

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			
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ID/ Passport Number	Date of Issue	Expiry Date	Passport Country	Place of Issue
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Date of Birth (yyyy/mm/dd)	Country and City of Birth
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Please list all countries for which you hold citizenship/ nationality

1.	2.	3.
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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
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Mobile Number and Email Address is mandatory for e-statement applicant

Mobile Number*	Email Address*
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* 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. Registration of the same mobile number as another Citibank customer is not accepted. (This applies to existing & new Citibank customers)

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

Industry	No. of Years in Industry	Occupation	Self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Company Name	No. of Years in Service	Monthly Salary
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Company Address

Country:	<input type="text"/>	<input type="checkbox"/>
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Correspondence Language:	<input checked="" type="checkbox"/> Chinese <input type="checkbox"/> English	Mother's Maiden Name (Optional)
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Residential Address

Country:	<input type="text"/>	<input type="checkbox"/>
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Residential Type (Only applicable for card/loan application)

Rental Self-owned (with mortgage) Self-owned (without mortgage) Rented/ owned by relative

Correspondence Address (If different from residential address , additional signature is required: _____)

(If different from residential or company address, approval is required: _____)

same as Residential Address
 same as Company Address

<input type="text"/>

Country:	<input type="text"/>	<input type="checkbox"/>
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Please check the appropriate box

- Director Shareholder Partner Significant Controller
 Authorized Signer Member Others

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

Source of Fund	<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
Source of Wealth	<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	
Type of Funds	<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		

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

Last Name:	First Name:

The Country of Government:

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Department:

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Position:

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Relationship with customer (if applicable):

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- 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 applied to monthly banking consolidated statement and credit card statement respectively.

Banking consolidated paper statement fee: If a client receives monthly banking consolidated paper statement(s) (regardless of the number of paper statements received), a fee of HK\$10 will be applied to each customer each month and will be directly debited from the relevant banking account. The fee is applicable to clients who hold Citigold Private Client, Citigold, Citi Priority, Citibanking accounts (excluding company clients).

Credit card paper statement fee: If a client receives monthly credit card statement(s), a fee of HK\$10 will be applied for each statement received each month. For paper statements of credit card accounts which have the same statement generation date, they will be counted as one statement and only one fee of HK\$10 will be debited from a credit card account. The fee is not applicable to Diners Club Card and Citi ULTIMA.

Exemptions 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 or non-profit making organization.

- 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 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): (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"/> Hong Kong Securities Service	<input type="checkbox"/> Mutual Fund
<input type="checkbox"/> US Securities Service	<input type="checkbox"/> FundSelect Savings Plan
<input type="checkbox"/> China Connect - Shanghai and Shenzhen Securities Services	<input type="checkbox"/> Mutual Fund: Institutional & High Net Worth Fund Platform
<input type="checkbox"/> Securities Recommendation Services (Applicable to Citigold Private Clients only)	<input type="checkbox"/> Bonds Brokerage Service
<input type="checkbox"/> Market Linked Account	Structured Investment Product
<input type="checkbox"/> Premium Account	<input type="checkbox"/> Market Linked Notes
<input type="checkbox"/> Gold Manager	<input type="checkbox"/> Equity Linked Note / Investment
<input type="checkbox"/> Gold Premium Investment	<input type="checkbox"/> FX Margin Trading
	<input type="checkbox"/> Foreign Currency Leveraged Investment

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	<input type="checkbox"/>

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 Temporary Overdraft account
Annual Rental	Settlement A/C	<input type="checkbox"/> US\$ Investment Temporary Overdraft account
<input type="checkbox"/> Trade Services		

F. Loan Products

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

Questionnaires for Securities Services (Applicable to HK, US, Shanghai and Shenzhen Securities only)

The series of questions below may help you/your company appraise(s) you/your company's risk attitudes, financial situation and investment objectives prior to opening a Securities Account. Tick the most appropriate answer to each question. For joint account, please answer the questions below from the perspective of the person that you all agree to be the most relevant in the operation of the Securities account / key decision maker.

