

# Banking Type Feature Summary

|   | Citi Plus  | Citibanking   | Citi Priority  | Citigold  | Citigold Private Client  |
|---|--|---|--|---|--|
| Local Clients                                       |  |   |  |   |  |
| <b>Relationship Balance Requirement</b>             | No minimum balance requirements.   | No minimum balance requirements.  | To maintain the "Average Daily Combined Balance" <sup>1</sup> of HK\$500,000 or above.   | To maintain the "Average Daily Combined Balance" <sup>1</sup> of HK\$1,500,000 or above.  | To maintain the "Average Daily Combined Balance" <sup>1</sup> of HK\$8,000,000 or above.   |
| <b>Monthly Service Fee</b>                          | No monthly service fee.  | No monthly service fee.   | No monthly service fee.  | HK\$300 applied if the "Average Daily Combined Balance" falls below HK\$1,500,000 for 3 consecutive months <sup>2</sup> .   | HK\$300 applied if the "Average Daily Combined Balance" falls below HK\$1,500,000 for 3 consecutive months <sup>2</sup> .  |
| International Personal Banking Clients <sup>3</sup> |  |   |  |   |  |
| <b>Relationship Balance Requirement</b>             | Not applicable to this banking type.   | Not applicable to this banking type.  | Not applicable to this banking type.   | To maintain the "Average Daily Combined Balance" <sup>1</sup> of HK\$1,500,000 or above.  | To maintain the "Average Daily Combined Balance" <sup>1</sup> of HK\$8,000,000 or above.   |
| <b>Monthly Service Fee</b>                          | Not applicable to this banking type.   | HK\$400 applied to all clients, irrespective of the clients' "Average Daily Combined Balance" <sup>4</sup> .  | HK\$400 applied to all clients, irrespective of the clients' "Average Daily Combined Balance" <sup>4</sup> .   | HK\$500 applied if the "Average Daily Combined Balance" falls below HK\$1,500,000 for 3 consecutive months <sup>2</sup> .   | HK\$500 applied if the "Average Daily Combined Balance" falls below HK\$1,500,000 for 3 consecutive months <sup>2</sup> .  |
| All Clients   |  |   |  |   |  |
| <b>Account Features</b>                             | <ul style="list-style-type: none"> <li>- Enjoy Citi Interest Booster<sup>5</sup> (an interest-bearing checking account) that you can boost the interest rate on your savings by completing simple missions.</li> <li>- Support with HKD, USD, RMB and a wide range of foreign currencies for you.</li> <li>- Consolidated e-statement capturing your entire financial portfolio and any banking accounts you hold at Citibank.</li> <li>- Check your balances, make payments and transfers, access your rewards and benefits via Citi Mobile<sup>®</sup> App and Citibank Online anytime, anywhere.</li> <li>- Citi Plus Debit Mastercard<sup>®</sup> and check book.</li> </ul> | <ul style="list-style-type: none"> <li>- Integrated banking services include saving and checking services.</li> <li>- Support with HKD, USD, RMB and a wide range of foreign currencies for you.</li> <li>- Consolidated statement capturing your entire financial portfolio and any banking accounts you hold at Citibank.</li> <li>- Check your balances, make payments and transfers, access your rewards and benefits via Citibank Online and Citi Mobile<sup>®</sup> App anytime, anywhere.</li> <li>- Citibank<sup>®</sup> Debit Mastercard<sup>®</sup> / ATM card and check book.</li> </ul> | <ul style="list-style-type: none"> <li>- Integrated banking services include saving and checking services.</li> <li>- Support with HKD, USD, RMB and a wide range of foreign currencies for you.</li> <li>- Consolidated statement capturing your entire financial portfolio and any banking accounts you hold at Citibank.</li> <li>- Check your balances, make payments and transfers, access your rewards and benefits via Citibank Online and Citi Mobile<sup>®</sup> App anytime, anywhere.</li> <li>- Citi Priority<sup>®</sup> Debit Mastercard<sup>®</sup> / ATM card and check book.</li> </ul> | <ul style="list-style-type: none"> <li>- Integrated banking services include saving and checking services.</li> <li>- Support with HKD, USD, RMB and a wide range of foreign currencies for you.</li> <li>- Consolidated statement capturing your entire financial portfolio and any banking accounts you hold at Citibank.</li> <li>- Check your balances, make payments and transfers, access your rewards and benefits via Citibank Online and Citi Mobile<sup>®</sup> App anytime, anywhere.</li> <li>- Access a one-page overview of all your worldwide Citibank accounts simply and securely with one single login at Citibank Online.</li> <li>- Citigold<sup>®</sup> Debit Mastercard<sup>®</sup> / ATM card and check book.</li> </ul> | <ul style="list-style-type: none"> <li>- Integrated banking services include saving and checking services.</li> <li>- Support with HKD, USD, RMB and a wide range of foreign currencies for you.</li> <li>- Consolidated statement capturing your entire financial portfolio and any banking accounts you hold at Citibank.</li> <li>- Check your balances, make payments and transfers, access your rewards and benefits via Citibank Online and Citi Mobile<sup>®</sup> App anytime, anywhere.</li> <li>- Access a one-page overview of all your worldwide Citibank accounts simply and securely with one single login at Citibank Online.</li> <li>- Citigold Private Client Debit Mastercard<sup>®</sup> / ATM card and check book.</li> </ul> |

