



Terms and Conditions for “Preferential New Fund HKD/ USD Time Deposit Offer for Selected Customers”:

1. The promotion period (“Promotion Period”) for Preferential New Fund HKD/ USD Time Deposit Offer for selected customers (“Offer”) is valid from March 26 – April 20, 2026, both dates inclusive.
2. The Offer is only applicable to selected customers of Citibank (Hong Kong) Limited and / or Citibank, N. A. (Citibank, N.A., organized under the laws of U.S.A. with limited liability) (collectively, the “Bank”) who receive the Offer promotional SMS/ push notification or get the Offer on the “Special Offers” tab of Time Deposit page of Citibank Online or Citi Mobile® App (“Eligible Customers”).
3. The Offer is only applicable to Eligible Customers who set up HKD or USD 3-month time deposit via the “New Fund Offer” tab on Citibank Online or Citi Mobile® App within the Promotion Period (“Relevant Time Deposit”). Eligible Customers may enjoy the Offer with 0.4% p.a. higher interest rate for HKD Time Deposit New Fund Balance and 0.7% p.a. higher interest rate for USD Time Deposit New Fund Balance (defined in Clause 5 below) compared with their corresponding existing fund time deposit interest rates of HKD and USD at the relevant time.
4. The Offer is only applicable to the “Time Deposit New Fund Balance” as defined in Clause 5 below.
5. “Time Deposit New Fund Balance” is the net growth (if any) between the latest balance as at the date of the Relevant Time Deposit and the balance as at the last business day in the previous month of your Designated Deposit Accounts (defined below) under the selected relationship.
 - i. Time Deposit New Fund Balance will be deducted when a time deposit is booked via the “New Fund Offer” tab on Citibank Online or Citi Mobile® App.
 - ii. Designated Deposit Accounts include the accounts that can be used as source of fund account for Time Deposit booking via Citibank Online and Citi Mobile® App, such as Savings, Checking, Step-up Interest, Checklink Savings, Citi Interest Booster, and Call Deposit account and any other accounts that can be decided by the Bank at its sole discretion and without prior nor separate notification. Time Deposit New Fund Balance will be calculated to HKD equivalent amount according to the foreign exchange rate of previous business date for reference; and its currency and amount will be changed according to the debit currency the Eligible Customer has selected.
 - iii. All transactions (including investments) made in the current month would reduce the Time Deposit New Fund Balance. For example: if an Eligible Customer has 2 relationships with the Bank i.e.: relationship A & relationship B; and his/her total month end balance of source of fund

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accounts under relationship A on March 2026 was USD100,000, and he/she has funded in USD10,000 from other bank to his/her Savings account under relationship A on 3rd April 2026, then used USD4,000 from the same account in doing investment on 6th April 2026. On 7th April 2026, he/she will have USD6,000 Time Deposit New Fund Balance under relationship A which is eligible for the Time Deposit New Fund Offer.

- iv. Following the sample in 5 (iii), any fund in from other banks to relationship B account(s) (or fund out from such to other banks) will not affect the Time Deposit New Fund Balance in relationship A.
6. The time deposit interest rates are annualized interest rates that are for reference only and are not guaranteed. All interest rates are subject to change from time to time at the Bank's sole absolute discretion without prior notice. Eligible Customers can refer to the rate(s) stated on Citibank Online or Citi Mobile® App at the relevant time.
7. The Bank reserves the right to modify, suspend or terminate the Offer and to amend the applicable terms and conditions from time to time without prior notice. In case of disputes, the decision of the Bank shall be final and binding.
8. The Bank reserves the right to approve or reject the set up of any time deposit at its own discretion. Should there be any disputes, the decision of the Bank is final and conclusive.
9. Once the time deposit set up instruction has been accepted and processed by the Bank, no cancellation or change can be made.
10. In case of any discrepancy between the English and Chinese versions of the content, 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.
11. No person other than relevant Eligible Customer 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.
12. 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 Client, including but not limited to the Terms and Conditions for Accounts and Services.
13. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong SAR") and the customers irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.

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「特選客戶新資金港幣/美元定期存款優惠」之條款及細則：

1. 特選客戶新資金港幣/美元定期存款優惠（「推廣」）之推廣期為 2026 年 3 月 26 日至 4 月 20 日，包括首尾兩日（「推廣期」）。
2. 本推廣只適用於花旗銀行（香港）有限公司及／或花旗銀行（「本行」）之特選客戶。特選客戶為收到有關此推廣之短訊或推送通知，或於花旗網上銀行或 Citi Mobile® App 之定期存款頁面之「特選優惠」分頁收到此推廣的客戶（「合資格客戶」）。
3. 本推廣只適用於推廣期內透過花旗網上銀行或 Citi Mobile® App 的「新資金優惠」分頁開立港幣或美元 3 個月定期存款（「有關定期存款」）之合資格客戶。合資格客戶以「定期存款新資金結餘」（定義見下文）開立的港幣及美元新資金定期存款年利率將比該客戶於當時開立現有資金定期存款的年利率分別高 0.4% 年利率（港幣）及 0.7% 年利率（美元）。
4. 本推廣只適用於「定期存款新資金結餘」（定義見下文）。
5. 定期存款新資金結餘是指在有關定期存款設立當日所選關係內所有指定存款戶口（定義見下文）的最新結餘與上月最後一個工作天結餘之淨增長（如有）。
 - i. 於花旗網上銀行或 Citi Mobile® App 的「新資金優惠」選項開立定期存款後，定期存款新資金結餘將被扣除。
 - ii. 指定存款戶口為可用於扣賬以透過 Citibank 網上理財及 Citi Mobile® App 開立定期存款之戶口，包括儲蓄戶口、支票戶口、支票通儲蓄戶口、月月增息戶口、Citi 利息 Booster 及通知存款戶口，及任何由本行全權指定之戶口（概不作事前或另外通知）。定期存款新資金結餘將會以前一個工作天匯率的等值港幣計算以作參考；並按照已選的扣賬貨幣顯示。
 - iii. 所有於當月作出之交易（包括投資交易）都會令定期存款新資金結餘被扣減。舉例：如合資格客戶於本行有 2 個關係，關係 A 及關係 B；而於關係 A 的 2026 年 3 月的最終結餘為 100,000 美元，並於 2026 年 4 月 3 日由其他銀行向關係 A 內的儲蓄戶口存入 10,000 美元，及後使用同一戶口的 4,000 美元於 2026 年 4 月 6 日作出投資交易。於 2026 年 4 月 7 日，合資格客戶將於關係 A 有 6,000 美元定期存款新資金結餘合資格用於開立新資金定期存款。
 - iv. 沿用 5 (iii) 的舉例，所有由他行存入關係 B 戶口（或由其轉出）的資金並不會影響關係 A 中的定期存款新資金結餘。

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