Objective of Securities Investment

- Capital appreciation
- Provision of income
- Both Provision of income and capital appreciation

Investment Experience

- Less than 1 year
- 1-3 years
- More than 3 years

Financial situation – Annual Income

- Below HK\$300,000
- HK\$300,000 - 600,000
- HK\$600,001 - 1,000,000
- Above HK\$1,000,000

Knowledge and Understanding on Securities Products

- I/ We have knowledge/ understanding on Stocks

Attitude Towards Risk

- I/ We am/ are prepared to accept risk and potential loss of my/ our securities investment to achieve a potential return.
- I/ We am/ are very cautious with my/ our investment and am/are only interested in low risk / relatively safe financial product. I/ We am/ are not interested in Securities Services.

I/ We warrant the answer provided on the above questionnaire is applicable to my/ our account.

Confirmation for Securities Services

- I/We fully understand the associated risks and returns of the securities which I/we intend to invest/subscribe. I/We acknowledge that I/we possess sufficient net worth to assume the risks and bear the possible losses of trading in securities products (including stock, derivatives and exchange traded funds). I/We understand that the value of my/our investment may substantially reduce or may even suffer a total loss. I/We understand and acknowledge that my/our investment in securities products should not result in a significant exposure of my/our total net worth so that even in the event of complete loss, my/our livelihood will not be affected. Based on my/our own financial situation, investment objective and investment experience, I/we confirm that I/we wish to proceed with my/our securities services.

For joint account holders: We warrant that the answers to the Questionnaire for Securities Services above are provided by the person we all agree to be the most relevant in the operation of the Securities account /key decision maker and are applicable to our account.

For US Securities Services only

I/We can read and understand English.

I/We am/are not a director(s), 10% beneficial shareholder(s) or policy-making officer(s) of a company / companies publicly traded in the U.S.;

I/We am/are not at the time the Securities Account and the Settlement Account are opened, and will not at any time during the life of the Securities Account and the Settlement Account, hold in the Securities Account and the Settlement Account or effect transactions through the Securities Account and the Settlement Account, securities of any company with securities traded in the US in which I am/we are;

- direct or indirect owner(s) or beneficial owner(s) (which would include the power to vote shares pursuant to trust or other instrument) of 10% or more than 10% of any class of voting securities of the company
- in a direct or indirect management or other decision-making position(s) in the company
- closely-related to (spouse, parent, sibling, in-law), financially dependent on, or the primary financial support for, any person who owns directly or indirectly outright or through beneficial ownership of 10% or in excess of 10% of any class of voting securities in such company or holds a management or other decision-making position in such company member(s) of a formal or informal group that acting together will control 10% or more than 10% of any class of voting securities of such company

For China Connect - Shanghai and Shenzhen Securities Services

I/We represent and undertake on a continuing basis that:

- (a)(i) I/we am/are not a Mainland China Resident or I/we am/are not an entity incorporated or registered under the laws of Mainland China; or
- (ii) if I/we am/are a Mainland China Resident, I/we am/are using funds lawfully owned by me/us and located outside Mainland China to enter into the relevant securities transactions; or
- (iii) if I/we am/are an entity incorporated or registered under the laws of Mainland China, my/our entry into of any relevant securities transaction has been conducted pursuant to any program approved by, or approval of or registration with, any competent Mainland China regulator; and
- (b) my/our entry into of any relevant securities transaction does not violate the laws and regulations of Mainland China, including those in relation to foreign exchange control and reporting.

