



## Terms & Conditions of Citi Plus 3% p.a. Bonus Saving Rate Welcome Offer:

### A. General Terms & Conditions

1. The promotion period is valid from October 1, 2022 to January 31, 2023, inclusive of both dates ("Promotion Period"). Unless otherwise specified, overseas customers (with overseas correspondence addresses), U.S. persons and Citibank sales staff are not eligible for this promotion.
2. This promotion is not applicable to existing Citibanking, Citi Priority or any other banking relationship which is transferred to a Citi Plus banking relationship during the Promotion Period.
3. No registration for this promotion is required.
4. Eligible new customers ("Eligible Customer") who do not have any or do not cancel any banking relationship within the past 12 months, must open a Citi Interest Booster account ("Eligible Account") successfully by January 31, 2023 to be eligible for the 3% p.a. Bonus Saving Rate Welcome Offer of Part B.
5. The "Daily Average Balance" is calculated based on the sum of your daily balances of deposit, divided by the number of calendar days in the month.
6. The Eligible Account shall be still entitled to the Base Interest and any Bonus Interest as defined and set out in the "Terms and Conditions for Citi Interest Booster" during the Promotion Period.
7. Deposit made to the Bank after 8:00 pm on Mondays to Fridays, after 6:00 pm on Saturdays or on holidays will be posted / valued on the succeeding bank business day and will only be counted to the balance on the posting / value day (not the deposit day).
8. Only Eligible Customers whose relevant accounts maintained at the Bank, including but not limited to the Eligible Accounts, are valid and in good standing during the entire promotional and fulfillment period will be eligible for the Bonus Interest Rate. In case of any fraud/abuse or changes in the account status of the Eligible Account, Citibank reserves the right to terminate the Bonus Interest and debit the Bonus Interest rewarded from the Eligible Account without prior notice.
9. The Bank reserves the right to amend the terms and conditions without prior notice, and all matters and disputes are subject to the final decision of the Bank.
10. This promotion cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
11. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

### B. Terms & Conditions of Citi Plus 3% p.a. Bonus Saving Rate Welcome Offer

1. The Bonus Interest Rate is applicable to the first HK\$50,000 of deposit balance ("Eligible Account Balance") in the Eligible Account for the first 3 calendar months after the account-opening month ("Bonus Interest Effective Month"). Bonus Interest will be credited to the Eligible Account on the first business day of the month following each Bonus Interest Effective Month and the Eligible Account Balance is calculated with reference to the Daily Average Balance of the Eligible Account per the Bank's record. For example, if the Eligible Account is opened on December 31, 2022, the Bonus Interest Rate will apply to the Eligible Account Balance in January 2023 which is capped at HK\$50,000. The earned Bonus Interest will be credited to the Eligible Account on the first business day in February 2023. The Bonus Interest Rate will continue to apply until March 2023, and the last payment of Bonus Interest will be credited on the first business day in April 2023.

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