

To: Citibank (Hong Kong) Limited

**For Individual Account Opening (Also for directors/ shareholders/ partners/ signers/ members, etc. of a business account)**

*Primary Account Holder of Joint Account (if applicable)*

(1) Customer Name (in English) (Mr./ Mrs./ Miss/Ms.)

Customer Name (in Chinese)

CU No. (Existing CU)  
(Internal Use Only)

|         |            |  |  |  |
|---------|------------|--|--|--|
| Surname | Given Name |  |  |  |
|---------|------------|--|--|--|

|                     |               |             |                  |                |
|---------------------|---------------|-------------|------------------|----------------|
| ID/ Passport Number | Date of Issue | Expiry Date | Passport Country | Place of Issue |
|---------------------|---------------|-------------|------------------|----------------|

|                               |                           |
|-------------------------------|---------------------------|
| Date of Birth<br>(yyyy/mm/dd) | Country and City of Birth |
|-------------------------------|---------------------------|

Please list all countries for which you hold citizenship/ nationality

|    |    |    |
|----|----|----|
| 1. | 2. | 3. |
|----|----|----|

I am holding a US Green Card (I am a US Permanent Resident)  Yes  No  Not Applicable because I am a US Citizen

**Educational Level (Optional for opening Savings or Checking accounts)**

College/ University or above  Secondary school  Primary School or below  Others (please specify)

|                       |                         |            |
|-----------------------|-------------------------|------------|
| Home Telephone Number | Office Telephone Number | Fax Number |
|-----------------------|-------------------------|------------|

Mobile Number and Email Address is mandatory for e-statement applicant

|                |                |
|----------------|----------------|
| Mobile Number* | Email Address* |
|----------------|----------------|

\* The mobile phone number and email address which you provide here should allow the bank to contact you directly via voice call, SMS or email to provide you with service / transaction alerts and information which are relevant to your use of Citibank's products and services. (This applies to existing & new Citibank customers)

|  |   |
|--|---|
| Marital Status (Optional): <input type="radio"/> Single<br><input type="radio"/> Married; Spouse is currently: <input type="radio"/> working <input type="radio"/> not working<br><input type="radio"/> Others | Please indicate your no. of dependents (Optional):<br>No. of dependent parents:<br>No. of dependent children: |
|--|---|

**Employment Information:**

|          |            |                                     |              |                |
|----------|------------|-------------------------------------|--------------|----------------|
| Industry | Occupation | Company Code<br>(Internal Use Only) | Company Name | Monthly Salary |
|----------|------------|-------------------------------------|--------------|----------------|

Company Address

|          |  |
|----------|--|
| Country: |  |
|----------|--|

|  |                                 |
|--|---------------------------------|
| Correspondence Language: <input type="radio"/> Chinese <input type="radio"/> English | Mother's Maiden Name (Optional) |
|--|---------------------------------|

Residential Address

|          |  |
|----------|--|
| Country: |  |
|----------|--|

Correspondence Address (If different from residential address , additional signature is required: \_\_\_\_\_)  same as Residential Address  
 (If different from residential or company address, approval is required: \_\_\_\_\_)  same as Company Address

|  |
|--|
|  |
|--|

|          |  |
|----------|--|
| Country: |  |
|----------|--|

Permanent Address  same as Residential Address

**Customer Objective (including all accounts maintained in Citibank)**  
**Customer (1)**

Customer Objective (including all accounts maintained in Citibank):

- Payroll                       Savings / Time Deposit                       Investment

Transaction (Including but not limited to Family Expense, Loan repayment, etc.)

Please provide reason(s) for setting up account in Hong Kong (*Applicable to Non-Hong Kong Permanent Resident*)

- Study in Hong Kong       Immigrate to Hong Kong       Work in Hong Kong       Family/Rental Expense in Hong Kong  
 Living Expense in Hong Kong       Insurance Payment in Hong Kong       Mortgage Repayment in Hong Kong  
 Investment in Hong Kong       Others (Please specify)

I do not intend to use the account for business purpose or business related transactions.

- Yes                       No

**Level of Activity Anticipated**

|                         |   |   |  |  |
|-------------------------|---|---|--|--|
| <b>Source of Fund</b>   | <input type="checkbox"/> Business income  | <input type="checkbox"/> Inheritance            | <input type="checkbox"/> Investment                        | <input type="checkbox"/> Pension                       |
|                         | <input type="checkbox"/> Personal savings | <input type="checkbox"/> Rental income          | <input type="checkbox"/> Sale of property                  | <input type="checkbox"/> Wages deposited from employer |
| <b>Source of Wealth</b> | <input type="checkbox"/> Business income  | <input type="checkbox"/> Directorship           | <input type="checkbox"/> Inherited wealth                  | <input type="checkbox"/> Payroll                       |
|                         | <input type="checkbox"/> Personal savings | <input type="checkbox"/> Rental income          | <input type="checkbox"/> Sale of investment                |  |
| <b>Type of Funds</b>    | <input type="checkbox"/> Cash             | <input type="checkbox"/> Check                  | <input type="checkbox"/> Electronic transfer from employer |  |
|                         | <input type="checkbox"/> Travelers check  | <input type="checkbox"/> TT / Inward remittance |  |  |

