



自動轉用Citi Plus®全數碼理財服務

為咗帶畀您更好嘅理財體驗，您而家用緊嘅銀行服務級別(Citi Priority或Citibanking)將會喺2024年3月22日(「轉換日」)或之後自動轉換成Citi Plus®全數碼理財服務¹²。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！

銀行服務級別轉換後，日常使用戶口依然唔會受影響：

- 戶口號碼會維持不變
- 唔需要更改任何賬單、繳費、過數設定，包括自動轉賬、轉數快、執行指示等等
- 可以繼續使用現有扣賬卡，直至扣賬卡到期
- 新嘅Citi Plus Mastercard®扣賬卡將會喺現有扣賬卡到期前送上
- 無最低結餘要求，亦唔會收取每月服務月費

如果您覺得Citi Plus暫時唔適合，請喺2024年3月15日(「拒絕轉換Citi Plus截止日期」)或之前透過以下其中一個方式通知我哋，以拒絕轉換成全數碼理財服務Citi Plus。

1. 上www.citibank.com.hk/decline3c，填寫簡單資料
2. 透過Citi Mobile® App內Messaging功能聯絡客戶服務主任
3. 致電 2860 0310，聯絡客戶服務主任(服務時間：星期一至日上午8時至下午8時)

立即轉用Citi Plus全數碼理財服務，一步一步Level up財富同生活，畀您玩住賺更多！



由投資達人設計一系列簡單易明嘅理財攻略

- 「您」財教室：透過bite size教材，由淺入深level up您嘅理財知識，等您更有信心認識投資
- 「您」財101：為您度身訂造最啱您嘅理財教學，畀您個人化投資小貼士
- 「您」想目標：只要Set好「您」財目標，就會一步一步guide住您實踐



Citi利息Booster透過完成日常任務 賺取高達2.67%年利率

有Citi利息Booster戶口³，您可以做日常任務boost活期利率。一開戶就有1.17% p.a.⁴，「儲錢」、「入錢」、「碌卡買嘢」同「投資⁵、唱外幣或買保險」都可以boost利率，加加埋埋最高年利率有成2.67%⁴！仲隨時睇App track進度，咁就唔會錯過任何賺息機會。



低至HK\$1開始投資⁵第一步

- 透過「靈活財庫」，以低至HK\$1入場門檻就買到貨幣基金。仲可以隨時買入賣出，交易費同月費都全免。
- 您只需要HK\$100就可以買到由我哋推薦嘅基金組合，由安本標準投資管理，安聯投資同富蘭克林普頓提供㗎。
- 買賣港股、美股同滬深股票都可以一App搞掂！



同您買盡全世界 實現賺多啲 畀少啲

- 申請Citi Plus信用卡⁶，畀您一邊賺分，一邊賺息，現更可享豐富迎新獎賞，包括12%現金回贈！即係話只要碌卡消費，賺分之餘，您仲可以同時完成Citi利息Booster嘅「碌卡買嘢」任務，畀您boost多0.3%活期年利率⁴！從此將信用卡簽賬同儲蓄戶口融合為一，網購同健身會籍簽賬更有3倍積分⁷，一於賺到盡！
- 用埋Citi Plus Mastercard[®]扣賬卡消費⁶，可享有高達1%現金回贈⁸。同時透過手機app用心水靚價唱定外幣，之後去網購外國嘢，用Mastercard[®]扣賬卡就可以直接由12種貨幣戶口扣數，無需外幣交易費，而且喺海外提款手續費都全免⁹！



