



Terms & Conditions of Citi Plus “3.5% p.a. Foreign Currency 1-month Time Deposit” (“Offer”):

1. Unless otherwise specified, the Offer is valid from October 1, 2023 to January 31, 2024 (“Promotion Period”), both dates inclusive. Overseas customers (with overseas correspondence addresses), U.S. persons and Citibank (Hong Kong) Limited (the “Bank”) 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. 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”) within the Promotion Period to be eligible for the Offer.
4. The Offer is only applicable to Eligible Customers who set up a specific Foreign Currency 1-month time deposit within the Specific Deposit amount via Citibank Online or Citi Mobile® App within the Promotion Period.
5. The specific Foreign Currency, Tenor and Amount of this offer are as shown below:

Currency	Promotion Tenor	Promotion Time Deposit Rate (p.a.)	Maximum Time Deposit Amount within Promotion Period
AUD	1 month	3.50%	HKD 100,000
CAD			
CNY			
GBP			
NZD			
SGD			
USD			

6. All interest rates are annualized interest rates that are for reference only and are not guaranteed. The actual time deposit interest rate will depend on the terms and conditions of the promotion offers, deposit amount, currency, tenor and interest rate on the value date, the actual time deposit interest rate display at Citibank Online or Citi Mobile® App shall be final. All interest rates are subject to change due to market fluctuations without prior notice. The Promotion Time Deposit Rate is not applicable to subsequent renewal.
7. No registration for this promotion is required.
8. 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.
9. The Bank reserves the right to vary or cancel all offers and/ or amend any of these Terms and Conditions at any time without prior notice. All matters and disputes will be subject to the final decision of the Bank.
10. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