|  |   |   |   |   |                               |
|--|---|---|---|---|-------------------------------|
| <b>Expected Transaction Count Per Month</b>                              | <input type="radio"/> < 11                  | <input type="radio"/> 11 - 20               | <input type="radio"/> 21 - 30               | <input type="radio"/> 31 - 40               | <input type="radio"/> 41 - 50 |
|  | <input type="radio"/> 51 - 60               | <input type="radio"/> 61 - 70               | <input type="radio"/> 71 - 80               | <input type="radio"/> 81 - 90               | <input type="radio"/> > 91    |
| <b>Expected Transaction Amount Per Month (Transaction Amount/ Month)</b> | <input type="radio"/> <300,000              | <input type="radio"/> 300,001 - 500,000     | <input type="radio"/> 500,001 - 1,000,000   | <input type="radio"/> 1,000,001-1,500,000   |                               |
|  | <input type="radio"/> 1,500,001 - 2,000,000 | <input type="radio"/> 2,000,001 - 2,500,000 | <input type="radio"/> 2,500,001 - 3,000,000 | <input type="radio"/> 3,000,001 - 3,500,000 |                               |
|  | <input type="radio"/> 3,500,001 - 4,000,000 | <input type="radio"/> 4,000,001 - 4,500,000 | <input type="radio"/> 4,500,001 - 5,000,000 | <input type="radio"/> 5,000,001 - 6,000,000 |                               |
|  | <input type="radio"/> 6,000,001 - 7,000,000 | <input type="radio"/> 7,000,001 - 8,000,000 | <input type="radio"/> 8,000,001 - 9,000,000 | <input type="radio"/> > 9,000,000           |                               |
| <b>Expected Monthly Cash Volume (HK\$ equivalent)</b>                    | <input type="radio"/> 0 -77,500             | <input type="radio"/> 77,501 - 450,000      |   | <input type="radio"/> 450,001 - 900,000     |                               |
|  | <input type="radio"/> 900,001 - 2,200,000   | <input type="radio"/> > 2,200,000           |   |   |                               |
| <b>Expected Monthly Wire Transfer Volume (HK\$ equivalent)</b>           | <input type="radio"/> 0 - 450,000           | <input type="radio"/> 450,001 - 1,300,000   |   | <input type="radio"/> 1,300,001 - 2,000,000 |                               |
|  | <input type="radio"/> 2,000,001 - 4,500,000 | <input type="radio"/> > 4,500,000           |   |   |                               |
| <b>Expected Monthly Check/ Draft Volume (HK\$ equivalent)</b>            | <input type="radio"/> 0 - 450,000           | <input type="radio"/> 450,001 - 2,000,000   |   | <input type="radio"/> > 2,000,000           |                               |

Add Customer

Add Letter of Authority

Add Business Account

### Senior Public Figure Declaration

- I/We or my/our immediate family member currently hold /have held a position as a senior public figure (individual who is working/ has worked in any local or foreign government including judiciary/armed forces/ embassies etc.).

The full name of the Senior Public Figure:

|   |                    |
|---|--------------------|
| <b>Last Name:</b>                           | <b>First Name:</b> |
|   |                    |
| The Country of Government:                  |                    |
| Department:                                 |                    |
| Position:                                   |                    |
| Relationship with customer (if applicable): |                    |

- I/We or my/our immediate family member currently do not hold /have not held any position as a senior public figure.

### Consent for Offering of Full Banking Services

- I/We am/are interested in the banking services provided by Citibank (Hong Kong) Limited and agree that the Bank can contact me/us to provide services/information on full banking, investment, wealth management and other services based on my/our deposit and other information at the Bank.

### Statement Mode

**Paper Statement**

A paper statement fee will be effective from February 1, 2016. From February to June 2016 and thereafter within 6-month periods (Jul-Dec / Jan to Jun every year), if clients receive banking consolidated paper statements and/or credit card paper statements in each period, a fee of HK\$20 will be applied for each type of paper statement and will be directly debited from the relevant banking and/or credit card accounts. The fee is applicable to clients who hold Citigold Private Client, Citigold, Citi Priority, Citibanking or Credit Cards (excluding Diners Club cards and company clients). Exemption apply for client aged below 18 or 65 and above, clients with low income or those receiving social welfare benefits/government subsidies or clients with disabilities.

**e-Statement Service**

I/We choose to enroll for e-Statement Service and not to receive paper statement for my/our accounts which I/we may operate independently as an authorized signatory. I/We understand e-Statement Service is not applicable to joint accounts requiring joint signatures.

I/We acknowledge that e-Statement Service will be applicable to my/our banking account(s) now and open in the future with Citibank (Hong Kong) Limited.

Please select applicable account(s), including account(s) that has/have already been enrolled with the Service. **Your selection below would supersede all prior enrollments.**

- All banking accounts
- All loans accounts
- Portfolio Review Report

Note1: If you are already a Citibank customer and have left this option blank, your statements will be delivered in accordance with your original option.

### Enrollment of e-Advice\* Service

- I/We choose to enroll for e-Advice Service ( "the Service" ) and not to receive paper advice for my/our accounts which I/we may operate independently as an authorized signatory. I/We understand the Service is not applicable to joint accounts requiring joint signatures. My selection would supersede all prior enrollments. I/We acknowledge that the Service will be applicable to all my/our account(s) now and open in the future with Citibank, including:

- All banking account(s)
- All credit cards, Diners Club cards and Ready Credit accounts
- All mortgage account(s)
- All investment account(s)

\*e-Advice Service is only applicable to the designated advice. Please refer to [www.citibank.com.hk/e-advice](http://www.citibank.com.hk/e-advice) for details.

Note1: If you are already a Citibank customer and have left this option blank, the advice will be delivered in accordance with your original option.