輕鬆投保無煩惱 保障您不同需要

要achieve您嘅人生唔同階段嘅需要，保障都好緊要！要建立一個全面嘅財富管理組合，當然要有適合您嘅保險方案，Citi Plus就可以畀您放心向前！

無論您嘅人生邊一個stage，我哋都會為您提供全方位嘅保險方案，由旅遊、家居保險、手提電話保障、以至人壽及醫療保險等通通都照顧到，令您時刻無憂。

想對自己嘅保障需要有更深入嘅了解？去任何一間分行搵我哋財務策劃師傾吓！

Citi Plus同您宜家用緊嘅Citi Priority或者Citibanking究竟有咩唔同？不如參考以下比較。

	Citi Plus	Citibanking	Citi Priority
銀行戶口服務			
支票及儲蓄戶口	Citi利息Booster ³ 賺取高達2.67%年利率 ⁴ 存款優惠！	Citibank [®] 支票通儲蓄戶口 或 「月月增息」支票儲蓄戶口	
外幣戶口	✓	✓	✓
每日平均總結餘要求	不適用	不適用	HK\$500,000
本地客戶每月費用	豁免	豁免	豁免
財富管理服務			
定期存款			
港股			
滬深港股票			
美股	✓	✓	✓
外匯買賣			
靈活財庫(貨幣市場基金) ⁵			
基金			
存款證			
債券			
外幣優惠戶口	不適用	✓	✓
結構性投資產品			
黃金交易戶口			
Citi Mobile [®] App及Citibank網上理財服務			
本地跨行轉賬	✓ (免費)	✓ (免費)	✓ (免費)
海外電匯	✓ (免費)	✓ (需收費)	✓ (免費)
透過Citi Mobile [®] App內Messaging功能 聯絡我哋	✓	✓	✓
自助銀行服務			
Citi Mobile [®] App及Citibank網上理財 花旗銀行/銀通網絡自動櫃員機	✓	✓	✓
電話理財服務熱線	✓ (24小時自動語音服務及 緊急熱線服務)	✓ (24小時自動語音服務、緊急熱線服務及專人接聽服務)	✓ (24小時自動語音服務、緊急熱線服務及專人接聽服務)
分行服務			
港幣存款及提款	不適用	不適用	✓
港幣轉賬	不適用	不適用	✓
海外電匯	不適用	不適用	✓ (需收費)
外幣存款及提款	✓	✓	✓
月結單			
電子月結單	✓	✓	✓
紙張月結單	不適用	✓ (需收費)	✓ (需收費)

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，我哋就會畀「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%
做每月任務賺取額外利率	✓ 存入新資金或出糧 +0.3% (HK\$10,000或以上)	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
	✓ 存款及投資結餘 HK\$100,000或以上 +0.3%		
	✓ 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 +0.3%		
	✓ 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) +0.6%		
合計年利率	最高達2.67%*	最高達1%*	0.001%

* Citi利息Booster基本年利率及額外年利率只適用於首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年利率只適用於首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



備註

1. 如花旗銀行(香港)有限公司及/或花旗銀行(「本行」)於2024年3月15日(「拒絕轉換Citi Plus截止日期」)或之前並沒有收到您任何拒絕轉換到Citi Plus的指示，本行會將您的銀行服務級別於2024年3月22日(「轉換日」)或之後轉為Citi Plus，並會將您的月結單轉為電子月結單。
2. 如您於「轉換日」前符合以下其中一項，本行則不會轉換您成為Citi Plus客戶：
 - 持有任何聯名銀行戶口或公司戶口
 - 為花旗私人客戶業務或Citigold客戶
 - 為國際個人銀行客戶
 - 持有結構性產品、債券、存款證、外幣優惠戶口或黃金交易戶口結餘
 - 持有資產增值策略戶口
3. 當您被轉為Citi Plus後，您可透過Citi Mobile® App轉換您其中一個Citibank®支票通儲蓄戶口或月月增息支票儲蓄戶口為Citi利息Booster。
4. 當您完成所有任務，您享有的基本利率加上完成所有任務所得到的額外利率，您總共可獲得2.67%年利率。受 Citi利息Booster之條款及細則，請按此www.citibank.com.hk/booster-tnc。
5. 如需使用投資服務，您可使用已持有的投資戶口，或於Citi Mobile® App內的「財富管理」開立您的投資戶口。
6. 如需申請Citi Plus信用卡或將現時的扣賬卡更換成Citi Plus Mastercard®扣賬卡，請於轉為Citi Plus後，透過Citi Mobile® App內Messaging功能聯絡本行。
7. Cit Plus信用卡「累積及兌換積分」、「購物保障保險」之條款及細則，請按此<https://www.citibank.com.hk/chinese/credit-cards/pdf/citi-plus-credit-card-tnc.pdf>。
8. 憑Citi Plus萬事達卡®扣賬卡首6個月可享高達1%簽賬回贈，其後為0.5%。
9. 指於海外Citi或萬事達卡網絡自動櫃員機提款，Citi免手續費。若客戶於海外萬事達卡網絡的自動櫃員機提款，該海外自動櫃員機營運商可能會收取附加費。

