible Account on Sep 15, 2020, Base and Bonus Interest Rate will apply to the account balance from Sep 15, 2020 onwards, while only eligible transactions made from Sep 16, 2020 will be counted towards mission achievement for Bonus Interest Rate earning.
15. Each Eligible Customer can only hold one Eligible Account. In case an Eligible Customer holds more than one Eligible Account, all Eligible Accounts shall be entitled to receiving Base Interest, but only the first-opened Eligible Account (according to Citibank’s records) can earn Bonus Interest.
16. Base Interest is calculated with reference to the daily balance of the Eligible Account per Citibank’s records and is accrued every day based on 365 days in a year. The Base Interest is deposited into the Eligible Account on the last day of the same month in which the interest accrual happens.
17. Bonus Interest is calculated with reference to the daily average balance of the Account per Citibank’s records in the Bonus Interest Effective Month and is deposited into the Eligible Account on the first working day of the month immediately following the Bonus Interest Effective Month. If an Eligible Account is closed before the Bonus Interest is deposited, the Bonus Interest will be forfeited.
18. **“Bonus Interest Effective Month”** refers to the next calendar month of the Challenge Month, where interest rates earned from Challenge Month will apply.

19. These terms and conditions shall be supplementary to the Terms and Conditions for Accounts and Services (“**Account Terms**”). In the event of any inconsistency between the Account Terms and these terms and conditions, these terms and conditions shall prevail.
20. Citibank reserves the right to amend the terms and conditions without prior notice, and all matters and disputes are subject to the final decision of Citibank.
21. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Citi 利息 Booster 之條款及細則

推廣優惠詳情？

1. 推廣期由 2020 年 11 月 1 日至 2021 年 12 月 31 日，包括首尾兩天（「推廣期」）。
2. 此優惠只適用於花旗銀行(香港)有限公司(「本行」)持有 Citi 利息 Booster（「合資格戶口」）的 Citi Plus® 客戶（「合資格客戶」）。合資格客戶的合資格戶口內之首港幣 300,000 元（「合資格結餘」）每日存款結餘可享有基本利息（定義見下文）和額外利息（定義見下文）。任何超過合資格結餘的存款結餘只可享本行現行存款年利率，有關現行存款年利率請查詢本行網頁（「是日利率及收費簡介」>「是日利率及匯率」）。
3. 「基本利息」指合資格客戶在沒有完成任何任務（定義見下文）的情況下，其合資格戶口內的合資格結餘可享的基本利息。
「額外利息」指由額外利率計算出來的利息，而合資格客戶可透過完成任務以賺取額外利率。
4. 合資格客戶可透過達到相關任務之條件以賺取額外利率。「任務」指合資格客戶在獲取額外利率前必須符合的要求。每個任務的條件及可獲得的額外利率均有所不同，請留意 Citi Mobile® App（「存款」>「Citi 利息 Booster」>「Boost」）或本行網頁（「銀行服務」>「Citi Plus®」）以了解最新的任務條件及相關額外利率。
5. 透過完成現行月份（「任務月」）的任務而賺取的額外利率將應用於下一個曆月的合資格戶口內之合資格結餘以計算額外利息。換言之，如合資格客戶於一月完成一項任務，其戶口二月的結餘可享該任務的額外利率。

如何賺取額外利率？

6. 合資格客戶應留意 Citi Mobile® App 或本行網頁列出之最新的任務條件及相關額外利率，任務細節將於下列條款中概述。
7. 「儲錢」任務
 - a. 合資格客戶可透過於本行維持指定總結餘以賺取相關之額外利率。
 - b. 「總結餘」指合資格客戶於本行作為唯一或主要賬戶持有人持有之所有存款戶口結餘、投資戶口結餘及指定保險產品的累積保費的總和之港元等值。
 - c. 「指定保險產品」指包含儲蓄之保險產品。「累積保費」為已繳總保費扣除未償付的保單貸款。
 - d. 於以往 6 個月內並未持有任何合資格戶口的新 Citi Plus® 客戶開立新合資格戶口，該客戶可在開立戶口的首兩個曆月自動獲得此任務的額外利率，而無須達到任務條件。換言之，如一合資格客戶在 4 月 15 日開立合資格戶口，其合資格戶口的合資格結餘將可在 4 月和 5 月自動獲得此任務的額外利率，而無須達到任務條件。

8. 「入錢」任務

- a. 合資格客戶可透過進行合資格的存入交易達指定金額以賺取相關之額外利率。
- b. 「合資格的存入交易」包括支票存款、現金存款及從第三方本行戶口或第三方／合資格客戶的其他本地銀行戶口轉賬至合資格戶口並在任務月內生效的交易，轉賬方法包括但不限於 Move Money to Citi、快速支付系統（FPS）、Clearing House Automated Transfer System (CHATS)、自動櫃員機轉賬、常行指示，並不包括任何已被退回及取消的交易。