### Acknowledgement to be Citigold Private Clients

- I/We understand and accept that if I/we maintain more than HK\$ 8,000,000 investable assets with Citigold Private Client, I/we could be exempted from certain regulatory requirements, including but not limited to i) full audio recording on investment products selling process, ii) the requirement of Pre-Investment Cooling Off Period (PICOP) for the purchase of prescribed investment products ,iii) the requirement on Important Fact Sheet (IFS) for the purchase of Currency-Linked / Interest Rate - Linked Instruments, which are aimed at providing protection for retail banking customers engaging in investment transactions

**Account Information**

|                             |  |   |
|-----------------------------|--|---|
| Account Title (in English): |  |   |
| Account Title (in Chinese): |  | Relationship Number (for existing customer):<br>(Internal Use Only) |

**Account Opening**

A. Checking

|  |  |
|--|--|
| <input type="checkbox"/> HK\$ Checking     | <input type="checkbox"/> HK\$ CheckLink Savings        |
| <input type="checkbox"/> US\$ Checking     | <input type="checkbox"/> HK\$ Step-Up Interest Account |
| <input type="checkbox"/> Homesmart Account | <input type="checkbox"/> MaxiSavings - Checking        |

B. Savings

|   |   |
|---|---|
| <input type="checkbox"/> HK\$ Statement Savings | <input type="checkbox"/> CNY Statement Savings (Applicable to Holder of Hong Kong Identity Card)                              |
| <input type="checkbox"/> US\$ Statement Savings | <input type="checkbox"/> CNH Statement Savings (Applicable to Holder of non-Hong Kong Identity Card holder/ Business Account) |
| <input type="checkbox"/> Currency Manager       | <input type="checkbox"/> Others (Please specify):   |

C. Investments

|  |  |
|--|--|
| <input type="checkbox"/> Market Linked Account                                     | <input type="checkbox"/> Bonds Brokerage Service               |
| <input type="checkbox"/> Premium Account   | Structured Investment Product                                  |
| <input type="checkbox"/> Gold Manager  | <input type="checkbox"/> Market Linked Notes                   |
| <input type="checkbox"/> Gold Premium Investment                                   | <input type="checkbox"/> Equity Linked Note / Investment       |
| <input type="checkbox"/> Mutual Fund   | <input type="checkbox"/> FX Margin Trading                     |
| <input type="checkbox"/> FundSelect Savings Plan                                   | <input type="checkbox"/> Foreign Currency Leveraged Investment |
| <input type="checkbox"/> Mutual Fund: Institutional & High Net Worth Fund Platform |  |

D. Collateralized Loan Services

|  |   |
|--|---|
| <input type="checkbox"/> Treasury Plus   | <input type="checkbox"/> Portfolio Power-Secured by Insurance     |
| <input type="checkbox"/> Investment Plus | <input type="checkbox"/> Premium Financing - Secured by Insurance |
| <input type="checkbox"/> Portfolio Power |   |

E. Other Services

|   |  |   |
|---|--|---|
| Checkbook ordering:                       | <input type="checkbox"/> Checkbook with Stub       | <input type="checkbox"/> Checkbook without Stub |
| <input type="checkbox"/> Safe Deposit Box | <input type="checkbox"/> HK\$ Investment Overdraft |   |
| <input type="checkbox"/> Trade Services   | <input type="checkbox"/> US\$ Investment Overdraft |   |

F. Loan Products

|   |
|---|
| <input type="checkbox"/> Citibank Personal Loan   |
| Loan Type : <input checked="" type="radio"/> Speedy Cash <input type="radio"/> Debt Consolidation Season Loan <input type="radio"/> Tax Season Loan |
| <input type="checkbox"/> Citibank Ready Credit  |

**Employment Confirmation (Applicable to Individual Account)**

- I/We,  , am/are not currently employed by an organization registered with the Hong Kong Monetary Authority (HKMA) or licensed by the Securities and Futures Commission (SFC) to carry on regulated activities as defined in the Securities and Futures Ordinance. I/we will inform you in writing if I/we become employed by such organization to carry on regulated activities in the future.
- I am/ We are currently employed by an organization registered with the Hong Kong Monetary Authority (HKMA) or licensed by the Securities and Futures Commission (SFC) to carry on regulated activities as defined in the Securities and Futures Ordinance. I/We obtained my/our employer consent for my/our dealings with you details as follows:

Name of Customer:

Employer's Name & Address:

**Account Relationship Type**

**Account Relationship Type**

I/We understand that you may provide investment accounts with various account relationships to me/us.

**Recommended Account Relationship**

In a Recommended Account Relationship, you may recommend transactions to me/us, but you do not directly receive a fee for such recommendation. You may, however, receive a fee for executing the transaction. Although you are not obliged to provide periodic portfolio reviews, portfolio reviews may be conducted upon my/our requests or when you consider appropriate. If a portfolio review service is provided, a completed Client Profile should be in place.

Recommended Account Relationship type is applicable to the following investment products

- FundSelect Savings Plan
- Bonds Brokerage Service
- Equity Linked Notes (Including Equity Linked Investments)
- FX Margin Trading
- Premium Account
- Securities Brokerage Service (Applicable to Citigold Private Clients who have subscribed for Securities Recommendation Services only)
- Mutual Fund (Including Institutional & High Net Worth Fund Platform)
- Market Linked Notes
- Market Linked Account
- Foreign Currency Leveraged Investment
- Gold Premium Investment
- Gold Manager

**Trading Account Relationships**

In a Trading Account Relationship, you may provide me/us access to an investment platform solely to allow for the execution of transactions. You may receive a fee for executing such transactions. Portfolio review is not provided for Trading Account Relationships given the nature of the accounts. Trading Account Relationship type is applicable to HK/US/Shanghai/Shenzhen Securities Services only.

**Risk Disclosure**

**IMPORTANT TO NOTE - APPLICABLE TO ALL INVESTMENT PRODUCTS:**

Investments are not bank deposits, or obligations of, or guaranteed by, or insured by Citibank (Hong Kong) Limited, Citibank N.A., Citigroup Inc., or any of its affiliates or subsidiaries, or by any local government or insurance agency, unless specifically stated. Investments involve risks, including the possible loss of principal amount invested. Past performance is not indicative of future results, prices can go up or down. Investors investing in products denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal when foreign currency is converted back to the investors' home currency. The risk of loss in foreign exchange trading can be substantial. Foreign exchange trading is subject to rate fluctuations which may provide both opportunities and risks. Placing contingent orders, such as "stop loss" or "stop limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. Investors may experience a loss when they convert foreign currency back to their home currency. Foreign exchange trading involves risk, including the possible loss of the principal amount invested. Investors should therefore carefully consider whether such trading is suitable in the light of their own financial position, investment objectives and risk profile. Exchange Controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. RMB exchange, like any other currency, is subject to exchange rate fluctuations, which may provide both opportunities and risks. The exchange rate of RMB can go up and down. The applicable rate of RMB exchange is the offshore ( "CNH" ) rates. The offshore ( "CNH" ) rate may be different from the onshore ( "CNY" ) rate. Investments are not available to U.S. persons. All applications for Investment and Treasury Products are subject to specific terms & conditions of the individual products.