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| All Clients                 |  |  |  |  |   |
| <b>Product Availability</b> | <b>Wealth Management</b><br>An array of investment options of low minimums and competitive fees including stocks, mutual funds and Flexi Wealth (money market funds with same day  | <b>Wealth Management</b><br>An array of investment options for you to cater to a wide range of risk and return profiles.   | <b>Wealth Management</b><br>An array of investment options for you to cater to a wide range of risk and return profiles.   | <b>Wealth Management</b><br>An array of investment options for you to cater a wide range of risk and return profiles including Portfolio Financing. Exclusive Bonds and Structured Products are available for Professional Investor.   | <b>Wealth Management</b><br>An array of investment options for you to cater a wide range of risk and return profiles including Portfolio Financing. Exclusive Mutual Funds, Bonds and Structured Products are available for Professional Investor.  |
|                             | <b>Insurance</b><br>A range of insurance plans for all stages of life providing you and your family with protection.   | <b>Insurance</b><br>A range of insurance plans for all stages of life providing you and your family with protection.   | <b>Insurance</b><br>A range of insurance plans for all stages of life providing you and your family with protection.   | <b>Insurance</b><br>A range of insurance plans for all stages of life providing you and your family with protection.   | <b>Insurance</b><br>A range of insurance plans for all stages of life providing you and your family with protection.  |
|                             | <b>Mortgage</b><br>Tailor-made mortgage solutions offering affordable interest rates with easy repayment options to fulfill your home financial needs.   | <b>Mortgage</b><br>Tailor-made mortgage solutions offering affordable interest rates with easy repayment options to fulfill your home financial needs.   | <b>Mortgage</b><br>Tailor-made mortgage solutions offering affordable interest rates with easy repayment options to fulfill your home financial needs.   | <b>Mortgage</b><br>Tailor-made mortgage solutions offering affordable interest rates with easy repayment options to fulfill your home financial needs.   | <b>Mortgage</b><br>Tailor-made mortgage solutions offering affordable interest rates with easy repayment options to fulfill your home financial needs.  |
|                             | <b>Credit Cards</b><br>Exclusive to Citi Plus clients, the Citi Plus Credit Card <sup>6</sup> enables you to access to a full range of offers and rewards.   | <b>Credit Cards</b><br>A wide range of credit cards for every style and need.  | <b>Credit Cards</b><br>A wide range of credit cards for every style and need.  | <b>Credit Cards</b><br>A wide range of credit cards for every style and need.  | <b>Credit Cards</b><br>A wide range of credit cards for every style and need.   |
|                             | <b>Loans</b><br>Variety of lending solutions to meet your financial needs.   | <b>Loans</b><br>Variety of lending solutions to meet your financial needs.   | <b>Loans</b><br>Variety of lending solutions to meet your financial needs.   | <b>Loans</b><br>Variety of lending solutions to meet your financial needs.   | <b>Loans</b><br>Variety of lending solutions to meet your financial needs.  |
| <b>Servicing Channels</b>   | <ul style="list-style-type: none"> <li>- Citi Mobile<sup>®</sup> App</li> <li>- Get connected to Customer Service Officer via Messaging</li> <li>- Citibank Online</li> <li>- Automatic Teller Machines (ATMs) at Citibank/ Jetco network</li> <li>- CitiPhone<sup>®</sup> Interactive Voice Response System</li> <li>- CitiPhone<sup>®</sup> hotline and Citibank Branches support selected services only, for details please refer to Citibank.hk/citipluse</li> </ul> | <ul style="list-style-type: none"> <li>- Citibank Online</li> <li>- Citi Mobile<sup>®</sup> App</li> <li>- Automatic Teller Machines (ATMs) at Citibank/JETCO network or Cash Deposit Machines (CDMs) at Citibank network</li> <li>- CitiPhone<sup>®</sup> hotline and branch except below transaction:               <ul style="list-style-type: none"> <li>• HKD cash deposits and withdrawals<sup>7</sup></li> <li>• HKD fund transfers and telegraphic transfers in all currencies<sup>8</sup></li> <li>• Bill and credit card payments</li> <li>• ATM/Debit Card personal identification number (PIN) set up or reset</li> <li>• ATM Card and Debit Card activation</li> <li>• Balance enquiries</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>- Citibank Online</li> <li>- Citi Mobile<sup>®</sup> App</li> <li>- Automatic Teller Machines (ATMs) at Citibank/JETCO network or Cash Deposit Machines (CDMs) at Citibank network</li> <li>- CitiPhone<sup>®</sup> hotline</li> <li>- Citibank Branches</li> </ul> | <ul style="list-style-type: none"> <li>- Citibank Online</li> <li>- Citi Mobile<sup>®</sup> App (with Citi Live Chat to connect with your Relationship Manager)</li> <li>- Automatic Teller Machines (ATMs) at Citibank/JETCO network or Cash Deposit Machines (CDMs) at Citibank network</li> <li>- CitiPhone<sup>®</sup> hotline</li> <li>- Citibank Branches</li> <li>- Citigold Centers</li> </ul> | <ul style="list-style-type: none"> <li>- Citibank Online</li> <li>- Citi Mobile<sup>®</sup> App (with Citi Live Chat to connect with your Banker)</li> <li>- Automatic Teller Machines (ATMs) at Citibank/JETCO network or Cash Deposit Machines (CDMs) at Citibank network</li> <li>- CitiPhone<sup>®</sup> hotline</li> <li>- Citibank Branches</li> <li>- Citigold Private Client Centers</li> </ul> |