Consent relating to China Connect Securities Trading Services

I/We acknowledge and agree that in providing the China Connect Securities Trading Services to me/us, the bank will be required to:

- (i) tag each of my/our orders submitted to the China Stock Connect ("CSC") with a Broker-to-Client Assigned Number ("BCAN") that is unique to myself/ourselves or the BCAN that is assigned to my/our joint account with the bank, as appropriate; and
- (ii) provide to The Stock Exchange of Hong Kong Limited ("Exchange") my/our assigned BCAN and such identification information including but not limited to my/our Name, ID Issuing Country, ID Type, ID Number ("Client Identification Data" or "CID"), relating to me/us and/or other information as the Exchange may request from time to time under the Rules of the Exchange.

Without limitation to any notification the bank has given me/us or consent the bank has obtained from me/us in respect of the processing of my/our personal data in connection with my/our account and the bank services to me/us, I/We acknowledge and agree that the bank, a Citi Entity (defined below), or any person who has obtained such data from the bank or the relevant Citi Entity may collect, store, use, disclose and transfer personal data relating to me/us as required as part of the China Connect Securities Trading Services, including as follows:

- a) to disclose and transfer my/our BCAN and CID to the Exchange and the relevant SEHK Subsidiaries from time to time, including by indicating my/our BCAN when inputting a China Connect Order into the CSC, which will be further routed to the relevant China Connect Market Operator on a real-time basis;
- b) to allow each of the Exchange and the relevant SEHK Subsidiaries to: (i) collect, use and store my/our BCAN, CID and any consolidated, validated and mapped BCANs and CID information provided by the relevant China Connect Clearing House (in the case of storage, by any of them or via HKEX) for market surveillance and monitoring purposes and enforcement of the Rules of the Exchange; (ii) transfer such information to the relevant China Connect Market Operator (directly or through the relevant China Connect Clearing House) from time to time for the purposes set out in (c) and (d) below; and (iii) disclose such information to the relevant regulators and law enforcement agencies in Hong Kong so as to facilitate the performance of their statutory functions with respect to the Hong Kong financial markets;
- c) to allow the relevant China Connect Clearing House to: (i) collect, use and store my/our BCAN and CID to facilitate the consolidation and validation of BCANs and CID and the mapping of BCANs and CID with its investor identification database, and provide such consolidated, validated and mapped BCANs and CID information to the relevant China Connect Market Operator, the Exchange and the relevant SEHK subsidiary; (ii) use my/our BCAN and CID for the performance of its regulatory functions of securities account management; and (iii) disclose such information to the Mainland regulatory authorities and law enforcement agencies having jurisdiction over it so as to facilitate the

performance of their regulatory, surveillance and enforcement functions with respect to the Mainland financial markets; and

- d) to allow the relevant China Connect Market Operator to: (i) collect, use and store my/our BCAN and CID to facilitate their surveillance and monitoring of securities trading on the relevant China Connect Market through the use of the China Connect Service and enforcement of the rules of the relevant China Connect Market Operator; and (ii) disclose such information to the Mainland regulatory authorities and law enforcement agencies so as to facilitate the performance of their regulatory, surveillance and enforcement functions with respect to the Mainland financial markets.

By instructing the bank in respect of any transaction relating to China Connect Securities, I/we acknowledge and agree that the bank, a Citi Entity, or any person who has obtained such data from the bank or the relevant Citi Entity may use my/our personal data for the purposes of complying with the requirements of the Exchange and its rules as in force from time to time in connection with the China Connect Securities Trading Services. I/We also acknowledge that despite any subsequent purported withdrawal of consent by me/us, my/our personal data may continue to be stored, used, disclosed, transferred and otherwise processed for the above purposes, whether before or after such purported withdrawal of consent.

Consequences of failing to provide Personal Data or Consent

Failure to provide the bank with my/our personal data or consent as described above may mean that the bank will not, or no longer be able, as the case may be, to carry out my/our trading instructions or provide me/us with the China Connect Securities Trading Services.

