

有關轉去Citi Plus®嘅客戶會遇到嘅常見問題

Q: 現有客戶可唔可以享有Citi Plus戶口之餘又同時保留其他銀行服務級別？

A: 由於每位銀行客戶只可以屬於一種銀行服務級別，所以轉咗去Citi Plus後就唔屬於原有銀行服務級別，亦唔能夠再享用部分原有銀行服務級別嘅待遇。

Q: 轉去Citi Plus後，可唔可以轉換去其他銀行服務級別？

A: 當您轉換成Citi Plus後，如果想轉返做其他銀行服務級別，就要視乎您可唔可以達到該銀行服務級別嘅最低存款要求。

Q: 轉去Citi Plus後，點樣可以申請埋Citi Plus Mastercard®扣賬卡？

A: 您可以繼續使用現有嘅扣賬卡。我哋暫時唔會主動為現有客人出新嘅Citi Plus Mastercard®扣賬卡。如果想申請Citi Plus Mastercard®扣賬卡嘅話，您可以透個Citi Mobile® App內messaging功能向我哋提出申請。不過提提您，出新扣賬卡後卡號碼會更改，如果您有商戶支賬係用扣賬卡嘅話，記得通知有關商戶更新新嘅卡號碼。

Q: 轉換去Citi Plus嘅過程係點樣架？

A: 當您收到呢封邀請您轉去Citi Plus嘅信件，而您冇嘅「拒絕轉換Citi Plus截止日期」或之前提出拒絕指示嘅話，我哋就會係「轉換日」或之後自動幫您轉為Citi Plus客戶！成功轉換後，您會收到短訊同電郵通知，按指示登入Citi Mobile® App轉埋您其中一個戶口做Citi利息Booster後，整個過程就會完成！

Q: Citi利息Booster同「月月增息」支票儲蓄戶口或Citibank®支票通儲蓄戶口比較，邊個著數啲？

A: Citi利息Booster基本年利率(p.a.)已經有1.17%，較「月月增息」支票儲蓄戶口(0.12%p.a.)同Citibank®支票通儲蓄戶口(0.001%p.a.)高之外，做齊以下各種任務更可以賺取高達2.67%p.a.，高過其餘兩款戶口！同時，相比起過往「月月增息」支票儲蓄戶口嘅利率係逐月遞增，新出嘅Citi利息Booster每個月做齊任務都可以賺取高達2.67%p.a.，自然幫您賺得更快更爽！

戶口類型	Citi利息Booster	「月月增息」支票儲蓄戶口	Citibank®支票通儲蓄戶口
基本年利率(p.a.)	1.17%	0.12%	0.001%
✓ 存入新資金或出糧	+0.3% (HK\$10,000或以上)		
✓ 存款及投資結餘 HK\$100,000或以上	+0.3%		
做每月任務賺取額外利率	✓ 用Citi Plus信用卡/ Mastercard®扣賬卡買 嘢夠HK\$4,000，再經 Citi利息Booster找卡數 ✓ 做夠3次投資、唱外幣 或買保險(每筆投資或 外幣交易最少達 HK\$1,000)	+0.3% 連續12個月合計 年利率隨每月嘅 每日平均戶口結餘 增長HK\$8,000 或以上而逐月遞增 0.08%，直至1%	沒有任務
合計年利率	最高達2.67%*	最高達1%*	0.001%

* Citi利息Booster基本年利率及額外利率只適用於首30萬港幣存款，其餘只有0.001%年利率；「月月增息」支票儲蓄戶口基本年利率及額外利率只適用於首100萬港幣存款，其餘只有0.01%年利率。

想知道更多詳情，請瀏覽：

- 各種銀行服務級別比較：citibank.hk/bankingtype2c

- 各項收費詳情：citibank.hk/fees



Frequently Asked Questions about converting to Citi Plus®

Q: Can I have a Citi Plus account while retaining other banking types?

A: You can only choose one banking type. After converting to Citi Plus, you'll no longer be under your existing banking type, therefore some services from your existing banking type may no longer be available to you.

Q: Can I convert to other banking types after converting to Citi Plus?

A: Should you wish to convert back to your original banking type after converting to Citi Plus, you must first meet the minimum balance requirement of the banking type(s) that you wish to convert to.

Q: How do I apply for a Citi Plus Debit Mastercard® after converting to Citi Plus?

A: You can continue to use your existing debit card. At this time, we will not issue a new Citi Plus Debit Mastercard® to existing customers. If you need one, please contact us via in-app messaging on the Citi Mobile® App. Note that any newly issued debit card will have a new number, so be sure to update any existing arrangements using your new debit card number.

Q: How do I convert to Citi Plus?

A: When you have received our invitation letter and have NOT indicated that you do not wish to convert on or before "Deadline to decline invitation", we'll automatically convert your existing account to Citi Plus on or after the "Conversion date". After successful conversion, you'll receive an SMS and email notification. Follow the instructions to login to the Citi Mobile® App and convert one of your accounts to Citi Interest Booster. The whole process will then be complete!

Q: How does Citi Interest Booster compare with the Step-Up Interest Account or Citibank® CheckLink Savings Account?

A: With Citi Interest Booster, you start off with a basic interest rate of 1.17% p.a., which is higher than Step-Up Interest Account (0.12% p.a.) and CheckLink Savings Account (0.001% p.a.). You can even boost your interest rate to up to 2.67% p.a. by completing simple missions. And while the Step-Up Interest Account's interest rate increases incrementally on a monthly basis, the new Citi Interest Booster lets you earn up to 2.67% p.a. every month by completing simple missions—so you can earn interest faster!

Account type	Citi Interest Booster	Step-Up Interest Account	Citibank® CheckLink Savings Account
Basic interest rate (p.a.)	1.17%	0.12%	0.001%
<ul style="list-style-type: none"> ✓ Deposit new funds or set Citi Interest Booster account as your payroll account (HK\$10,000 or more) +0.3% 			
Complete simple missions every month to boost interest rate	<ul style="list-style-type: none"> ✓ Maintain a daily balance of at least HK\$100,000 in your savings or investment accounts +0.3% 		Interest rate (p.a.) will increase by 0.08% monthly up to 1% if your monthly account balance increases by HK\$8,000 or more for 12 consecutive months No mission
	<ul style="list-style-type: none"> ✓ Spend at least HK\$4,000 on your Citi Plus Debit Mastercard® / Credit Card and repay the balance via Citi Interest Booster +0.3% 		
	<ul style="list-style-type: none"> ✓ Perform at least 3 eligible investment, FX transactions (must be HK\$1,000 or more) or insurance +0.6% 		
Total interest rate (p.a.)	up to 2.67%*	up to 1%*	0.001%

* The Citi Interest Booster's base annual interest rate and bonus interest are only applicable to the first HK\$300,000 balance in the eligible account. For the deposit beyond this amount, the interest rate is 0.001% p.a.. The Step-Up Interest Account's base annual interest rate and bonus interest are only applicable to the first HK\$1,000,000 balance in the eligible account. For the deposit beyond this amount, the interest rate is 0.01% p.a..

For more details, please refer to:

- Different banking types comparison: citibank.hk/bankingtype2e
- Service fee details: citibank.hk/fees