9. 「碌卡買嘢」任務

- a. 合資格客戶需用其持有的 Citi Plus® 信用卡及任何本行扣賬卡簽賬（「簽賬交易」）達指定的認可簽賬交易淨額，以及繳交其持有的 Citi Plus® 信用卡之月結單結欠，並最少還清最低還款額（「還款交易」），方可賺取相關之額外利率。
 - i. 簽賬交易
 - 「認可簽賬交易淨額」指扣除所有折扣、減價金額及現金券金額後，誌入認可信用卡/扣賬卡賬戶之最後交易金額。如經認可扣賬卡的 Citibank Global Wallet 服務進行的外幣交易，其「認可簽賬交易淨額」指扣除所有折扣、減價金額及現金券金額後，誌入該扣賬卡賬戶之最後外幣交易金額的港元等值（以本行現行之兌換率計算）。
 - 非認可簽賬交易包括但不限於現金透支、銀行費用、信用卡結餘轉賬金額、折現計劃、「Quick Cash」套現分期計劃、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、繳付稅務局之稅項、賭場交易、網上繳款、透過快速支付系統（「轉數快」）進行之交易、動態貨幣兌換交易、未誌賬/取消/退款之交易、其他未授權交易、有舞弊及欺詐成分之交易，及（在扣賬卡交易情況下）因戶口結餘不足而未能誌賬的交易。
 - ii. 還款交易
 - 認可還款交易包括由合資格客戶從合資格戶口經 Citi Mobile® App、Citibank 網上理財、Citi 自動櫃員機及自動轉賬繳付其持有的 Citi Plus® 信用卡月結單結欠的交易，並需在月結單指明的付款限期日或之前進行。
 - 認可還款交易將被視為完成付款限期日之月份的信用卡還款條件。如任務月內沒有任何月結單結欠到期，此信用卡還款條件將被豁免。

10. 「投資或唱外幣」任務

- a. 合資格客戶可透過進行指定次數的投資及/或外幣兌換交易以賺取相關之額外利率。

i. 投資

- 合資格投資交易包括經客戶作為唯一或主要賬戶持有人持有之所有本行投資戶口於 T 月內成功執行的任何基金認購／贖回交易、任何「靈活財庫」產品認購／贖回交易及港股、「滬港通」、「深港通」之買入／沽出交易，而其投資交易金額（定義見下文）需達於 Citi Mobile® App（「存款」>「Citi 利息 Booster」>「Boost」）或本行網頁（「銀行服務」>「Citi Plus®」）上指定的最少交易金額。
- 「投資交易金額」指投資交易中的結算金額（包括交易收費）之港元等值。

ii. 外幣兌換

- 合資格外幣兌換交易包括合資格客戶作為唯一或主要賬戶持有人持有的賬戶之間於任務月內生效的外幣兌換交易，不包括任何牽涉外幣兌換的第三者轉賬、已取消或未能成功執行的交易，而相關交易金額需達於 Citi Mobile® App（「存款」>「Citi 利息 Booster」>「Boost」）或本行網頁（「銀行服務」>「Citi Plus®」）上指定的最少交易金額方可被計算。
- 外幣兌換交易的「交易金額」指沽出金額之港幣等值。

11. 於非工作天或於工作天的指定截數時間後進行之交易將於在下一個工作天生效。請留意 Citi Mobile® App 或本行網頁上指明的各類交易之截數時間（如適用）。

12. 所有交易金額及戶口結餘以本行記錄為準。

13. 於 Citi Mobile® App 上顯示之額外利率條件的完成進度謹供參考，並未必反映最新狀況。實際給予的額外利率將根據本行記錄而決定。

還有幾點需要留意！

14. 如轉換現有本行戶口至合資格戶口，基本利率及額外利率將由成功轉換的當天（「轉換日」）生效，而任務計算（決定獲得額外利率資格的計算）將於轉換日的下一天開始。換言之，如合資格客戶於 2020 年 9 月 15 日成功轉換其現有本行戶口至合資格戶口，2020 年 9 月 15 日或以後的戶口結餘將享基本利率及額外利率，而 2020 年 9 月 16 日或以後的合資格交易方可用作完成賺取額外利率的任務。

15. 每個合資格客戶只可以持有一個合資格戶口。如合資格客戶持有多於一個合資格戶口，只有根據本行記錄內最早開立的合資格戶口可賺取額外利息，而其餘合資格戶口只會享有基本利息。

16. 基本利息將按本行記錄的每日戶口結餘計算，並以一年 365 天的基準下每日累計，並將於利息累計月內的最後一天存入戶口。

17. 額外利息將按本行記錄的額外利率生效月內的每日平均戶口結餘計算，並將於下一個曆月的首個工作天存入戶口。如合資格戶口於存入額外利息前被關閉，額外利息將被放棄。
18. 「**額外利率生效月**」指任務月的下一個曆月，在任務月賺取的額外利率將應用於此月的利息計算。
19. 此條款及細則屬戶口及服務的條款及細則（「**戶口條款**」）之附加及補充。如此條款及細則與戶口條款有任何分歧，概以此條款及細則為準。
20. 花旗銀行(香港)有限公司有權隨時更改此等條款及細則而不作另行通知；如有任何爭議，花旗銀行(香港)有限公司保留最終決定權。
21. 如此條款及細則的中、英文版本有任何差異，將以英文版本為準。