I/We understand and accept the identities of different parties and the roles that they play in relation to the Bonds / Structured Products /Mutual funds ("Investment Products") as disclosed in the relevant offering documents of the respective Investment Products. For example, the Fund House, Issuer, the Swap Counterparty (if any), the Swap Guarantor (if any) and certain named agents (e.g. the Calculation Agent or Paying Agent (if any)) may be the same or affiliated corporate entities, although performing different functions in respect of the investment products and the structure underlying them (if applicable). There may be various actual or potential conflicts of interest between Citibank (Hong Kong) Limited, Citigroup Inc. or their affiliates or subsidiaries ("Connected Persons") and an investor of the Investment Products, as a result of the various investment and/or commercial businesses and/or activities of the Connected Persons. I/We accept, on purchasing the Investment Products, that any such conflict may exist and may be prejudicial to an investment in the Investment Products.

Borrowing capital to fund the purchase of investments (i.e., leveraging) can significantly increase the risks of the investment such that if the value of the investments decreases on a mark to market basis, leveraging will magnify that decrease in value of the daily mark to market value of the investments.

I/We shall consider to take independent tax advice before committing to the purchase of any investments.

I/We understand that you do not provide tax advice and therefore responsibility for any tax implications of investing in any investment rests entirely with me/us. I/We note that the tax treatment will differ from jurisdiction to jurisdiction. The local tax rules in my/our country of tax residence will dictate the tax treatment of any income derived from my/our investments. I/We will assume, and be solely responsible for, any and all taxes of any jurisdiction or governmental or regulatory authority, including, without limitation, any stamp duty or other like assessment or charges that may be applicable to any payment to me/us in respect of my/our investments.

I/We agree that (a) any information, suggestion or recommendation communicated to me/us by you, although based upon information obtained from sources believed by you to be reliable, are for consideration only; (b) you make no representation, warranty or guarantee as to, and shall not be responsible for, the accuracy or completeness of, or my/our reliance upon, any such information, suggestion or recommendation; and (c) any information provided by or through you to me/us may only be used for the purpose of assessing investment opportunities available to me/us and I/we will not disseminate the same to any other person for any purpose.

#### **Understanding the importance of portfolio diversification**

Portfolio diversification is an important element for me/us to consider when making investment decisions. I/We understand that concentrated positions may entail greater risks than a diversified portfolio. I/We will ensure that any investment decision made does not result in a significant exposure of my/our total net worth to investment products and in the event of complete loss of my/our investment, my/our livelihood will not be affected.

Certain factors that affect the assessment of whether my/our overall investment portfolio is sufficiently diversified may not be evident from a review that only includes my/our account(s) with you. Therefore it is important that I/we should carefully review the entire investment portfolio (with you and other institutions) to ensure that it meets my/our investment goals and is within my/our risk tolerance, including my/our objectives for asset and issuer diversification.

#### **Integrated Wealth Management Service (If applicable)**

You agree to apply for the Integrated Wealth Management Service which includes Mutual Fund, FundSelect Savings Plan, Bonds Brokerage Service, Structured Investment Product, Hong Kong Securities Service, US Securities Service, Shanghai-Hong Kong Stock Connect – Shanghai Securities Services, Shenzhen-Hong Kong Stock Connect – Shenzhen Securities Services (collectively “Securities Services”), Market Linked Account, Premium Account and their associated settlement accounts (collectively “Integrated Account”). Citibank may at its sole discretion determine the eligibility of exempt the opening of any of the aforementioned accounts. You understand that your Integrated Account may be blocked for transaction before you complete, confirm as well as satisfy relevant requirements regarding risk profiling and rating, Knowledge and Experience requirements of the respective product, and any requirements set out by Citibank from time to time.

It is important for you to note the following key risks which are applicable to all investment products, as well as the risk disclosure specific for Securities Services. These risk disclosures are also stated on the Account Opening form in full together with others risk disclosure for specific investment products under the section of “Risk Disclosure” (collectively “Risk Disclosure Statement”). You understand and confirm that the Risk Disclosure Statement is provided in a language (English or Chinese) of your choice. You are invited to read the Risk Disclosure Statement carefully, to ask the relationship manager any questions and take independent professional advice if you wish.

#### **SPECIFIC INVESTMENT PRODUCTS:**

##### **Mutual Fund / FundSelect Savings Plan / Institutional & High Net Worth Fund Platform**

I/We understand that any individual investment in the Mutual Fund Account may experience upward or downward movements, and may even become valueless. In certain circumstances, my/our right to redeem or sell my/our investments may be restricted and/or delayed. It is as likely that losses may be incurred rather than profit made as a result of buying and selling investments in the Mutual Fund Account.

##### **Mutual Fund / Guaranteed Funds**

For guaranteed funds, I/we acknowledge that my/our investment is guaranteed only by the guarantor(s) as specified in the prospectus and not by you or any other party. I/We understand that in order to have my/our principal guaranteed, and/or protection as stated in the prospectus, I/we need to remain invested throughout the period as mentioned in the prospectus.