基金之重要事項

銀行有絕對酌情權因應情況而對實際基金公司及基金選擇之數目不時作出更改。

上述安排並不構成花旗香港對基金公司及/或基金選擇作出投資建議。

保險之重要事項

蘇黎世「自主生活」保險及「遨遊悠」旅遊保險計劃由蘇黎世保險有限公司(「保險公司」)承保。花旗銀行(香港)有限公司已於保險業監管局登記為持牌保險代理機構，保險公司委任為持牌保險代理人。花旗銀行(香港)有限公司只限於分銷保險產品，而花旗銀行(香港)有限公司對有關產品提供的任何事項概不負責。保險產品只是保險公司之產品和責任，而並非花旗銀行(香港)有限公司的責任。保險產品並非花旗銀行(香港)有限公司、花旗銀行或花旗集團或其任何附屬公司或聯屬公司或任何本地政府機構的銀行存款或責任，亦非由其提供保證或承保。所有保險申請以保險公司的核保及接納為準。保險公司全權負責其保險計劃的所有批核、承保賠償及與保險產品有關的戶口更新。

重要聲明

閣下應自行尋求有關稅務之專業意見，包括但不限於進行海外投資時可能涉及之遺產稅及紅利預扣稅等稅務責任。本宣傳文件所載資料只供參考之用，並不構成任何買賣證券的邀約或建議。投資並非銀行存款，並無意構成花旗銀行(香港)有限公司、花旗銀行，依美國法律成立的有限責任組織、花旗集團或其附屬機構或聯營公司、任何當地政府或保險機構的責任、保證或承保。投資帶有風險，亦可能導致本金的損失。證券價格可升亦可跌。此證券投資服務不適用於美國人士，亦可能只限在某些司法管轄區提供。任何人士於作出投資前，應尋求獨立諮詢，考慮有關投資是否適合閣下。

借定唔借？還得到先好借！



Converting to Citi Plus® automatically – our new mobile banking experience

To provide you an exceptional banking experience, we sincerely invite you to convert your account to Citi Plus, a holistic digital banking account. **We'll automatically convert your Citi Priority or Citibanking account to Citi Plus on or after March 22, 2024 ("Conversion date")^{1,2}.** After 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 would then be completed!

For a hassle-free conversion, these aspects of your banking will remain unchanged:

- Your account number will remain the same
- Existing billing/payment arrangements, recurring transfers, FPS settings and standing instructions won't change
- You can keep using your existing debit card until it expires
- You'll get a new Citi Plus Debit Mastercard® before your current debit card expires
- There is no minimum balance requirement and no monthly service fee

If you do NOT wish to convert to Citi Plus and keep your existing banking type, please let us know on or before March 15, 2024 ("Deadline to decline invitation") via ONE of the following channels:

1. Complete a form at www.citibank.com.hk/decline3
2. Contact a customer service officer via Citi Mobile® App Messaging
3. Call 2860 0310 to inform our customer service officer (Service Hours: 8am - 8pm, Monday to Sunday)

Convert to Citi Plus account now and we'll help you level up your money and your life every step of the way!



