

Online Mutual Fund Service fees and charges

網上基金服務費用及收費

Online Mutual Fund Service 網上基金服務	Fees and charges 費用及收費
Subscription / Redemption 認購 / 贖回	<p>Please refer to the respective prospectus of the respective fund. 以有關的基金說明書為準。</p> <p>For subscription, the front-end load is up to 2%. 認購基金之首次認購費最高為2%。</p>
Switching between two funds within same fund house 轉換由同一間基金公司管理的基金	<p>Up to 1% of switching amount. 最高為轉換額的 1%</p>
Switching between two funds from different fund house 轉換由不同基金公司管理的基金	<p>This is equivalent to redemption of a fund and subscription to another fund. Please refer to above for the applicable fees and charges for subscription and redemption. 這相當於贖回基金及認購其他基金。請參考上述關於認購及贖回的收費。</p>
FundSelect Savings Plan 基金精選儲蓄計劃	<p>Continuous Subscription Fee Waiver Promotion Offer for FundSelect Savings Plan Online (“The Offer”) (Note 1) 網上月供基金計劃「一路供 一路免認購費」優惠（「優惠」）</p> <ul style="list-style-type: none"> • The Offer is valid for new “FundSelect Savings Plan” which is set up online during the period between January 1, 2019 and June 30, 2019 (“Promotion Period”), both dates inclusive. 優惠適用於2019年1月1日至2019年6月30日（「優惠期」）網上設立之新「基金精選儲蓄計劃」。 • Client can enjoy continuous subscription fee waiver for the first HK\$5,000 or equivalent of monthly investment amount of individual fund. The Offer is applicable to unlimited number of funds. (Note 2) 每單一基金每月供款之首港幣\$5,000或其等值，客戶可持續享有「一路供 一路免認購費」優惠。此優惠不設基金數目上限。 • For instance, client sets up 3 new FundSelect Savings Plans online for different funds during the promotion period with HK\$5,000 monthly contribution in each individual fund, client can enjoy continuous subscription fee waiver for all 3 funds for the investment amount. 例如，在優惠期內客戶於網上設立3個新「基金精選儲蓄計劃」認購不同基金，每個基金之每月供款為HK \$ 5,000，客戶所認購之3隻基金之每月供款均可持續享有「一路供 一路免認購費」優惠。 • For every individual fund, there is a subscription fee only when the monthly contribution amount for that particular fund exceeds HK\$5,000. The amount in excess of HK\$5,000 will be subjected to “Regular Subscription Fee”. Please

	<p>refer to the section "Regular Subscription Fee" for details. (Note 3) 如每單一基金之每月供款額多於港幣\$5,000，其超額部份會被收取「一般認購費」。詳情請參閱「一般認購費」。</p> <ul style="list-style-type: none"> • The minimum monthly installment amount for each FundSelect Savings Plan is HK\$1,000. 「基金精選儲蓄計劃」之每隻基金每月供款最少為港幣\$1,000。 <p>The product and service of "FundSelect Savings Plan" is not applicable to U.S. persons. 「基金精選計劃」之產品及服務並不適用於美國人士。</p> <ul style="list-style-type: none"> • Redemption of mutual fund units (including those units subscribed through FundSelect Savings Plan Continuous Subscription Fee Waiver Promotion Offer) under the "FundSelect Savings Plan" within 12 months of account opening will be subjected to a 1% early termination charge of the redemption amount in addition to normal redemption charges (if any). 於「基金精選儲蓄計劃」戶口開立後12個月內贖回基金單位(包括於月供基金計劃「一路供 一路免認購費」優惠之認購單位)，除正常的贖回費(如適用)外，本行將收取贖回金額的1%作提早終止費。 <p>Regular Subscription Fee 「一般認購費」</p> <ul style="list-style-type: none"> • 1% discount on monthly subscription fees. The subscription fee discount is only applicable to selected "Class A Mutual Funds" with subscription fee of 3% or above. 月供認購費1%折扣優惠。認購費優惠只適用於認購費為3%或以上之指定「A類基金」。 • Subscription fee waiver for every 12th monthly contribution. 豁免第 12 個月供款之認購費。
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Notes:

1. Citibank reserves the right to suspend, amend and terminate the offers and change the Terms and Conditions from time to time without prior notice.
花旗銀行保留權利隨時暫停、更改或終止此優惠及更改其條款及細則，並毋須另行通知。
2. Citibank has sole discretion to suspend subscription service of any mutual funds without advance notice. The Offer for the suspended fund will cease accordingly.
花旗銀行有全權決定暫停任何基金之認購服務而恕不另行通知。原適用於被暫停基金之優惠亦會相應停止。
3. The Offer cannot be used in conjunction with any other promotional offer. Citibank reserves the right to charge Regular Subscription Fee for any monthly investment amount exceeding HK\$5,000 for each individual fund.
以上優惠不可與其他優惠同時使用。如每單一基金之每月供款金額超過港幣\$5,000，花旗銀行保留權利於超額部份收取「一般認購費」。

Disclaimer

This is an investment product. The investment decision is yours but you should not invest in the investment product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

The Mutual Funds is a product of the issuer and Citibank (Hong Kong) Limited is acting as an agent in the transactions of the Mutual Funds.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Citibank (Hong Kong) Limited and you out of the selling process of any investment product by Citibank (Hong Kong) Limited as agent for third party service providers or the processing of the related transaction, Citibank (Hong Kong) Limited will enter into a financial dispute resolution scheme process with you in accordance with the applicable rules. However any dispute over the contractual terms of the product should be resolved between directly the third party service provider and you.

重要事項:

此乃投資產品。投資決定是由閣下自行作出的，但閣下不應投資在該投資產品，除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。

基金是發行人的產品，花旗銀行（香港）有限公司以代理人身份根據指示買賣基金。

對於花旗銀行（香港）有限公司與閣下因由花旗銀行（香港）有限公司以第三方服務供應商代理人身分銷售的任何投資產品，或在處理有關交易，而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），花旗銀行（香港）有限公司將與閣下根據適用的規則進行金融糾紛調解計劃程序。然而，對於有關產品的合約條款的任何爭議應由第三方服務供應商與閣下直接解決。