



## Important Information about Payments and Transfers

Learn the key information about making payments.

### General

1. Name checking may not be conducted in funds transfer. Please carefully verify the payee's information, including but not limited to the beneficiary name and the account number, and other payment details before confirming funds transfer. Otherwise, the payee bank may reject the payment and some banks (including payee bank and any correspondent banks) may charge fees which may be deducted from the money returned to you for rejecting payments.
2. To protect your interest, money and asset from fraud or other illegal activities, please ensure the payee and the transaction are real and trustworthy before confirming funds transfer. Risk alerts based on the risk warnings and indicator received from Faster Payment System or Hong Kong Police Force will be sent to you from time to time.
3. Please carefully verify the payment currency before confirming funds transfer. If the debit account's currency is different from the payment currency, our prevailing exchange rate will be applied to complete a currency conversion before sending out the converted funds. Please review the exchange rate before confirming the payment.
4. Please ensure that the currency of the payee account is the same as your payment currency. Otherwise, subject to the operation of the payee bank, it may either reject the payment or convert the funds to the beneficiary account's currency using its prevailing exchange rate without prior notice. Some banks (including payee bank and any correspondent banks) may charge fees which may be deducted from the money returned to you for rejecting payments.
5. The minimum transaction amount for payments involving Call Deposits in Currency Manager (multi-currency savings account) is USD 1 or equivalent.
6. Payments made after 8:00 pm on Mondays to Fridays, after 6:00 pm on Saturdays, on Sundays and on public holidays are valued on the next business day (subject to the relevant payment cutoff time, if applicable).
7. We may review your payments from time to time. This may cause delay in sending money to your payees. In this case, you can check the transaction history for the latest payment status.
8. Some banks may charge fees for receiving payments. Subject to the operation of the payee bank, the fee may be deducted from the transfer amount and the payee may only receive the remaining balance.
9. Some banks may set a limit on receiving payments. Please check with your payee before confirming funds transfer to prevent your payment from being rejected.

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### Telegraphic Transfer

1. Regulators of some countries/regions may require payers to provide full beneficiary addresses and/or other additional information. Please ensure that you have provided the necessary details to avoid delay or decline in processing your payments.
2. The daily limit for a Hong Kong Identity Card holder to send Renminbi (RMB) to a same-name personal account in Mainland China is RMB 80,000. Please ensure that payee name in your telegraphic transfer is identical to the account holder's name in Mainland China. This restriction does not apply to sending RMB to places outside Mainland China. For non-Hong Kong Identity Card holder, sending RMB to and from any countries/regions is subject to the rules and requirements of the jurisdiction of the sender and the payee's end. Please seek professional advice if you are not sure about the requirements.
3. Currency holiday or bank holiday of your payment currency and the bank holiday of the payee's country/region may delay the processing of your telegraphic transfer.
4. We waive the correspondent bank fee (if any) for telegraphic transfers initiated via Citi Mobile® App and Citibank Online for a limited period. We reserve the right to amend or terminate this waiver without prior notice, and all matters and disputes are subject to our final decision.
5. The payee's bank and the correspondent banks (if any) may review your payments from time to time. This may cause delay in sending money to your payees.

### Scheduled Payments

1. Please prepare sufficient money in your bank account or (in the case of paying from a credit card or credit line) adequate credit limit at least one business day prior to the execution date of your scheduled payment.
2. Transaction amounts of scheduled payments are counted towards the relevant daily transfer limit of the execution date.
3. If the execution date of a scheduled payment to a Citi account falls on a Monday to Saturday, the money will be credited to the payee account on the same day; and if it falls on Sundays or public holidays, the money will be credited on the next business day.
4. If the execution date of a scheduled payment to a local bank account (including Citibank, N.A.) via domestic payment network falls on a Monday to Friday, the money will be sent to the payee bank on the same day; and if it falls on a Saturday, Sunday or public holiday, the money will be sent on the next business day. If the execution date falls on a Saturday, Sunday or public holiday which happens to be the last day of the month, the funds will be debited from your account on the preceding business day and the money will be sent on the next business day. Some banks may take approximately one to three business days to credit the money to the payee accounts.
5. The last chance for amending or canceling a scheduled payment is the last business day (before 8:00 pm on Monday to Friday or 6:00 pm on Saturday) preceding the execution date. To view or edit scheduled payments, please go to the "Payments" in Citi Mobile® App, tap the settings icon at the top left corner and tap "Manage Scheduled Payments"; or go to the "Payments" tab on Citibank Online and click "Scheduled Payments".

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### Daily Limits for Funds Transfer

1. Payments made via Citi Mobile® App, Citibank Online, CitiPhone Banking and ATMs are subject to the daily limits set out below (or any lower limits previously set by you).