Learn at your own pace with a series of simple, easy-to-follow financial pointers

- Wealth Smart: Help you approach investments with greater confidence with the bite-size contents designed by our financial experts
- Wealth Digest: We bring you personalized, easy-to-follow pointers to help you along with your investment decisions
- Money Goal: Whatever your goals in life maybe, money goals will be your personal goal. Tracking tool can also help to track your progress towards them



Earn up to 2.67% p.a. interest rate on savings by completing simple missions

It's easy to earn more with Citi Interest Booster³. Begin with 1.17% p.a.⁴ base interest and complete simple missions, such as "Maintain Balance", "Fund-in", "Spend" and "Invest⁵, FX & Get Insured" with your Citi Plus Cards to boost your interest rate up to 2.67% p.a.⁴. Track your progress anytime on the Citi Mobile® App!



Start investing⁵ with as little as HK\$1

- Flexi Wealth lets you start investing with as little as HK\$1. Buy and sell at your convenience with no transaction or monthly service fees.
- Invest using our suggested mutual fund portfolios for as little as HK\$100. An array of mutual funds are offered primarily from Aberdeen Standard Investments, Allianz Global Investors and Franklin Templeton.
- Trade stocks on the Hong Kong, US and China Connect - Shanghai and Shenzhen markets right from the app!



Shop the world, enjoy more rewards and pay less in fees

- Apply for the exclusive Citi Plus Credit Card⁶ to earn Points, higher interest and welcome offer up to 12% cash rebate! Simply spend with your card to earn Points and you'll be completing your "Spend" mission to enjoy an extra 0.3% p.a.⁴ interest! You can now integrate your credit card spending with your Savings Account, and enjoy 3X Points⁷ on online shopping and fitness memberships!
- Apply for the Citi Plus Debit Mastercard⁸ to enjoy up to 1% cashback⁸ on your card spending. Plus, activate the Citibank Global Wallet, exchange from 12 different foreign currencies at your preferred rates, then use your Debit Mastercard⁸ for fee-free⁹ international shopping and ATM withdrawals using your foreign currency account!



The fuss-free way to get the right protection

As your life changes, so will your needs: better get the right protection! Insurance is a valuable part of building a holistic financial portfolio, so Citi Plus has got you covered!

No matter what life stage you are in, we offer a comprehensive range of insurance coverage – from travel and home, through mobile phone protection, to life and medical insurance – enabling you to enjoy peace of mind.

Want to chat about your insurance needs? Visit any branch to talk with our Insurance Specialist.

Check out this table to compare features and benefits of Citi Plus, Citibanking and Citi Priority.

	Citi Plus	Citibanking	Citi Priority
Banking Account Services			
Checking & Saving account	Citi Interest Booster ³ Earn up to 2.67% p.a. ⁴ interest!	Citibank [®] CheckLink Savings Account or Step-Up Interest Account	
Foreign currency account	✓	✓	✓
Average Daily Combined Balance Requirement	Not applicable	Not applicable	HK\$500,000
Monthly fee for Local Clients	Waived	Waived	Waived
Wealth Management Products			
Time Deposit			
Hong Kong Stocks			
China Connect – Shanghai and Shenzhen Stocks			
US Stocks	✓	✓	✓
Foreign Exchange (FX)			
Flexi Wealth ⁵ (Money Market Funds)			
Mutual Funds			
Certificate of Deposit			
Bonds			
Premium Account	Not applicable	✓	✓
Structured Products			
Gold Manager			
Citi Mobile [®] App and Citibank Online Services			
Local Inter-bank Funds Transfer	✓ (Free)	✓ (Free)	✓ (Free)
Telegraphic Transfer	✓ (Free)	✓ (Subject to fees)	✓ (Free)
Get connected to us via Messaging in Citi Mobile [®] App	✓	✓	✓
Automated Banking Services			
Citi Mobile [®] App and Citibank Online	✓	✓	✓
Citibank [®] ATMs and JETCO ATMs			
CitiPhone [®] hotline	(24-hour automated voice response services & emergency requests)	(24-hour automated voice response services, emergency requests & manned services)	
Branch Services			
HKD cash deposits and withdrawals	Not applicable	Not applicable	✓
HKD fund transfers			
Telegraphic transfers	Not applicable	Not applicable	✓ (Subject to fees)
Foreign Currency cash deposits and withdrawals	✓	✓	✓
Monthly Statement			
e-Statement	✓	✓	✓
Paper Statement	Not applicable	✓ (Subject to fees)	✓ (Subject to 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 can 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%
Complete simple missions every month to boost interest rate	✓ Deposit new funds or set Citi Interest Booster account as your payroll account	+0.3% (HK\$10,000 or more)	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
	✓ Maintain a daily balance of at least HK\$100,000 in your savings or investment accounts	+0.3%		
	✓ Spend at least HK\$4,000 on your Citi Plus Debit Mastercard® / Credit Card and repay the balance via Citi Interest Booster	+0.3%		
	✓ 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



