



## Terms and Conditions for "Wealth Smart" Offer (the "Promotion"):

### What is the Promotion?

1. The promotion period is valid from August 5, 2021 to September 30, 2021, inclusive of both dates ("Promotion Period").
2. The Promotion is applicable to clients (the "Eligible Client"):
  - a. Who successfully open a Citi Plus banking account with Citibank (Hong Kong) Limited and/ or Citibank, N.A., organized under the laws of U.S.A. with limited liability ("the Bank") via Mobile Account Opening during the Promotion Period, and must not have cancelled or held any sole or joint banking account with the Bank within the past 12 months, AND
  - b. Achieve and maintain a silver level or above in the Wealth Smart module by November 30, 2021
3. The Promotion is not applicable to U.S. persons.
4. The Promotion is not applicable to existing banking clients of the Bank and clients who had a banking relationship with the Bank in the past 12 months.

### How to get the Promotion Reward?

5. Eligible Client **who achieve and maintain a silver level or above in the Wealth Smart module by November 30, 2021 will be given a HK\$100 cash rebate** (the "Reward").
6. Each Eligible Client will only be entitled to the Reward once during the Promotion Period. For joint accounts, only one Reward will be given to the Primary Account Holder.
7. The Reward will be credited to the Citi Interest Booster account (the "Account") of the Eligible Client on or before February 28, 2022, after the Eligible Client has fulfilled the requirements as specified in Clause 5.
8. Only Eligible Client with a valid and active Account, and in good standing during the entire Promotion Period and at the time when the Reward is made, will be eligible for the Reward. In case there are any change to the status of such Account, the Bank reserves the right to terminate the Reward to the Eligible Clients, without prior notice. The Reward shall be forfeited absolutely and shall not be paid to the Eligible Client through any other means.
9. The Reward cannot be used in conjunction with any other offers, nor be transferred or exchanged for cash or any other offers.
10. The Bank reserves the right to suspend, amend and terminate the offers and change the Terms and Conditions from time to time without any liability and without prior notice. In case of any dispute, the Bank's decision shall be final and conclusive.
11. The above 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.
12. In the event of discrepancy between the English and Chinese versions, the English version shall prevail.

