



Welcome Offer – Mobile and Online Foreign Exchange 0% Spread Offer (“FX Welcome Offer”)

1. Unless otherwise specified, the Promotion Period is valid from February 1, 2026 to July 31, 2026, both dates inclusive (“Promotion Period”).
2. The FX Welcome offer is only applicable to Citigold Private Client®, Citigold® Clients, Citibanking Clients and Citi Plus Clients who do not hold any Citibank (Hong Kong) Limited and / or Citibank, N.A., organized under the laws of U.S.A. with limited liability (the “Bank”) banking account in the past 12 months (the “New Clients”).
3. For joint accounts, the FX Welcome Offer will be given to the Primary Account Holder.
4. New Clients who open banking account(s) within the Promotion Period are eligible to enjoy 0% Spread for the successful Foreign Exchange (“FX”) transactions via Citi Mobile® App or Citibank Online FX Trading Platform (as defined in Clause 5) executed (the “Eligible Transaction”) within the first 3 calendar months from account opening (including the month of account opening) (“Eligible Offer Period”). E.g. A new to Citibank Client who opens account on February 28, 2026, hence, February 2026 will be the 1st calendar month. The Client will be eligible to enjoy 0% Spread for the Eligible Transactions until April 30, 2026 (the 3rd calendar month).
5. Citi Mobile® App FX Trading Platform refers to:
 - i. Citigold Private Client®, Citigold® Clients, and Citibanking Clients:
 - “Currency Exchange / Trading” of “Foreign Exchange” under “Wealth” module, or
 - “Buy Now” or “Buy at Target Rate” functions from “Foreign Currencies” / “Citibank Global Wallet” under Account Summary Dashboard right after logging on
 - ii. Citi Plus Clients:
 - “Buy Now” or “Buy at Target Rate” functions from “Foreign Currencies” / “Citibank Global Wallet” under Account Summary Dashboard right after logging on

Citibank Online FX Trading Platform refers to:

- Citigold Private Client®, Citigold® Clients, Citibanking Clients, and Citi Plus clients:

私隱政策聲明: citibank.hk/privacy
讀者重要訊息: citibank.hk/disclaimer

Copyright © 2026 Citigroup Inc. All rights reserved.

Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.





- “CURRENCY EXCHANGE / TRADING” under “Wealth” module > “Buy/Sell FX” > “Spot Trade” or “Order Watch”

6. The exchange rate/pricing indicated in the Citi Mobile® App or Citibank Online FX Trading Platform for any particular currency pair generally includes any profit margin/spread of the Bank and customers will be charged the all-inclusive price for the Eligible Transactions. An amount equivalent to the spread for the Eligible Transaction(s) will be credited as cash to the New Client’s corresponding debit account (in that corresponding Sell Currency) within 3 months after the Eligible Offer Period (“Cash Rebate”), with the total Cash Rebate capped at USD\$100,000 equivalent per New Client (“Cash Rebate Cap”). For the purpose of Cash Rebate Cap calculation, if the Cash Rebate is not denominated in U.S. Dollar, then the Cash Rebate Cap will be derived by converting the Cash Rebate to its U.S. Dollar equivalent for checking. The conversion will be performed at the prevailing exchange rate determined by the Bank on the day the Eligible Transaction was conducted. If there is more than 1 eligible transaction for the debit account, the lump sum Cash Rebate amount will be credited to the corresponding debit account. For all currencies except Japanese Yen, the Cash Rebate will be rounded off to 2 decimal places; for Japanese Yen, the Cash Rebate will be rounded off to the nearest integer.

Cash Rebate Examples:

Any Date on Account Opening Month	Enjoy the FX Welcome Offer until	Cash Rebate Period
February 2026	April 30, 2026	On or before July 31, 2026
March 2026	May 31, 2026	On or before August 31, 2026
April 2026	June 30, 2026	On or before September 30, 2026
May 2026	July 31, 2026	On or before October 31, 2026
June 2026	August 31, 2026	On or before November 30, 2026
July 2026	September 30, 2026	On or before December 31, 2026

7. Transactions that involve Gold Manager (paper gold trading), and/or executed through “Payments and Transfers” function are not regarded as Eligible Transaction.

私隱政策聲明: citibank.hk/privacy
讀者重要訊息: citibank.hk/disclaimer

Copyright © 2026 Citigroup Inc. All rights reserved.

Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.





8. New Clients should maintain valid debit account(s) at the time when the payment of Cash Rebate is made, otherwise the entire amount of the Cash Rebate shall be forfeited absolutely at the Bank's sole discretion, and the relevant New Client shall cease to be entitled to Cash Rebate. For the avoidance of doubt, if the New Client is no longer a customer of the Bank or the debit account is closed at the time of the Cash Rebate is to be made, the relevant Cash Rebate shall be forfeited absolutely and shall not be paid to the New Client through any other means.
9. The spread applicable to any transaction may differ from time to time, transaction to transaction and/or client to client and also depends on the market situation, the size and/or complexity of the transaction, or other commercial factors. Therefore, a standard amount or fixed rate of the spread prior to any transaction may not be ascertainable for the purposes of these Terms and Conditions.
10. The FX Welcome Offer cannot be used in conjunction with other prevailing FX Promotion Offers (unless otherwise specified) and Time Deposit offers involving foreign exchange.
11. The FX Welcome Offer is not applicable to
 - i. U.S. Persons. "U.S. persons" means United States ("U.S.") citizens, U.S. Residents, U.S. Green Card holders or a person with a U.S. mailing address or U.S. telephone number.
 - ii. The individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka, Peru, Turkey and United Arab Emirates (UAE).
 - iii. Individuals with permanent residency in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, and United Kingdom.
 - iv. Clients who are residents in Singapore.
12. This FX Welcome Offer is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.
13. The Bank reserves the right to suspend, amend and terminate the FX Welcome Offer, and change these Terms and Conditions from time to time without prior notice.
14. These Terms and Conditions are in addition to and supplement the terms and conditions of relevant banking services / products being provided by the Bank to the new Client, including but not limited to the Terms and Conditions for Accounts and Services.
15. In the event of disputes or any matters in connection with the FX Welcome Offer, the decision of the Bank shall be final and binding.





16. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail. If there is any discrepancy between the promotional materials and these Terms and Conditions, these Terms and Conditions shall apply and prevail.
17. This document provides information about, and access to accounts and financial services provided by Citibank (Hong Kong) Limited and Citibank, N.A. Hong Kong Branch in Hong Kong. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals residing outside of Hong Kong. This document is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation, and none of the services or investments referred to in this referenced document are available to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation.
18. These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the customers irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.
19. No person other than eligible New Clients and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.

私隱政策聲明: citibank.hk/privacyp
讀者重要訊息: citibank.hk/disclaimer

Copyright © 2026 Citigroup Inc. All rights reserved.

Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.

