



**Terms and conditions for “Payroll Account Offer”:**

1. The promotion period is from August 14, 2020 to January 31, 2021, both dates inclusive (“Promotion Period”).
2. The promotion is only applicable to selected Citigold, Citi Priority and Citibanking clients who have received the promotional SMS and have a Citibank Set-Up Interest Account but without payroll transactions via autopay or standing instruction (“Client”).
3. To enjoy the offer below, the Client is required to register at the designated link specified in SMS and deposit monthly salary (payroll) into the Step-Up Interest Account successfully via the standing instructions or autopay service **at least 3 times** by the designated dates (Please refer to Clause 4).

Banking Services	Monthly Salary (HK\$ or equivalent)	Cash Rebate (HK\$)
Citigold / Citi Priority / Citibanking	HK\$80,000 or above	HK\$1,200
	HK\$50,000 - \$79,999	HK\$1,000
	HK\$30,000 - \$49,999	HK\$800
	HK\$15,000 – 29,999	HK\$500

4. The Cash Rebate will be credited to eligible Clients’ accounts after the Clients have fulfilled the requirements as specified in Clause 3.

Receive promotional SMS in the following month	Register via the designated link on SMS before the following date	The first month salary should be deposited before the following date (The Client is required to deposit the monthly salary for at least 3 times to enjoy the offer)	Cash rebate will be credited to the accounts before the following date
Aug 2020	Sep 30, 2020 or before	Sep 30, 2020 or before	Jan 31, 2021 or before
Sep 2020	Oct 31, 2020 or before	Oct 31, 2020 or before	Feb 28, 2021 or before
Oct 2020	Nov 30, 2020 or before	Nov 30, 2020 or before	Mar 31, 2021 or before
Nov 2020	Dec 31, 2020 or before	Dec 31, 2020 or before	Apr 30, 2021 or before
Dec 2020	Jan 31, 2021 or before	Jan 31, 2021 or before	May 31, 2021 or before
Jan 2021	Feb 28, 2021 or before	Feb 28, 2021 or before	Jun 30, 2021 or before

5. Only those Clients whose relevant accounts are valid and in good standing during the entire Promotion Period will be eligible for the Offer. If the account status has changed, the Bank reserves the right to terminate the Offer to the Client without prior notice.
6. The Offer is not applicable for U.S. persons.

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 Terms & Conditions: [citibank.hk/disclaimere](http://citibank.hk/disclaimere)





7. The offer is not applicable to clients who have enjoyed the relevant payroll account offer in the past 12 months.
8. These terms and conditions are in addition to and supplement the terms and conditions to which the relevant banking services/products are governed entered into by the Bank and the Client, including but not limited to Terms and Conditions for Accounts and Services.
9. These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the Clients irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.
10. All disputes are subject to the final decision of Citibank (Hong Kong) Limited and/ or Citibank, N.A., which reserves the right to amend the terms and conditions without prior notice.

**General Terms and Conditions:**

1. Clients will still be charged non-brokerage fee items such as, but not limited to, Stamp Duty, Transaction Levy and Trading Fee where applicable.
2. All the above offers cannot be used in conjunction with any other offers.
3. All the above offers / rewards are not applicable to clients who are the employee of the Bank or its subsidiaries during the Promotion Period and at the time crediting the rewards.
4. The Bank reserves the right to suspend, amend and terminate the offers and change the Terms and Conditions from time to time without prior notice.
5. The Bank reserves the right of final decision in the event of dispute.
6. In the event of discrepancy between the English and Chinese versions, the English version shall prevail.