Remarks

1. If Citibank (Hong Kong) Limited and / or Citibank, N. A. (Citibank, N.A., organized under the laws of U.S.A. with limited liability) (“the Bank”) do not receive any instructions from you to decline conversion to Citi Plus on or before March 15, 2024 (“Deadline to decline invitation”), your banking type will be converted to Citi Plus on or after March 22, 2024 (“Conversion date”), and your monthly statements will be sent as e-statements.
2. The Bank will not convert you to Citi Plus if you are one of the below before “Conversion date”:
 - Account holder of any joint name banking accounts or company account
 - Existing Citigold or Citigold Private Client
 - International Personal Banking Client
 - Client with balances of Structured Products, Bonds, Certificates of Deposit, Premium Account and Gold Manager
 - Existing Portfolio Financing services account holder
3. After you have been converted to Citi Plus, you can use the Citi Mobile® App to convert your Citibank® CheckLink Savings Account or Step-Up Interest Account to a Citi Interest Booster account.
4. When you fulfill the requirements of all the missions and combine the bonus interest rates with your base interest rate, you will earn a total interest rate of 2.67% p.a. Terms and Conditions for Citi Interest Booster apply, please visit: [click here](#).
5. You can enjoy the investment services through your existing investment account(s), or opening the investment accounts via the app on the ‘Wealth’ tab.
6. If you wish to apply for a Citi Plus Credit Card or change your current debit card to a Citi Plus Debit Mastercard®, please contact a customer service officer through the Messaging function in the Citi Mobile® App after converting to Citi Plus.
7. Terms and Conditions for Citi Plus Credit Card – Points Accumulations and Redemption & “Purchase Protection Insurance”, please visit: [click here](#).
8. You can enjoy 1% cashback from Citi Plus Debit Mastercard® in the first 6 months, and 0.5% afterwards.
9. Citi does not charge for overseas Citi or Mastercard network ATM withdrawals. If a customer withdraws cash at overseas Mastercard network ATM, a surcharge may be levied by the overseas ATM operator.

Important Notes on Mutual Funds

The actual number of mutual fund providers and fund options may vary from time to time subject to the Bank’s sole discretion.

The above mentioned arrangement(s) do not constitute recommendation by Citi on the mutual fund provider(s) and/or the mutual fund options.

Important Notes on Insurance

Zurich Lifestyle and FlyAway Travel Insurance Plan is underwritten by Zurich Insurance Company Ltd (the “Insurance Company”). Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for the Insurance Company. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products. Insurance products are products and obligations of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency. All insurance applications are subject to Insurance Company's underwriting and acceptance. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.

Important Disclaimer:

You should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products. This material is for information purposes only and is not intended to constitute any offer or solicitation or advice to buy or sell any security. Investments are not bank deposits and are not obligations of, guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., organized under the laws of U.S.A. with limited liability, Citigroup Inc. or any of its affiliates or subsidiaries, or by any local government or insurance agency, and involve risks, including the possible loss of the principal amount invested. Share prices may go down as well as up. Investment products are not available for U.S. persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

To borrow or not to borrow? Borrow only if you can repay!