##### **Debt Securities**

I/We understand that investment in Debt Securities (including Bonds and Certificate of Deposit) involve risks, including but not limited to market risk, credit and default risk of the issuer, liquidity risk, foreign exchange risks and early redemption risk, etc. Some Debts Securities, (for example, Convertible Debt Securities/ Exchangeable Debt Securities/ Perpetual Debt Securities/ High Yield Debts Securities/ Subordinated Debts Securities, etc) may contain complex structure and special features and risks that warrant special attention. I/We understand that any document provided by you (e.g. Debt Securities Indicative Termsheet) are not intended to be exhaustive description of the risks involved in any individual Debt Securities, but rather a general statement of the risks commonly associated with Debt Securities. I/We should read and fully understand the risks and details in the relevant offering documents or Prospectus before investing in any Debt Securities.

##### **Premium Account**

Premium Account is in substance a foreign currency investment involving derivatives. It is subject to exchange rate fluctuations which may create both opportunities and risks. Investments in Premium Account will be repaid in the currency that is the weaker of the base currency or the alternate currency. If the alternate currency weakens against the base currency, I/we will be repaid in the alternate currency. This means I/we may effectively incur a loss on the principal amount of the Premium Account, because the amount repaid at maturity, when converted back into the base currency, may be lower than the amount of the base currency that I/we initially invested. The interest earned under the Premium Account may not compensate for this foreign exchange loss. All obligations herein for Premium Account are payable solely at and by Citibank (Hong Kong) Limited. Citibank (Hong Kong) Limited (“the Bank”) is acting as a principal in providing the product. The Bank and/or its affiliates may receive benefit from the origination and distribution of the product.

##### **Market Linked Account**

The amount of gain is limited to the predetermined interest even if the investor's view of the market movement of the underlying is correct. Investments in Market Linked Account is not the same as nor should it be treated as a substitute for normal fixed time deposits. Investors investing in Market Linked Accounts denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Pre-termination prior to maturity is subject to your approval and any pre-termination costs incurred will be deducted from the investment.

**Treasury Plus**

Treasury Plus is a leveraged investment account for investing in Premium Account and/ or foreign exchange.

I/We understand you only offer overnight tenor for Treasury Plus. As the interest rates for Treasury Plus may vary during the period for investment in Premium Account and/ or foreign exchange, the interest costs for me/us may therefore also vary. This may affect the net return on investments in Treasury Plus.

The degree of investment risk I/we face is greatly increased because the transaction is leveraged. Relatively small movements in the exchange rate will have a multiplying effect on my/our corresponding gain or loss. The risk of loss in Treasury Account Plus can be substantial. I/We may sustain losses in excess of my/our original investments. I/We may be called upon at short notice to deposit additional funds. If the required funds are not provided within the prescribed time, my/our position will be liquidated. I/We will remain liable for any resulting deficit in my/our account.

Investments in Premium Account cannot be terminated before maturity. If I/we pledged Premium Account as collateral, any loan repayment or top up requirement before maturity will have to be covered by additional funds. If I/we fail to bring in sufficient additional funds, you have the discretion to terminate investments in Premium Account before its maturity date to repay the loan outstanding. Such early termination may be made at a loss to me/us and I/we will be liable for any resulting deficit in my/our accounts. I/We should seek independent advice before making a commitment to invest in Treasury Plus. In the event that I/we choose not to seek independent advice, I/we should carefully consider whether a Treasury Plus is suitable in the light of my/our own investment objectives, financial position and risk profile.

**FX Margin Trading/Foreign Currency Leveraged Investments**

The risk of loss in foreign exchange margin trading or leveraged investments (including Foreign Currency Leveraged Investments) or derivatives can be substantial. I/We may sustain losses in excess of my/our initial investments. Placing contingent orders, such as "stop loss" or "stop limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. I/We may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, my/our position may be liquidated. I/We will remain liable for any resulting deficit in my/our account. I/We should therefore carefully consider whether such leveraged trading or derivatives are suitable in light of my/our own financial position and investment objectives. The high degree of leverage due to small margin requirement that is often obtainable in currency trading or derivative can work against me/us as well as for me/us. The use of leverage can lead to large losses as well as gains. I/We shall carefully study the market before I/we invest in FX Margin Trading / Foreign Currency Leveraged Investments.

**Structured Product Investment**

I/We understand that investment in Structured Products involve risks. Structured products are obligations only of the issuer and are subject to the issuer's credit and default risks. There may be limited liquidity for structured products and there is no guarantee for the existence of a secondary market. I/We may not be able to sell the structured product in a secondary market prior to maturity. I/We also understand that structured products involve derivatives and may contain special features, conditions and risks that warrant special attention. I/ We should carefully read and fully understand the risks and details in the enclosed Terms and Conditions for Structured Note Transactions, the full set of offering documents and subscription forms prior to making an investment decision.

**Gold Manager**

The price of Gold is volatile and I/we should recognize that value of my/our investment may go down as well as up. My/Our investments in Gold are subject to investment risks, including the possible loss of principal invested. Investments in Gold are not insured by any governmental agency. Gold Manager does not represent a deposit of money and provides no yield nor interest. I/We should also be aware of the risk of foreign exchange rate fluctuations and I/we may experience a loss when I/we convert Gold back to my/our home currency. I/We understand that Gold Manager is being set up under a Notional Gold Purchase Scheme under which Gold Manager only deals with Paper Gold and is not backed by physical gold and that you have total discretion within such Scheme to determine your own gold hedging arrangements. Citibank (Hong Kong) Limited ( "the Bank" ) is acting as a principal in providing the product. The Bank and/or its affiliates may receive benefit from the origination and distribution of the product.

**Gold Premium Investment**

Gold Premium Investment is for Professional Investors only. Gold Premium Investment is a non principal protected structured product with embedded derivatives. I/We should be aware of the speculative risk and derivatives risk of Gold Premium Investment. The amount of maximum potential gain under the Gold Premium Investment is capped and limited to the pre-determined interest. In the worst case, I/we could suffer a total loss of my/our investment amount. I/We understand that the Gold Premium Investment is designed to be held until its maturity and NO early termination is allowed. Investment in the Gold Premium Investment is not equivalent to the purchase of physical gold. The volatility of the price of gold may have an adverse impact on the potential return of the Gold Premium Investment as such potential return is linked to the performance of the price of gold relative to the Designated Currency. Movements in the exchange rates can be unpredictable, sudden and drastic and affected by complex political and economic factors. I/We should also be aware of the currency risk, underperformance risk (specific to gold as Base Choice), exposure to the price movements of gold and therefore, I/we may lose all, or a substantial part, of my/our investment. Citibank (Hong Kong) Limited ( "the Bank" ) is acting as a principal in providing the product. The Bank and/or its affiliates may receive benefit from the origination and distribution of the product.