Acknowledgement and Consent

I/We acknowledge I/we have read and understand the contents of this Consent Form and the Policy Statement relating to the Personal Data (Privacy) Ordinance of Citi Entity (Citibank, N.A. Hong Kong Branch, Citibank (Hong Kong) Limited, Citicorp International Limited and Diners Club International (Hong Kong) Limited, each a "Citi Entity") or any person who has obtained such data from Citi Entity considers appropriate. By ticking the box, I/We signify my/our consent for the relevant Citi Entity to use my/our personal data on the terms of and for the purposes set out in this Consent Form and the Policy Statement relating to the Personal Data (Privacy) Ordinance.

I/We agree(s) to Citi Entity' s use of my/our personal data for the purposes set out in this Consent Form and the Policy Statement relating to the Personal Data (Privacy) Ordinance.

Points to note:

- **Please refer to China Connect Product Page for details and FAQ.**
- All customers in a joint relationship will have to provide their consent in order for buy orders to proceed.
- For more details regarding Investor ID Model for Northbound Trading under China Connect, please refer to HKEX website.

Data of a Data Subject may be processed, kept, transferred or disclosed in and to any country as the Citi Entity (Citibank, N.A. Hong Kong Branch, Citibank (Hong Kong) Limited, Citicorp International Limited and Diners Club International (Hong Kong) Limited, each a "Citi Entity") or any person who has obtained such data from Citi Entity considers appropriate. Such data may also be processed, kept, transferred or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders) in such country. For details of Citi Policy Statement relating to the Personal Data (Privacy) Ordinance, please refer to Citi website.

For Securities Recommendation Services only

Unless otherwise defined, terms used herein shall have the same meaning as those defined in the "Terms and Conditions for Citibank Securities services".

1. I/We agree to apply for the recommendation services with respect to Securities ("Securities Recommendation Services") to be provided by Citibank to me/us through Citibank' s designated representatives or third party advisers engaged by Citibank.
2. I/We confirm that prior to making this application, I/we have received, read and understood the terms and conditions applicable to the Securities Recommendation Services set out in the Terms and Conditions for Citibank Securities Services and agree to be bound by them.

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:

For US Securities Service Only

- I/We, , am/are not currently employed by a registered broker-dealer, investment advisor, bank, or other financial institution and I/we will inform you in writing if I/we become employed by such organization in the future.
- I am/ We are currently employed by a registered broker-dealer, investment advisor, bank, or other financial institution. I/We authorize you to contact my/our employer to obtain its consent for my 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, (and are subject to the obligations set out in the Terms and Conditions for Accounts and Services or other applicable terms and conditions, 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
- Mutual Fund (Including Institutional & High Net Worth Fund Platform)
- Bonds Brokerage Service
- Market Linked Notes
- Equity Linked Notes (Including Equity Linked Investments)
- Market Linked Account
- FX Margin Trading
- Foreign Currency Leveraged Investment
- Premium Account
- Gold Premium Investment
- Securities Brokerage Service (Applicable to Citigold Private Clients who have subscribed for Securities Recommendation Services only)
- 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, save to the extent provided otherwise in Terms and Conditions for Accounts and Services or other applicable terms and conditions, 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.

Hong Kong / U.S. / Shanghai / Shenzhen Securities

I/We understand that the prices of securities do fluctuate and acknowledge therefore that there is an inherent risk that losses may be incurred rather than profit made as a result of buying and selling securities. I/We take complete responsibility for any outcome of buying and selling securities and save to the extent provided otherwise in Terms and Conditions for Accounts and Services or other applicable terms and conditions, agree not to hold the Bank responsible for any losses resulting from my/our trading strategy. The Bank will take due care according to its relevant internal procedure on the selection of the Bank's nominee, broker, agent or any counterparty. I/We acknowledge and accept all risks associated with custodising. Securities with any such I/We acknowledge that the reliability of the internet is, due to its open, insecure and unreliable nature and unpredictable traffic congestion, beyond the Bank's reasonable control. I/We further acknowledge that all risks resulting from such unreliability shall, other than in the case of fraud, gross negligence or willful default by the Bank, be fully borne by me/us. I/We agree that it will not usually be possible to cancel an instruction after it has been given. I/We acknowledge that any subscription for or acquisition or purchase of any securities registered outside Hong Kong and the receipt and collections of income there from and other administrative matters thereof may not be governed by Hong Kong laws. I/We agree to bear all risks relating to my/our instructions to deal with all such securities which are not governed by Hong Kong laws.