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|-----------------|---|--|--|--|--|---|
| All Clients     |   |  |  |  |  |   |
| <b>Benefits</b> | <b>One app to do it all</b><br>With our Citi Mobile® App, you can skip the branch and save, transfer funds, invest, get protection and shop on the go. Enjoy simple and interactive everyday banking anywhere, anytime through a fully digitalized platform.                    | <b>Simple Banking</b><br>With Citi Mobile® App, you can enjoy the experience of your phone becoming your bank on the move. Full-service banking anywhere, anytime, in the palm of your hand. | <b>Simple Banking</b><br>With Citi Mobile® App, you can enjoy the experience of your phone becoming your bank on the move. Full-service banking anywhere, anytime, in the palm of your hand. | <b>Your Team</b><br>Your dedicated Relationship Manager and team of specialists for investment, treasury, insurance and mortgage will understand your unique financial goals and journeying together with you. | <b>Your Team</b><br>- Your dedicated Citigold Private Client Banker and team of specialists for investment, treasury, insurance, mortgage are thoroughly equipped to spearhead your team in delivering world-class thought leadership insights, research and solutions.<br>- Your seasoned Portfolio Counselor to manage your portfolio from a 360° viewpoint, and delivers unique insights, and timely analyses and reports to ensure your portfolio stays aligned with your goals. |   |
|                 | <b>Exclusive Citi Interest Booster</b><br>Boost the interest rate on your savings by completing simple missions.  |  |  | <b>World Class Market Insights</b><br>Digital advisory for you with institutional research powered by over 400 research analysts cover over 70 countries.  | <b>Total Wealth Advisory</b><br>Exclusive to Citigold clients, Total Wealth Advisor, offers end-to-end solutions that keep you always in control of your wealth goals. It provides a real-time overview of your portfolio and performance analysis. You can keep track your goal status anytime and anywhere.  | <b>Trusted Advisory</b><br>Exclusive to Citigold Private Clients, Portfolio 360° Review is our unique wealth management tool which evaluates your multi-asset portfolio with 5 analysis. It does not only examine how well your portfolio performs under different risk scenarios, but also identifies potential opportunities that fit your needs. |
|                 | <b>Messaging</b><br>You can get connected to Customer Service Officer via Messaging by logging in to your Citi Mobile® App anytime and anywhere - more convenient than waiting on the phone.  |  |  |  | <b>Citi Live Chat</b><br>You can have video call or leave messages to your dedicated Relationship Manager via Citi Live Chat by logging in to your Citi Mobile® App or Citibank Online anytime and anywhere.   | <b>Citi Live Chat</b><br>You can have video call or leave messages to your dedicated Banker via Citi Live Chat by logging in to your Citi Mobile® App or Citibank Online anytime and anywhere.  |
|                 | <b>Financial Tips &amp; Market Insights</b><br>Boost your financial confidence with our guided educational journey through a range of investment products, plus the latest market insights from our research analysts, offering you timely and personalized financial guidance. |  |  |  | <b>World Class Market Insights</b><br>Institutional research powered by over 400 research analysts cover over 70 countries will be delivered to you by your Relationship Manager and team of specialists.  | <b>World Class Market Insights</b><br>Institutional research powered by over 400 research analysts cover over 70 countries will be delivered to you by your Banker and team of specialists.   |
|                 | <b>Exclusive Citi Plus Credit Card</b><br>Enjoy 3X points all year on online shopping and fitness memberships.  |  |  |  |  | <b>Bespoke Privileges</b><br>Exclusive access to master forums, lifestyle events and privileges, for details please refer to <a href="https://www.citibank.com.hk/cpc">https://www.citibank.com.hk/cpc</a>  |