**Client Assets Received or Held Outside Hong Kong (applicable to Mutual Fund/ FundSelect Savings Plan, Foreign Securities, Structured Product Investments, Bonds)**

Client assets received or held by me/us outside Hong Kong are subject to the applicable laws and regulations of the relevant overseas jurisdiction. Consequently, such client asset may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.



**Mutual Fund Annual Reports and Notices Service (applicable to Mutual Fund / FundSelect Savings Plan / Institutional & High Net Worth Fund Platform accounts)**

Please choose ONE of the following options\* :

- I would like to receive: 1) Mutual Fund Semi-Annual/Annual Reports; 2) Mutual Fund Corporate Action Notices and 3) other Mutual Fund related Notices **by email** at the registered email address.
- \*\*I would like to receive: 1) Mutual Fund Semi-Annual/Annual Reports Notification Letter; 2) Mutual Fund Corporate Action Notices and 3) other Mutual Fund related Notices **by post**.

\* Mutual Fund Semi-Annual / Annual Reports and Notification Letter will only be sent to designated Primary Account holder.

\*\*If I have registered an email address with you, Mutual Fund Semi-Annual / Annual Reports will be sent by email. If I do not have a registered email address with you, Mutual Fund Semi-Annual / Annual Reports Notification Letter will be sent by post.

**Settlement Account**

| Citibank Account* | Mutual Fund/ Institutional & High Net Worth Fund Platform <sup>1</sup> | FundSelect Savings Plan <sup>1</sup> | HK Securities <sup>3</sup> | US Securities <sup>2</sup> | Shanghai and Shenzhen Securities <sup>2</sup> | Bonds Brokerage Service <sup>2</sup> | Equity Linked Notes/ Investment <sup>4</sup> | FX Margin Trading <sup>2</sup> |
|-------------------|--|--------------------------------------|----------------------------|----------------------------|---|--------------------------------------|--|--------------------------------|
| Currency Manager  | <input type="checkbox"/>   | <input type="checkbox"/>             |                            |                            |   | <input type="checkbox"/>             |  | <input type="checkbox"/>       |
| HK\$\$\$          | <input type="checkbox"/>   | <input type="checkbox"/>             | <input type="checkbox"/>   |                            |   |                                      |  |                                |
| HK\$UA            | <input type="checkbox"/>   | <input type="checkbox"/>             | <input type="checkbox"/>   |                            |   |                                      |  |                                |
| HK\$CA            | <input type="checkbox"/>   | <input type="checkbox"/>             | <input type="checkbox"/>   |                            |   |                                      |  |                                |
| US\$\$\$          | <input type="checkbox"/>   | <input type="checkbox"/>             |                            | <input type="checkbox"/>   |   |                                      |  |                                |
| US\$CA            | <input type="checkbox"/>   | <input type="checkbox"/>             |                            |                            |   |                                      |  |                                |
| CNY\$\$\$         |  |                                      | <input type="checkbox"/>   |                            | <input type="checkbox"/>                      |                                      |  |                                |
| CNH\$\$\$         |  |                                      |                            |                            | <input type="checkbox"/>                      |                                      |  |                                |
| HK Securities     |  |                                      |                            |                            |   |                                      | <input type="checkbox"/>                     |                                |
| Others            |  |                                      |                            |                            |   |                                      |  |                                |

Remarks:

\* Please “✓” where applicable. If you have more than one account in the account type, please fill in the account number.

1. Please select one or more settlement account.
2. Please select one settlement account for each currency.
3. Please select one settlement account for each account type.
4. Settlement account of Equity Linked Notes is the same as the Settlement account of Bonds Brokerage Service.



**Customer's Declaration**

**Personal Data**

I/We understand that all information obtained by you during the account opening process is necessary (unless otherwise specified as optional) for you to process my/our application and if I/we fail to provide the same to you, you will not be able to open or maintain any account or provide any services to me/us. I/We understand that my/our utilization of your services or operation of my/our account(s) will be governed by your Policy Statement relating to the Personal Data (Privacy) Ordinance ("Policy Statement"), the receipt of which I/we acknowledge. I/We agree that my/our personal data and information collected by you from time to time may be used and disclosed for such purpose and to such persons (whether in or outside Hong Kong) as set out in the Policy Statement.

**General**

To help prevent money laundering and terrorist financing, the laws of many jurisdictions, as well as Citibank policy, I/we understand that you will require me/us to provide information that identify me/us who open an account with Citibank and that such information will be verified and recorded.

For individual account: When I/we open an account, you will ask for my/our name, address, date of birth, and other information that will allow you to identify me/us. You will also ask to see and retain a copy of my/our photo ID or other identifying documents.

For business account: When we open an account, you will ask for our business name, street address, tax identification number or other government issued identification number, as applicable. You will also ask to see and retain copies of identifying documents and information for any beneficial owners or others who may have a controlling interest in the business.

I/We warrant that all the information provided in this form is correct and complete. I/We understand that the Bank will only update any change to my/our existing records (if applicable) after successful identity verification and I/We will update you immediately on any subsequent changes. I/We also understand that account opening and/or the provision of any service by Citibank is subject to your approval, and is subject to my/our full acceptance of the relevant terms and conditions and agreements and declarations in respect of this form.