Renminbi securities, Warrants, Callable Bull/Bear Contracts, Exchange Traded Funds and Nasdaq-Amex securities

I/We acknowledge that by investing in Renminbi securities, Warrants, Callable Bull/Bear Contracts, Exchange Traded Funds and securities under Nasdaq-Amex Pilot Programs (PP), I am / We are exposed to different risks. I/We should refer to the full set of Risk Disclosures in the Terms and Conditions for Citibank Securities Services for details.

Growth Enterprise Market (GEM)

Growth Enterprise Market (GEM) stocks involve a high investment risk. In particular, companies may list on GEM with neither a track record of profitability nor any obligation to forecast future profitability. GEM stocks may be very volatile and illiquid. The greater risk profile and other characteristics of GEM mean that it is a market more suited to professional and other sophisticated investors.

China Connect (Shanghai-Hong Kong Stock Connect / Shenzhen-Hong Kong Stock Connect)

I/We understand that:

- (a) Trading under China Connect is subject to a cross-boundary investment daily quota;
- (b) Any Northbound trading under China Connect will not be covered by Hong Kong's Investor Compensation Fund;
- (c) China Connect will only operate on days when both markets are open for trading and when banks in both markets are open on the corresponding settlement days. I/We should take note of the days China Connect is available for trading and decide according to my/our own risk tolerance capability whether or not to take on the

risk of price fluctuations in A-shares during the time when trading on China Connect is not available;

(d) Trading under China Connect is subject to currency risks; and

(e) I/We should familiarize with myself/ourselves and observe the eligibility restrictions in relation to China Connect and the applicable Mainland China laws and regulations concerning Northbound trading and in particular, the shareholding restrictions imposed and my/our disclosure obligations thereunder.

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 ¹	FundSelect Savings Plan ¹	HK Securities ³	US Securities ²	Shanghai and Shenzhen Securities ²	Bonds Brokerage Service ²	Equity Linked Notes/ Investment ⁴	FX Margin Trading ²
Currency Manager	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>		<input type="checkbox"/>
HK\$SS	<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\$SS	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>				
US\$CA	<input type="checkbox"/>	<input type="checkbox"/>						
CNY\$SS			<input type="checkbox"/>		<input type="checkbox"/>			
CNH\$SS					<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:

- I/We have not committed or been convicted of any money laundering related offences in any court of law or administrative proceedings
- My/our source of funding is not the proceeds of any crime.
- Future transfers of funds into my/our account(s) will not include proceeds of any crime

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 | |

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.

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 and Jersey. This Citibank Accounts & Services Opening Application is not intended as a recommendation or an offer or solicitation for the purchase or sale of any of the above product(s) and/or service(s) to such individuals.

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 Non-HK Resident

I/We will notify the Bank immediately if I/we become Hong Kong identity Card holder(s), upon which my/our non-resident Renminbi account(s) will be converted into Hong Kong resident Renminbi account(s), and in such event the relevant requirements and restrictions applicable to Hong Kong resident Renminbi account will be applicable to my/ our Renminbi account(s); and I/We will not be able to authorize any third party to operate my/ our non-resident Renminbi account(s).

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 and KFS 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.

Tax Compliance Obligations and Attestations

Compliance with tax and tax reporting obligations:

I/We agree to comply with all applicable tax and tax reporting obligations with respect to my/our business relations and/or account(s) with Citibank (whether such obligations may have arisen or will arise due to nationality, tax residency, incorporation, source of income, physical presence or otherwise).

