



**General Terms and Conditions for Exclusive Welcome Offer:**

1. All Exclusive Welcome offers are not applicable to U.S. persons, except deposit interest rate.
2. All Exclusive Welcome Offers are not applicable to CitiBusiness® Accounts.
3. Unless otherwise specified, all welcome offers are not eligible for overseas clients (with an overseas correspondence address).
4. All Exclusive Welcome Offers are not applicable to existing banking clients of Citibank (Hong Kong) Limited and / or Citibank, N. A. (Citibank, N.A., organized under the laws of U.S.A. with limited liability) (“the Bank”) and clients who had a banking relationship with the Bank in the last 12 months.
5. Unless otherwise specified, the Promotion Period is valid from September 1 to September 30, 2023, inclusive of both dates (“Promotion Period”).
6. Each client can only enjoy the offer once during the promotion period. For joint accounts, only one offer will be given to the Primary Account Holder.
7. Cash rebate will be credited to eligible clients’ HKD account only and the account status of each client must remain valid and normal at the time when the corresponding offer is rewarded or delivered to the client. Otherwise, the reward will be forfeited absolutely.
8. The Bank reserves the right to claim for the refund of the gift should the new account be closed/downgraded within 6 months from the date of account opening, or the new client's "Average Daily Combined Balance" falls below the minimum balance requirement within 6 months from the date of account opening. The gift value will be debited from the client’s account at the time of account closure or downgrade, or 1 month from the first day the account balance falls below the required level whichever is earlier.
9. If the new client closes all his/her accounts within 6 months from his/her account opening date, an account closure fee of HK\$500 (or equivalent) will be charged.
10. The Bank reserves the right to amend the above Terms and Conditions from time to time and is entitled at any time without any liability in any manner whatsoever to alter the program without prior notice. Should there be any dispute, the Bank’s decision will be final.
11. Exclusive Welcome Offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
12. When Eligible Customers join this Exclusive Welcome Offer by opening Citigold account via the designated path URLs online, the Eligible Customers cannot join the Bank Account Referral Program as a referee.
13. The above product(s) and/or service(s) mentioned in this Citibank Accounts & Services Opening Application are not offered to individual resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man and United Kingdom. This Citibank Accounts & Services Opening Application is not intended as a recommendation or an offer or solicitation for the purchase or sale of any of the above product(s) and/or service(s) to such individuals.
14. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.

**Terms and Conditions for Exclusive Welcome Offer:**

1. To be entitled to relevant offers, new client must (i) successfully join Citigold Account via Remote Account Opening through dedicated path URLs indicated below during the Promotion Period; and (ii) bring in New Funds the required new funds specified below within the first 2 calendar months from account opening (including the month of account opening and the month following). Exclusive Welcome Offer will be credited to each eligible client’s banking account by the date as specified in the table below.

<b>Banking Service</b>	<b>New funds amount (HK\$ or equivalent)</b>	<b>Cash rebate (HK\$)</b>
Citigold	HK\$1,500,000	HK\$2,000

Account opening date	New funds fund in period	Cash rebate will be credited
September 1 to September 30, 2023	On or before October 31, 2023	On or before November 30, 2023

**Designated path URLs**

- (i) <https://www.citibank.com.hk/english/wealth-management/investment/promotions/citigold-exclusive-offer>
- (ii) <https://www.citibank.com.hk/chinese/wealth-management/investment/promotions/citigold-exclusive-offer>
- (iii) <https://www.citibank.com.hk/english/wealth-management/investment/promotions/citigold-exclusive-offer-hkt>
- (iv) <https://www.citibank.com.hk/chinese/wealth-management/investment/promotions/citigold-exclusive-offer-hkt>

2. New clients must enroll in the e-Statement Service at the time of account opening.
3. New funds exclude transfer of funds within the Bank. Transfer-in Mutual Funds/Bonds/Securities (Hong Kong, US or A shares via Hong Kong Shanghai Connect) will be counted as New Funds. Only Mutual Funds/ Bond offered by Citibank (Hong Kong) Limited, Citibank, N.A., organized under the laws of U.S.A. with limited liability, Citigroup Inc. will be accepted. The transfer-in process may take at least 2 to 3 months.
4. Citigold is exclusive for clients who maintain the "Average Daily Combined Balance" of HK\$1,500,000 or above, otherwise we reserve the right to convert his/her Citigold account to a Citi Priority or Citibanking account. Should the "Average Daily Combined Balance" fall below HK\$1,500,000 for 3 consecutive months, a monthly service fee of HK\$300 will be charged. For the fees of individual services, please refer to the latest service fee guide.
5. 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 calendar days in the month. Selected insurance products mean insurance policy(ies) with savings element or investment-linked insurance.