I/We understand that even without my/our prior authorisation, your system will automatically link up all my accounts and also joint accounts in my/our name and others which I/we may operate independently as an authorised signatory. Written instruction from me/us is required to delink any such account. My/Our attention has been drawn to the consequences of account linkage as set out in your Terms & Conditions For Account & Services for which I/we agree to be responsible.

I/We hereby acknowledge that:

- It is my/our responsibility to comply with the tax obligations in the countries where it may have or otherwise incur such obligations (whether due to nationality, tax residency, incorporation, source of income, physical presence or otherwise)
- I/We have not committed or been convicted of any tax evasion or money laundering related offences in any court of law or administrative proceedings
- My/our source of funding is not the proceeds of any tax crime (where tax legally due has not been paid) or any other crime.
- Future transfers of funds into my/our account(s) will not include proceeds of any tax crime (where tax legally due has not been paid)

I/We understand that I/we should seek advice from my/our own professional advisers as to my/our particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.

I/We confirm that I am/we are acting for my/our own account and as principal in relation to each transaction entered with you, and I/we shall also be the beneficiary of any of the transaction entered with you.

I/We acknowledge and agree that if I/we close all of my/our accounts within 6 months from the date the account is opened, you may charge and debit an account closure fee of HK\$500 (or equivalent) from my/our account.

I/We understand that account opening is subject to your approval.

The following types of deposit maintained with you are deposits qualified under the Deposit Protection Scheme in Hong Kong:

- |   |                                  |                |
|---|----------------------------------|----------------|
| • Savings Accounts  | • MaxiSavings                    | • Call Deposit |
| • Checking Accounts (with or without interest, excluding Homesmart Account) | • Step-Up Interest Account       | • Time Deposit |
|   | • Staff Payroll Checking Account |                |

For purposes of complying with applicable US Tax Laws, I/we waive any bank secrecy, privacy or data protection rights related to my/our account.

I/We shall be aware of the laws in my/our country with regards to my/our banking with you in Hong Kong or in any other jurisdictions and you shall not be liable for any loss or liability imposed by my/our country on me/us as a result of my/our non-compliance with any regulations, laws or legal process of my/our country.

I/We acknowledge that I/we have the right to request the personal information not to be used for direct marketing purpose. Any request may be made in writing and addressed to the Data Protection Officer of Citibank (Hong Kong) Limited, 23rd Floor, Citi Tower, One Bay East, 83 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong. I understand you will comply with such request unless you are required to refuse to do so under the applicable laws and regulations.

**Opt-out from Use of Personal Data in Direct Marketing**

I/We should check this ( "✓" ) this box  if I do not wish Citibank to use my/our personal data in direct marketing.

The Bank may provide my/our personal data to other persons for their use in direct marketing, whether or not such persons are members of the Bank's group. I/We should check ( "✓" ) this box  if I/we do not wish the Bank to provide my/our personal data to any other persons for their use in direct marketing, whether or not in return for money or other property.

**The above represents my/our present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me/us to the Bank prior to this application.**

My/Our above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Policy Statement relating to the Personal Data (Privacy) Ordinance. I/We should also refer to the Policy Statement on the kinds of personal data which may be used in direct marketing and the classes of persons to which my/our personal data may be provided for them to use in direct marketing.

**For International Personal Banking customers only (Customers with an overseas correspondence address)**

I/We acknowledge that I/we have received this application and other account opening documentation at my/our request and that any and all prior communications with you pertaining to account opening and product offering were initiated by me/us.

I/We understand that I/we will be enrolled for Citi Alerts Service upon successful account opening with **an overseas** (outside Hong Kong) correspondence address. I/We understand that the Citi Alerts service enrollment only cover alert notifications on debit transactions (payments or transfers) from my/our banking and Credit Card accounts for transaction amount equivalent to HK\$1000 or above. I/We agree to the Terms & Conditions set out for the Citi Alerts Service, and understand that the alert preferences can be updated via Citibank Online.

**For Credit Facilities only\***

\*Credit facilities are any loan facilities, including but not limited to, Portfolio Power, Portfolio Power – Secured by Insurance, Premium Financing – Universal Life, Insurance Premium Financing, Foreign Currency Leveraged Investment, FX Margin Trading, Investment Plus, Treasury Plus, Personal Loan, Ready Credit, Mortgage Loan, Credit Card and Overdraft, etc.

**Relationship with Director / Employee of Citibank (Hong Kong) Limited**

I/We am/are a relative/spouse of a director or an employee of Citibank (Hong Kong) Limited. I/We hereby provide the name and department of such director or employee as below:

Name of Customer:

Name of Director / Employee:

Department:

I/We have no relationship with any Directors or Employees of Citibank (Hong Kong) Limited at present. I/We shall notify you promptly in writing when there is any change to this declaration.

**Terms and Conditions**

The following Terms & Conditions related to the account(s) opened by me/us have been provided to me/us, the receipt of which I/we acknowledge. Notwithstanding your explanation of such Terms & Conditions, I/we shall review them to ensure my/our complete understanding. My/Our utilization of your services or operation of my/our account(s) will constitute my/our full acceptance of such Terms & Conditions.

- Terms & Conditions for Accounts & Services - *Applicable to all banking accounts and services*
- Terms & Conditions for Step-Up Interest Account - *Applicable to Step-Up Interest Account*
- Terms & Conditions for Citibank Securities Services - *Applicable to H.K., U.S., Shanghai, Shenzhen Securities Services and Bonds Brokerage Services*
- Terms & Conditions for e-Mutual Fund Annual Reports and Notices Service - *Applicable to Mutual Fund, FundSelect Savings Plan and Institutional & High Net Worth Fund Platform Services\**
- Terms & Conditions for Structured Note Transactions - *Applicable to Structured Product Investment (e.g. Market Linked Note, and Equity Linked Note / Investment)*
- Terms & Conditions for MaxiSavings - *Applicable to MaxiSavings Account*
- Terms & Conditions for Market Linked Account - *Applicable to Market Linked Account*
- Terms & Conditions for FX Margin Trading Account - *Applicable to FX Margin Trading Account*
- Terms & Conditions for Gold Manager - *Applicable to Gold Manager*
- Terms & Conditions for Gold Premium Investment\* (For Professional Investors Only) - *Applicable to Gold Premium Investment*
- Terms and Conditions for Institutional & High Net Worth Fund Platform Services\* (For Professional Investors Only) - *Applicable to Institutional & High Net Worth Fund Platform Services*
- Terms & Conditions for Citibank Ready Credit Account - *Applicable to Citibank Ready Credit Account*
- Terms & Conditions for Citibank Personal Loan - *Applicable to Citibank Personal Loan*
- Policy Statement relating to the Personal Data (Privacy) Ordinance - *Applicable to all accounts and services*