Disclosure of information by Citigroup and its affiliates ("Citi"):

- **Internal to Citi and third-party service providers:** I/We agree that Citibank and Citi may process my/our personal information and disclose it to any Citi affiliate and, where applicable, third-party service providers engaged by Citi, both foreign and domestic. I/We acknowledge that the information that Citi processes, discloses, or transfers in connection with my/our account(s), and with its business relations with me/us, may include information relating to other persons to the extent permitted by applicable laws, regulations, legal process, courts, regulatory codes of conduct, and guidance and agreements between any regulator or authority. In relation to such information, I/we represent and warrant that the relevant persons are aware of and agree to the processing, disclosure, and transfer of their information.
- **U.S. and Local Booking Center Regulations as Required by Law:** I/We acknowledge that Citi may disclose my/our personal information, or transfer information and data with respect to my/our business relations and/or account(s) in Citi' s possession, to regulators and governmental authorities, foreign and domestic, where required by either a United States regulator / government authority or by the applicable booking center' s regulator / government authority, including disclosure of internal bank records that reflect communications regarding my/our business relations and/or account(s) , if and to the extent permitted by applicable laws, regulations, legal process, courts, regulatory codes of conduct, and guidance and agreements between any regulator or authority.
- In respect of the above two acknowledgments, "Internal to Citi and third-party service providers" and "U.S. and Local Booking Center Regulations as Required by Law," I/we hereby give my/our consent to the processing, disclosure, and transfer (electronically or otherwise) by Citi of all information and data with respect to my/our business relations and/or my/our account(s). Such consent shall be irrevocable to the extent permitted by applicable laws, regulations, legal process, courts, regulatory codes of conduct, and guidance and agreements between any regulator or authority. I/We expressly release Citi from all applicable statutory or contractual privacy, secrecy, and other confidentiality-related obligations of any kind - including, in particular, data protection, financial privacy, and/or banking secrecy - that would prevent Citi from processing, transferring, and disclosing information and data with respect to my/our business relations and/or my/our account(s). I/We expressly waive any rights I/we may have under the data protection and bank secrecy laws of Switzerland and Singapore to the fullest extent possible.

Attestation of Compliance with tax obligations:

Each of the undersigned, as or on behalf of the account holder(s), represents and warrants for himself, herself, or itself and for each beneficial owner that:

- I/We understand that I/we am/are solely responsible for my/our own tax affairs and obligations;
- I/We have not been convicted of any tax crime in any jurisdiction, court of law or administrative proceedings and, as far as I/we am/are aware, I/we am/are not under any ongoing investigation by any tax authority or law enforcement agency for alleged criminal or fraudulent conduct related to tax evasion;

- Any assets deposited, or to be deposited or transferred in my/our account(s) do not represent the proceeds of any criminal conduct (including tax crimes (or any other crimes);
- My/our new and existing account(s), and the assets deposited into them, including income with respect to such assets, have been, and will continue to be, declared to the relevant tax authorities, or are not legally required to be disclosed to the relevant tax authorities;
- I/We will notify Citi promptly upon any change in the above representations and warranties; and
- Each beneficial owner has authorized me/us to make the above representations and warranties for them.

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. 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.

By signing below and in consideration of Citibank providing services to me/us, (a) I/we attest that you have read and (b) I/we agree to the information, representations, warranties, and consents above. The above information, representations, warranties, and consents are in addition to, not in derogation from and without prejudice to any other information, representations, warranties and consents I/we agree to, including as set out, in the terms and conditions governing my/our account.

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 <input type="checkbox"/> A <input type="checkbox"/> B)		Signed By (with Declaration <input type="checkbox"/> A <input type="checkbox"/> B)		Signed By (with Declaration <input type="checkbox"/> A <input type="checkbox"/> B)	
Name	<input type="text" value="S.W."/>	Name	<input type="text" value="S.W."/>	Name	<input type="text" value="S.W."/>
ID/ Passport No.	<input type="text"/>	ID/ Passport No.	<input type="text"/>	ID/ Passport No.	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>	Date	<input type="text"/>