Payment Types	Maximum Daily Limit (HKD)
<b>Local and Overseas Transfers</b>	
Transfers to registered local payees <ul style="list-style-type: none"><li>• Third-party Citi accounts</li><li>• Other banks via domestic payment networks<sup>A</sup></li></ul>	3,000,000
Transfers to registered overseas payees <ul style="list-style-type: none"><li>• Citibank Global Transfer</li><li>• Other banks via telegraphic transfer (including Express Transfer)<sup>B</sup></li></ul>	3,000,000
The maximum total amount you can send to registered local payees and registered overseas payees on a single day is HKD 3,000,000. This is a master limit.	
<b>Bill Payments</b>	
Payments to registered bill payment merchants	1,000,000 (Different limits for different merchants)
Payments to registered tax accounts	No limit (Subject to HKD 999,999 per payment)
<b>Transfers to Non-Registered Payees</b>	
Small value transfers <sup>C</sup>	10,000
ATM transfers	50,000

A. Domestic payment networks include but not limited to Faster Payment System (FPS) and Clearing House Automated Transfer System (CHATS). Transfers to Citibank, N.A. (bank code 006) are processed via domestic payment networks

B. Transfers to other local banks via telegraphic transfer are counted towards the daily limit for transfers to registered overseas payees.

C. The daily limit for small value transfers is applicable to local payees, overseas payees, bill payments, FPS transfers and Citi Scan and Pay (including FPS x PromptPay QR Payment).

2. You may change your limit via Citi Mobile® App. If you are a new client who is in the first 20 days of account opening, or you are a Citi NextGen Account holder (including the “Parental Protection” function used by parents) or a CitiBusiness® client, or you hold designated types of accounts (including but not limited to power of attorney), please go to the Form Center > Increase Daily Transfer Limit Request Form / Decrease Daily Transfer Limit Request Form.
3. For your security, if you do not send money to a registered payee for 12 months, the relevant payee will be suspended. You may go to Payments > Manage Payees to reactivate the payee. If you do not send money to the payee in the next 6 months after suspension, the payee will be automatically deleted and you will have to add the payee again.

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## 繳款及轉賬的重要須知

了解繳款及轉賬的重要資訊。

### 一般

1. 轉賬時，收款人名稱或不會被覆核。於確認轉賬前，請小心核對收款人資料，包括但不限於收款人名稱和收款戶口號碼，以及其他付款資料，否則收款銀行可能會拒收款項。部份銀行 (包括收款銀行和任何代理銀行) 可能會就拒收款項而收取費用，而該費用可能從退回的款項中扣除。
2. 為保障閣下的利益、資金及資產負責以免受欺詐或其他非法活動的損害，於確認轉賬前，請確保收款人和交易為可靠、真實及準確。為協助閣下對欺詐、詐騙和欺騙活動保持警惕，我們會根據從快速支付系統或香港警務處不時接收到的風險警告、訊息及指標(如有)發出風險警示。
3. 於確認轉賬前，請小心核對轉賬貨幣。如果扣款戶口的貨幣與轉賬貨幣不同，我們將於轉賬前按當時的匯率兌換外幣。請於確認轉賬前核對匯率。
4. 請確保收款戶口的貨幣與您的轉賬貨幣相同，否則 (視乎收款銀行的運作模式) 收款銀行可能會拒收款項，或按該銀行當時的匯率將轉賬款項兌換為收款戶口的貨幣而不另行通知。部份銀行 (包括收款銀行和任何代理銀行) 可能會就拒收款項而收取費用，而該費用可能從退回的款項中扣除。
5. 涉及貨幣理財組合 (多種貨幣戶口) 中通知存款的轉賬之最低交易金額為 USD 1 或等值。
6. 星期一至五晚上 8:00 後、星期六下午 6:00 後、星期日及公共假期進行的轉賬之起息日將以下一個工作天計算 (視乎相關轉賬的截數時間，如適用)。
7. 我們可能會不時審核您的轉賬。這可能會導致您的轉賬有所延遲。於此情況下，您可於交易記錄查看轉賬的最新狀態。
8. 部份銀行可能會就收款而收取費用。視乎收款銀行的運作模式，此費用可能會從轉賬金額中扣除，而收款人可能只會收到餘額。
9. 部份銀行可能設有收款限額。為免您的轉賬被拒，請於確認轉賬前與收款人核實。

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## 電匯

1. 部份國家/地區的監管機構可能要求付款人提供完整收款人地址及/或其他額外資料。請確保您已提供所需資料，以避免轉賬被延遲處理或轉賬被拒。
2. 香港身份證持有人轉賬人民幣至中國大陸同名個人戶口的每日轉賬限額為 RMB 80,000。請確保電匯的收款人名稱與中國大陸戶口持有人名稱相同。此限制不適用於轉賬人民幣至中國大陸以外國家/地區。非香港身份證持有人轉賬人民幣至任何國家/地區受限於付款人及收款人所在地的相關規則和要求。如果您不確定有關要求，請尋求專業意見。
3. 您的轉賬貨幣之貨幣假期及收款人國家/地區之銀行假期可能會導致您的電匯有所延遲。
4. 關於透過 Citi Mobile<sup>®</sup> App 或 Citibank 網上理財提交的電匯，現時我們免收代理銀行費用 (如有)。我們保留隨時修改此豁免之權利而無須另行通知。如有任何爭議，我們保留最終決定權。
5. 收款銀行及代理銀行 (如有) 可能會不時審核您的轉賬。這可能會導致您的轉賬有所延遲。