\*Gold Premium Investment and Institutional & High Net Worth Fund Platform Services are restricted to Professional Investors Only

Words and expressions defined in the relevant Terms and Conditions shall have the same meanings when used in this account opening form.

I/We elect the following language version of the Terms & Conditions for Accounts and Services, Terms and Conditions for Citibank Securities Services, Terms and Conditions for Market Linked Accounts, Terms and Conditions for Step-Up Interest Account, Terms & Conditions for MaxiSavings, Terms and Conditions for Structured Note Transactions, Terms & Conditions for FX Margin Trading Account, Terms and Conditions for Gold Manager, Terms and Conditions for Gold Premium Investment, Terms and Conditions for e-Mutual Fund Annual Reports and Notices Service, Terms and Conditions for Institutional & High Net Worth Fund Platform, Terms & Conditions for Citibank Ready Credit Account, Terms & Conditions for Citibank Personal Loan and the Risk Disclosures the prevailing version in case of discrepancy between the Chinese version and the English version. If no election is made below, the English version shall prevail.

Chinese       English

I/We understand that Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries (together "Citigroup"), may act in different capacities in connection with the purchase/sale of the investment products and in consideration of the purchase/sales activities undertaken by Citibank (Hong Kong) Limited relating to the investment products, certain commissions may be paid by the Issuer/fund house/counterparty to Citibank (Hong Kong) Limited. Calculation of such commissions will depend on each specific investment product. Salespersons and employees of Citigroup may also make or receive a fee, commission and/or other compensation (in cash or in kind) in connection with my/our purchase/sale of the investment products.

I/We understand that you, your employees, your authorized agents or any of your affiliates may act in different capacities, and may be remunerated, or may receive benefits or profits, either directly or indirectly in connection with the services provided. The remuneration of your employees or authorized agents may comprise a fixed pay and/or a variable compensation which is determined by a number of factors including the sales performance.

**Fees and Charges**

The following Service Fee Schedules have been provided to me/us, the receipt of which I/we acknowledge. Notwithstanding your explanation of such fee schedule, I/we shall review them to ensure my/our complete understanding. You may revise your fees by giving at least 30 days notice in advance of any such revision, stating your revised fees.

- Citibank Service Fees
- HK Securities Service Fees and Charges
- US Securities Service Fees and Charges
- China Connect – Shanghai and Shenzhen Securities Service Fees and Charges

**Signing Instruction for all accounts**

|                        |      |                        |      |                        |      |
|------------------------|------|------------------------|------|------------------------|------|
| (1) Specimen Signature |      | (2) Specimen Signature |      | (3) Specimen Signature |      |
| Name:                  | S.W. | Name:                  | S.W. | Name:                  | S.W. |
| Date:                  |      | Date:                  |      | Date:                  |      |
| ID/ Passport No.:      |      | ID/ Passport No.:      |      | ID/ Passport No.:      |      |

For Individual Account

Singly       Others:

Citibank Banking account

The above serves as my/our mandate for account operation for all the accounts to be opened with you and you shall not be liable for any transaction conducted in respect of any of the accounts as a result of any of my/our previous signatures(s) invalidated herein, whether or not due to my/our own fault, or your fault, omission or carelessness.

**US Tax Declaration (Not required for Citibank Personal Loan/ Citibank Ready Credit) and Customer Acknowledgement**

**A. Non US Person**

I represent and warrant as follows: "that I am not a US person for purposes of US federal income tax, and that I am not acting for, or on behalf of, a US person. I am not a resident in the US. I acknowledge that a false statement or misrepresentation of tax status by a US person could lead to penalties under US law. If my tax status changes and/or I become a US citizen or resident of the United States or change my mailing address to the USA, I undertake to notify Citibank within 30 days of such change in status. In the event, I become a US person, I agree that Citibank shall be entitled to do all acts and things it deems necessary, including but not limited to non-acceptance of any instructions provided by me to purchase any investment product, liquidation of the affected assets and/or a transfer of my account to an alternate vehicle. I agree to bear all costs and expenses incurred by Citibank as a result thereof" . For purposes of complying with applicable US Tax Laws, I waive any bank secrecy, privacy or data protection rights related to my account.

**B. US Person**

I/We hereby acknowledge that I/we have read, understood and agree to all Terms and Conditions, Risk Disclosures and Declarations set out in this Application and have taken independent advice if required. I/We warrant that all the information provided in this Application is correct and will update you immediately on any changes. I/We also confirm that the Risk Disclosure has been provided in the language of my/our choice and I/we have been invited to read the Risk Disclosure and to ask question if I/we wish.

|   |      |   |      |   |      |
|---|------|---|------|---|------|
| Signed By ( with Declaration<br><input type="radio"/> A <input type="radio"/> B   ) |      | Signed By ( with Declaration<br><input type="radio"/> A <input type="radio"/> B   ) |      | Signed By ( with Declaration<br><input type="radio"/> A <input type="radio"/> B   ) |      |
| Name  | S.W. | Name  | S.W. | Name  | S.W. |
| ID/ Passport No.  |      | ID/ Passport No.  |      | ID/ Passport No.  |      |
| Date  |      | Date  |      | Date  |      |