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|---------------------------|--|--|--|---|--|
| All Clients               |  |  |  |   |  |
| <b>Global Advantages</b>  | <ul style="list-style-type: none"> <li>- Buy foreign currencies at your preferred rates 24/7 and then use Citibank Global Wallet to spend or withdraw cash overseas directly from foreign currency accounts with your Citibank® Debit Mastercard®. \$0 charge by Citi.</li> <li>- No charge by Citi for overseas cash withdrawals at Citi ATMs and Mastercard® ATMs worldwide while using Citibank Global Wallet<sup>9</sup>.</li> </ul> | <ul style="list-style-type: none"> <li>- Buy foreign currencies at your preferred rates 24/7 and then use Citibank Global Wallet to spend or withdraw cash overseas directly from foreign currency accounts with your Citibank® Debit Mastercard® (ATM card holders can only withdraw cash). \$0 charge by Citi.</li> <li>- No charge by Citi for overseas cash withdrawals at Citi ATMs and Mastercard® ATMs worldwide while using Citibank Global Wallet<sup>9</sup>.</li> <li>- Withdraw up to US\$1,000 emergency cash at any Citibank® branch in case of emergency<sup>10</sup>.</li> </ul> | <ul style="list-style-type: none"> <li>- Buy foreign currencies at your preferred rates 24/7 and then use Citibank Global Wallet to spend or withdraw cash overseas directly from foreign currency accounts with your Citibank® Debit Mastercard® (ATM card holders can only withdraw cash). \$0 charge by Citi.</li> <li>- No charge by Citi for overseas cash withdrawals at Citi ATMs and Mastercard® ATMs worldwide while using Citibank Global Wallet<sup>9</sup>.</li> <li>- Withdraw up to US\$5,000 emergency cash at any Citibank® branch in case of emergency<sup>10</sup>.</li> </ul> | <ul style="list-style-type: none"> <li>- Buy foreign currencies at your preferred rates 24/7 and then use Citibank Global Wallet to spend or withdraw cash overseas directly from foreign currency accounts with your Citibank® Debit Mastercard® (ATM card holders can only withdraw cash). \$0 charge by Citi.</li> <li>- No charge by Citi for overseas cash withdrawals at Citi ATMs and Mastercard® ATMs worldwide while using Citibank Global Wallet<sup>9</sup>.</li> <li>- Exclusive access to Citigold centers worldwide.</li> <li>- Free &amp; real-time fund transfer to overseas Citibank® accounts in over 18 countries and regions at no charge<sup>11</sup>.</li> <li>- Dedicated 24-hour Toll-Free Home Connect.</li> <li>- Withdraw up to US\$10,000 emergency cash at any Citibank® branch in case of emergency, with HK\$0 transaction fee.</li> </ul> | <ul style="list-style-type: none"> <li>- Buy foreign currencies at your preferred rates 24/7 and then use Citibank Global Wallet to spend or withdraw cash overseas directly from foreign currency accounts with your Citibank® Debit Mastercard® (ATM card holders can only withdraw cash). \$0 charge by Citi.</li> <li>- No charge by Citi for overseas cash withdrawals at Citi ATMs and Mastercard® ATMs worldwide while using Citibank Global Wallet<sup>9</sup>.</li> <li>- Exclusive access to Citigold Private Client Centers worldwide.</li> <li>- Free &amp; real-time fund transfer to overseas Citibank® accounts in over 18 countries and regions at no charge<sup>11</sup>.</li> <li>- Dedicated 24-hour Toll-Free Home Connect.</li> <li>- Withdraw up to US\$10,000 emergency cash at any Citibank® branch in case of emergency, with HK\$0 transaction fee.</li> </ul> |
| <b>Pricing Privileges</b> | For the latest fees & charges, please refer to <a href="http://www.citibank.com.hk/servicefees">www.citibank.com.hk/servicefees</a>  | For the latest fees & charges, please refer to <a href="http://www.citibank.com.hk/servicefees">www.citibank.com.hk/servicefees</a>  | For the latest fees & charges, please refer to <a href="http://www.citibank.com.hk/servicefees">www.citibank.com.hk/servicefees</a>  | For the latest fees & charges, please refer to <a href="http://www.citibank.com.hk/servicefees">www.citibank.com.hk/servicefees</a>   | For the latest fees & charges, please refer to <a href="http://www.citibank.com.hk/servicefees">www.citibank.com.hk/servicefees</a>  |

