



transfer of funds from any account within the Bank or any currency converted from Premium Account upon maturity.

5. **The Average Daily Combined Balance** is calculated based on the sum of your daily balances of deposit, investment and accumulated paid premium of selected insurance products of all your single name account(s) and joint name account(s), divided by the number of calendar days in the month. Selected insurance products mean insurance policy(ies) with savings element or investment-linked insurance. For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan. For investment-linked insurance policy(ies), accumulated paid premium means total premium paid minus value of fund sold.
6. The Average Daily Combined Balance will be calculated on the last day of each calendar month in respect of that month. If the Eligible Client cannot maintain the Average Daily Combined Balance as specified above, the Bank reserves the right to debit an amount equivalent to the selected Offer in the Table above from the Client's account without prior notice.
7. Winners will be drawn randomly by computer. Each winner will receive a confirmation SMS, and all winners will be announced on website: citibank.hk/citiplus by June 30, 2023
8. The lucky draw will be conducted after the end of the Promotion Period. A total of 3 winners will receive rewards.
9. Each eligible winner is entitled to receive the Reward once only during the entire Promotion Period.
10. The Bank will verify, at its sole and absolute discretion and based on its record, whether the transactions are qualified for a Client to be eligible for the lucky draws and the Reward. If transactions are confirmed to be qualified, a confirmation SMS will be sent to each eligible winner's registered mobile number according to the Bank's record by June 30, 2023; and a notification letter will be sent to each eligible winner's registered address according to the Bank's record. Each eligible winner is required to present the notification letter [and the relevant supporting used for the eligible transaction] that fulfills the requirements in clause 3 at designated redemption center to collect a prize redemption code for the Reward within the designated period specified in the notification letter. For further details, please refer to the notification letter. If any winner fails to collect the prize redemption code for the Reward as aforesaid within the designated period, the Reward shall be automatically forfeited and the Bank shall not be liable for any compensation therefor.
11. The redemption of the Reward is further subject to the "Terms and Conditions for redeeming the round-trip tickets for Hong Kong to London/Los Angeles/Maldives/Sydney/Tokyo using the prize redemption code". Reward received from this Promotion cannot be returned, exchanged or traded for cash, cash equivalents or other products, services or offers. Each winner is responsible for keeping the prize redemption code for the Reward safe, secure and secret. The Bank is not responsible for any loss or unauthorized use of any prize redemption code for the Reward. The Bank is

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- not the service provider and/or supplier of the Reward and the Bank shall not bear any liability relating to the quality, warranty and any other aspect of the Reward.
12. The Reward is subject to the availability of products or service and at absolute discretion of the Bank. Photos, product specifications are for reference only.
 13. Any reference to a time of day in these Terms and Conditions and the “Terms and Conditions for redeeming the round-trip tickets for Hong Kong to London/Los Angeles/Maldives/Sydney/Tokyo using the prize using the prize redemption code” is a reference to Hong Kong time (GMT + 8).
 14. The Promotion is not applicable to (a) U.S. Persons or (b) The European Union (EU) and European Economic Area (EEA) residents.
 15. The Bank reserves the right to amend these Terms and Conditions without prior notice. The Bank will determine a Client’s eligibility to participate in the Promotion and to receive any Reward in the Promotion based on the Bank’s record. All matters and disputes are subject to the final decision of the Bank.
 16. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Disclaimer

Investment and foreign currency trading involve 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.

Terms and Conditions for redeeming the round-trip tickets for Hong Kong to London/Los Angeles/Maldives/Sydney/Tokyo using the prize redemption code:

1. Each eligible winner of the Promotion is required to book the air tickets using the prize redemption code is from 1 June to 31 December 2023 23:59pm.
2. Valid departure date from Hong Kong is valid from 1 July to 30 June 2024. Blackout Period applies and air ticket booking is subject to seat availability of flights.
3. “Blackout Period” (both dates inclusive):
2023: 15 July to 27 August, 28 September to 1 October, 20 to 22 October, 21 to 25 October, 28 to 31 October
2024: 28 March to 5 April, 7-9 June, 29 to 30 June
4. The prize redemption code is only applicable for booking of an economy class round-trip flight ticket for the following destination based on the prize that the eligible winner has won in the Promotion and is subject to seat availability of the preferred travel dates. Please note that [the carrier will be allocated by the Bank and hutchgo.com at its sole discretion and] the eligible winner cannot choose the carrier upon the redemption:
 - a. Hong Kong to London ((British Airways (BA)/ Cathay Pacific (CX))
 - b. Hong Kong to Los Angeles ((American Airlines (AA)/ Cathay Pacific (CX)/United Airlines (UA))

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- c. Hong Kong to Maldives ((Emirates (EK)/ Singapore Airlines (SQ)/ Qatar Airways (QR))
 - d. Hong Kong to Sydney with (Cathay Pacific (CX)/ Qantas Airways (QF))
 - e. Hong Kong to Tokyo with ((All Nippon Airlines (NH)/ Hong Kong Airlines (HX)/ Hong Kong Express (UO)/ Japan Airlines (JL)/ Cathay Pacific (CX)
5. The prize redemption code does not cover any applicable taxes, cost of levy and fuel surcharges. Winners are required to bear these cost on their own.
 6. All flight tickets booking must be made on the <https://www.hutchgo.com.hk/citiplus-go>.
 7. Prize redemption must be completed at least 10 workings days before flight departure.
 8. Only one prize redemption code can be used for booking of one round trip ticket, and it cannot be used in conjunction with other promotional offers or discounts.
 9. There is no refund for any unused prize redemption code. The prize redemption code may not be used to exchange for other products and/or services. Any expired or invalid prize redemption code will not be re-issued.
 10. Once the flight ticket booking is confirmed, refund, rebook or amendment is not allowed.
 11. You must not store the prize redemption code in any data retrieval system outside of <https://www.hutchgo.com.hk/citiplus-go>; or reproduce, copy, change or publish the prize redemption code in any form or by any means; or misuse the prize redemption code. Any of the foregoing acts is a violation of these Terms and Conditions, which may result in the rejection or cancellation of the relevant prize redemption code and any air ticket purportedly redeemed using such code. The Bank and hutchgo.com will not be responsible or bear any legal responsibility for any consequences, losses and/or damages caused by such violation.
 12. If the flight booked using any prize redemption code fails to depart due to any force majeure factors (such as flight cancellation, rescheduling, failure to leave the country or compulsory quarantine caused by the pandemic), the Bank and hutchgo are not responsible for any loss and will not make any refund or compensation of the prize redemption code so used.
 13. For enquiries, please email to cs@hutchgo.com .
 14. The Bank and hutchgo.com reserve the right to cancel, revise, suspend or terminate all or any part(s) of the promotion, of the terms and conditions herein contained, at any time without prior notice or reason. hutchgo.com reserves the right to amend the terms and conditions of prize redemption code use without prior notice, and of final decision on all matters of dispute relating to the use of prize redemption code.
 15. In case of any discrepancy between the English version and the Chinese version, the English version shall prevail.