#### 獨家迎新獎賞一般條款及細則：

1. 所有獨家迎新獎賞並不適用於美國人士，存款利息除外。
2. 所有獨家迎新獎賞並不適用於 CitiBusiness® 企業戶口。
3. 除特別註明外，所有迎新獎賞不適用於海外客戶（以海外通訊住址登記開戶）。
4. 所有迎新獎賞不適用於現有花旗銀行（香港）有限公司及 / 或花旗銀行（「本行」）之銀行服務客戶或於 12 個月內曾取消本行銀行服務之客戶。
5. 除另有訂明外，推廣期由 2023 年 9 月 1 日至 9 月 30 日，包括首尾兩日（「推廣期」）。
6. 每位客戶於推廣期內只可享獎賞一次。若賬戶為聯名戶口，只有主要賬戶持有人可獲贈獎賞 1 份。
7. 現金回贈將存入合資格客戶之港幣銀行戶口，客戶之戶口狀況必須於優惠存入時仍然有效及正常，否則有關優惠將被取消。
8. 客戶如於開戶日起計 6 個月內取消戶口、轉換為其他戶口或未能保持「每日平均總結餘」之最低要求，本行有權追討相等之獎賞金額，並從戶口中扣除，扣除日期為戶口的每日平均結餘少於上述規定水平後一個月或在客戶取消戶口或轉換為其他戶口之同時，並以較早者為準。
9. 如於開戶日起計 6 個月內取消戶口，會被收取 HK\$500 或等值之戶口取消手續費。
10. 本行保留隨時以任何形式對以上條款及細則作出改動之權利而事前毋須作出任何通知或負上任何責任。如對本推廣活動有任何爭議，本行保留一切最終決定權。
11. 迎新獎賞不可與其他優惠、折扣或優惠券同時使用、不可轉讓他人、不可兌換現金或換取其他優惠。
12. 當合資格客戶以專屬網站鏈接開立 Citigold 戶口並參與此獨家迎新獎賞，則不可作為被薦人同時參與銀行戶口推薦計劃。
13. 此戶口及服務申請表所提及的產品及/或服務並不適用於居住於歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國的個人客戶。此戶口及服務申請表並不旨在對該類個人客戶構成任何買賣產品及/或服務的建議、銷售或招攬。
14. 本條款及細則之中英文版本如有差異，一概以英文版本為準。

#### 「獨家迎新獎賞」條款及細則：

1. 新客戶須於推廣期內(i)透過以下專用網站鏈接及經手機成為 Citigold 客戶，及(ii)於開戶後指定時間內存入以下所需之新資金，方可獲贈有關獎賞。

銀行服務	新資金金額 (HK\$或等值)	現金回贈 (HK\$)
Citigold	HK\$1,500,000	HK\$2,000

開戶日期	新資金存入日期	現金回贈將在以下日期存入
2023 年 9 月 1 日至 9 月 30 日	2023 年 10 月 31 日或之前	2023 年 11 月 30 日或之前

#### 專用網站鏈接

- (i) <https://www.citibank.com.hk/english/wealth-management/investment/promotions/citigold-exclusive-offer>
- (ii) <https://www.citibank.com.hk/chinese/wealth-management/investment/promotions/citigold-exclusive-offer>
- (iii) <https://www.citibank.com.hk/english/wealth-management/investment/promotions/citigold-exclusive-offer-hkt>
- (iv) <https://www.citibank.com.hk/chinese/wealth-management/investment/promotions/citigold-exclusive-offer-hkt>

2. 客戶在開戶時須同時登記使用電子月結單服務。
3. 「新資金」不包括任何已存於本行之款項調動。轉存之基金、債券及股票（港股、美股、「滬港通」下的 A 股）總額可計算為新存款項。只有花旗銀行（香港）有限公司、花旗銀行、Citigroup Inc. 所代理之基金及債券方會被接納。轉存過程或需至少 2-3 個月的時間。
4. Citigold 客戶必須保持「每日平均總結餘」達 HK\$1,500,000 或以上，否則本行保留權利將戶口服務由 Citigold 轉為 Citi Priority 或 Citibanking 服務。如連續 3 個月「每日平均總結餘」低於 HK\$1,500,000，則須繳付 HK\$300 之服務月費。個別服務之收費，請參考最新之服務手續費小冊子。
5. 「每日平均總結餘」之計算包括閣下之個人及聯名戶口在過去一個月內的每日存款、投資及指定保險產品之累積保費總結餘，除以該月份之日數所得之平均數額。指定保險產品指包含有儲蓄成份或投資相連壽險之保險產品。有儲蓄成份的保險保費總結餘為已繳保費扣除未償付的保單貸款。投資相連壽險的保險保費總結餘為已繳總保費扣除已賣出之基金總值。