1. The "Average Daily Combined Balance" is calculated based on the sum of your daily balances of deposit, investment and accumulated paid premium\* of selected insurance products of all your single name account(s) and joint name account(s), divided by the number of days in the month. For company account, the "Average Daily Combined Balance" is calculated based on the sum of your company's daily balances of deposit, investment, accumulated paid premium\* of selected insurance products and utilised business overdraft facilities, divided by the number of days in the month plus outstanding balance of business loans at the end of the month. Selected insurance products mean insurance policy(ies) with savings element.

\* For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan.

2. The monthly service fee will be waived if clients are holding any one of the following products: (i) Mortgage, (ii) Personal Loan.

3. International Personal Banking clients are defined as: (i) individual clients whose correspondence address is not a Hong Kong address, and (ii) corporate clients (including Personal trust, personal investment company or similar structure, sole proprietorship & partnership) whose country of incorporation is not Hong Kong OR whose correspondence address of any beneficial owner(s) or authorized signatory(ies) is not a Hong Kong address, in the bank's records.

4. The monthly service fee will be waived if clients are holding any one of the following products: (i) Mortgage, (ii) Personal Loan, (iii) Insurance. Exemptions also apply to (i) senior citizens aged 65 or above; (ii) clients aged below 18; (iii) clients with disabilities; (iv) clients with low income (individual monthly income below HK\$7,900 or household monthly income below HK\$11,500 for clients who are not working), or those receiving social welfare benefits/government subsidies such as the Comprehensive Social Security Allowance. In each case, self-declaration or supporting documents are required; or (v) non-profit making organization.

5. Terms and Conditions for Citi Interest Booster, please visit <https://www.citibank.com.hk/english/banking/pdf/interest-booster-tnc.pdf>. The abovementioned arrangement(s) do not constitute recommendation by Citi on the mutual fund provider(s) and/or the mutual fund options.

6. Terms and Conditions for Citi Plus Credit Card, please visit <https://www.citibank.com.hk/english/credit-cards/pdf/citi-plus-credit-card-tnc/>

7. Teller services are still available for the following local currency cash transactions:

- Cash transactions which are beyond the daily limits or limitations of ATMs and CDMs, including coin deposits and withdrawals.
- Transactions operated by power of attorney or which are for joint accounts requiring signatures of all account holders.

8. Teller services are still available for the following transfers:

- Foreign currency fund transfers, local currency fund transfers and telegraphic transfers in all currencies which are beyond the daily limits of Citi Mobile® App, Citibank Online and ATMs. Please visit [citibank.com.hk/fundtransfer](http://citibank.com.hk/fundtransfer) for details.
- Fund transfers to settle the balance of closed accounts or transfers involving accounts which are not active or abnormal.

9. Waiver limited to handling charge incurred by Citibank (Hong Kong) Limited. A surcharge may be levied by the overseas ATM operator (if any).

10. Transaction fee of US\$25 may be applicable in selected countries.

11. Applicable to handling fees incurred by Citibank (Hong Kong) Ltd only. For incoming fund transfers from overseas Citibank branches, please refer to each originating country's fees and charges. This service is only applicable to clients of Citibank (Hong Kong) Limited. Transaction screening may apply, this may lead to the delay of the transaction. If the transaction involves currency conversion, the "Citibank Global Transfer" transaction page in "Citibank Online" will display the exchange rate on such currency conversion to get client's confirmation. Clients should understand that for certain currencies, they can choose to complete the foreign exchange before transfer whereby the applicable exchange rate may be different from or lower than the rate display in the "Citibank Global Transfer" transaction page. If there is any discrepancy between the English and Chinese versions of this document, the English version shall prevail.