## 預設轉賬

1. 請於預設轉賬執行日前至一個工作天在您的銀行戶口準備足夠款項，或 (如果從信用卡或信用額付款的情況下) 準備足夠信用額。
2. 預設轉賬的交易金額將計入執行日當天的相關每日轉賬限額。
3. 如果預設轉賬至 Citi 戶口的執行日為星期一至六，款項將於同一天存入至收款戶口；而如果執行日為星期日或公眾假期，則款項將於下一個工作天存入收款戶口。
4. 如果預設轉賬至本地銀行戶口 (透過本地付款網絡，包括花旗銀行 Citibank, N.A.) 的執行日為星期一至五，款項將於同一天轉出至收款銀行；而如果執行日為星期六、日或公眾假期，則款項將於下一個工作天轉出。如果執行日為星期六、日或公眾假期而且剛好是該月的最後一天，款項將於前一個工作天從您的戶口中扣除，並於下一個工作天轉出。部份銀行可能需時約 1 - 3 個工作天方把款項存入至收款戶口。
5. 更改或取消預設轉賬的最後時間為執行日前的上一個工作天 (星期一至五晚上 8:00 前，或星期六下午 6:00 前)。如果您想查看或更改預設轉賬，您可於 Citi Mobile<sup>®</sup> App 前往「繳款及轉賬」頁面，然後點按左上角的設定圖案，再點按「管理預設轉賬」；或於 Citibank 網上理財前往「繳款及轉賬」>「預設轉賬」。

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## 每日轉賬限額

1. 透過 Citi Mobile<sup>®</sup> App、Citibank 網上理財、電話理財服務及自動櫃員機進行的轉賬受限於下列每日轉賬限額 (或您早前設定的較低限額)。

轉賬類別	最高每日限額 (港元)
本地及海外轉賬	
轉賬至已登記本地收款人 <ul style="list-style-type: none"><li>• 第三者之 Citi 戶口</li><li>• 透過本地付款網絡轉賬至其他銀行<sup>A</sup></li></ul>	3,000,000
轉賬至已登記海外收款人 <ul style="list-style-type: none"><li>• 花旗全球轉賬</li><li>• 透過電匯轉賬至其他銀行 (包括特快轉賬)<sup>B</sup></li></ul>	3,000,000
您每日向已登記本地收款人及已登記海外收款人轉賬的總金額上限為 HKD 3,000,000。此為總限額。	
繳付賬單	
付款至已登記繳費商戶	1,000,000 (繳款至不同商戶有不同限額)
付款至已登記繳稅賬戶	無限額 (每筆繳款限額為 999,999 港元)
轉賬至未登記收款人	
小額轉賬	10,000
自動櫃員機轉賬	50,000

A. 本地轉賬網絡包括但不限於「轉數快」網絡及結算所自動轉賬系統 (CHATS)。轉賬至 Citibank, N.A. (銀行編號 006) 之交易透過本地轉賬網絡處理。

B. 透過電匯轉賬至其他本地銀行會被計入為轉賬至已登記海外收款人的每日限額。

C. 小額轉賬每日限額適用於本地收款人、海外收款人、繳付賬單、「轉數快」轉賬及 Citi Scan and Pay (包括「轉數快 x PromptPay 二維碼支付」)。

2. 您可透過 Citi Mobile<sup>®</sup> App 更改限額。如果您是新開戶口首 20 天之客戶、Citi NextGen 戶口持有人 (包括家長使用的「家長保護」模式)、CitiBusiness<sup>®</sup> 之客戶，或您持有指定類別之戶口 (包括但不限於授權戶口)，請前往「表格中心」>「調高每日轉賬限額表格」/「調低每日轉賬限額申請表格」。
3. 一般而言，轉賬至已登記收款人的每日轉賬限額較轉賬至未登記收款人的限額為高。在正常情況下於新增收款人後，您向該收款人轉賬時毋須再次驗證身份。為您的安全著想，如果您於連續 12 個月內未有轉賬至已登記收款人，相關收款人將被暫停使用。您可以前往「繳款及轉賬」>「管理收款人」重新啟動該收款人。如果您於暫停收款人後連續 6 個月內仍未有轉賬至該收款人，該收款人將被自動刪除，而您將需要重新登記收款人。

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