

Terms & Conditions of Citi Plus Banking Account 'Team Up Program:

1. The Promotion Period is valid from February 22 to April 30, 2021, inclusive of both dates ("Promotion Period").
2. Unless otherwise specified, all offers are not eligible for overseas clients (with an overseas correspondence address) and Citibank sales staff.
3. The Team Up Program Offer ("The Program") is not applicable to a Team Founder or participant ("Participant") if participant is a resident individual of the European Union, European Economic Area (EEA) or any other jurisdictions where referral activity is restricted at the time of referral and fulfillment of the offer. Please consult a bank representative for details.
4. The participant must be new client (defined in clause 7) of The Bank to apply for Citi Plus (i.e. open Citi Interest Booster) to be eligible to the Program.
5. Team Link has to be generated by the Team Founder through the dedicated Citibank website (citibank.hk/teamup) by providing Last Name and last 6 digits of Mobile Number.
6. To be eligible to the bonus interest ("Team Up Offer"), Participant shall submit the application via the Unique Team Link or Team Code ("Team Link") of the Team Founder during the Promotion Period in order to join this Program. **Participant is required to ensure the accuracy and validity of the information provided through the concerned website, and the record cannot be changed once submitted.**
7. To be a "Successful Participant", Participant must be a new client (do not have any or do not cancel any banking relationship within the past 12 months), registered for a Team Link, and successfully open a Citi Interest Booster ("Eligible Account") via the Team Link by May 15, 2021. If you have not entered your Unique Team Code during account opening, please register via citibank.hk/teamup.
8. Each participant can only participate ONCE during the entire Promotion Period. With reference to Citibank's records, if the same Participant submits more than once with a different Team Link, only the first registered Team Link will be used to determine the eligibility to this Program.
9. Bonus Interest Rate is applicable on the first HK\$50,000 balance in the Eligible Account in June month of 2021. Bonus Interest is calculated with reference to the daily average balance of the Eligible Account per the Bank's record. Eligible participants will be notified via sms on Bonus rate eligibility by May 31.

No. of Successful Participants during the Promotional Period	Bonus rate p.a.
9 or less	0.20%
10 - 29	5.00%
30 - 49	5.50%
50 or more	6.00%

10. The Eligible Account shall be still entitled to the Base Interest and any Bonus Interest as defined and set out in the "Terms and Conditions for Citi Interest Booster" during the period of the Team Up Offer.
11. The program is not applicable to existing Citibanking or Citi Priority banking relationship whose relationship is transferred to Citi Plus banking relationship during the promotion period, and participant's cannot be the owner/ shareholder of company.
12. Participant's entitlement to the Team Up Offer will be subject to the Bank's confirmation on the participant's fulfillment of the Team Up Offer requirements.

13. **Jackpot of \$100,000 cash rebate** (“Jackpot”) will be rewarded to Team with the highest number of successful participants at the end of the promotion period. Jackpot will be evenly distributed amongst the number of successful participants of the winning team e.g., the Team with the highest number of successful participants makes up of 60 participants. With that each team member will be credited with \$1,666.66 cash rebate into the Bank account.
14. The Jackpot will be credited to the participant’s eligible account on the last day of June and the Team Up Offer will be credited to Eligible Account on the first business day in July 2021 after participant has fulfilled the eligibility.
15. Only those participants whose relevant accounts are valid and in good standing during the entire promotional and fulfillment period will be eligible for the rewards. If the account status changes, the Bank reserves the right to terminate the offers to the eligible clients, without prior notice.
16. The Team Up Offer cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.