

## Citi 財富大抽獎 (「抽獎」) 之條款及細則

## 一般條款及細則

1. 推廣期由 2025 年 1 月 2 日至 2025 年 3 月 31 日，包括首尾兩日 (「推廣期」)。
2. 此推廣只適用於 Citigold® Private Client 及 Citigold® 之客戶，並不適用於本行其他理財級別之客戶及/或 CitiBusiness® 企業戶口。
3. 每位客戶 (不論所持戶口數量) (「客戶」) 於推廣期內只可參加此次抽獎乙次。
4. 客戶之有關賬戶必須保持有效及良好賬戶記錄，並符合有關賬戶的最低每日平均總結餘要求，方可獲得獎賞。本行有權因應客戶之賬戶狀況之改變，保留取消獎賞之權利而毋須預先另行通知。Citigold® 之每日平均總結餘要求為港幣 1,500,000 元或以上，Citigold® Private Client 之每日平均總結餘要求為港幣 8,000,000 元或以上。
5. 除非另有註明，此推廣並不適用於以下人士：
  - i. 海外客戶及以海外通訊住址登記開戶的國際個人銀行服務客戶 (撇除以下客戶 -
    - 並非下列第 ii、第 iii、及第 iv 點提及的客戶，及
    - 推廣期身處香港特別行政區並於花旗銀行 (香港) 有限公司及/或花旗銀行 (「本行」) 之任何分行完成指定任務 (定義如以下 A 部份條款 1 所列) 以達至此推廣之要求; 或推廣期內開立國際個人銀行服務的新客戶，且於由開戶月份起前十二個曆月內並未持有本行銀行服務。)
  - ii. 美國人士。
  - iii. 歐盟、歐洲經濟區居民、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國居民、巴西、紐西蘭、牙買加、厄瓜多爾、斯里蘭卡或其他採用「一般資料保護規則」或相關法律的司法管轄區之客戶。
  - iv. 所有於推廣期內為本行或其子公司之員工。

根據本行之相關政策，本行保留一切權利決定國際個人銀行服務客戶獲享獎賞的資格。相關政策會不時更改而本行事前毋須作出任何通知。
6. 本行保留對條款及細則作出改動及取消本推廣活動之權利，事前毋須作出任何通知。如對本推廣活動有任何爭議，本行保留一切最終決定權。
7. 此條款及細則為本行與客戶簽訂的其他相關銀行服務/產品條款及細則的附加及補充條文，包括但不限於「戶口及服務之條款」。
8. 此條款及細則須受香港特別行政區的法律所管限。客戶願受香港特別行政區法院的專有司法管轄權所管轄，不得撤回。除客戶及本行外，任何人士均無權根據《合約 (第三者權利) 條例》執行本條款及細則或享有本條款及細則的利益。
9. 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。

## (A) 適用於「Citi 財富大抽獎」的條款及細則

1. 客戶於推廣期內完成指定任務（定義如下列表示）即可參加抽獎（「合資格客戶」）。每位合資格客戶最多可獲 10 次抽獎機會。

於推廣期內完成指定任務（可重覆完成）	所獲之抽獎機會
每宗透過本行認購，並且結算金額達港幣 1,000,000 元或以上（或等值）的基金交易（須為本行所代理之基金）。	1 次
每宗透過本行購買，並且結算金額達港幣 1,000,000 元或以上（或等值）的債券或存款證交易。	1 次
每宗透過本行購買，並且結算金額達港幣 1,000,000 元或以上（或等值）的結構性產品交易。	1 次
每份透過本行購買，並且年度化保費達港幣 1,000,000 元或以上的人壽保險計劃。	1 次
每宗透過本行辦理之按揭貸款，而未償還金額達港幣 1,000,000 元或以上。	1 次

2. 於推廣期完結後，抽獎得獎者將由電腦隨機抽出（「抽獎得獎者」），並可獲得抽獎指定禮品（「抽獎禮品」）。

抽獎禮品	抽獎得獎者人數
伍兩重 999.9 足金金幣壹枚（參考價值 HK\$145,600.00-）	10 名

3. 本行將會於 2025 年 7 月 31 日或之前通知抽獎得獎者有關領取抽獎禮品之方式。有關抽獎禮品不能轉讓或兌換成現金或其他獎賞。如抽獎得獎者未能按照指定時限領取抽獎禮品，則作自動放棄論，本行並無責任以任何其他方式補償抽獎得獎者。
4. 抽獎禮品之供應，需依指定商戶之最終決定權而定。本行並非抽獎禮品的供應商，並對於其供應商所提供的有關抽獎禮品品質，有效期和使用方式概不承擔任何責任。由抽獎禮品引起的任何爭議均由得獎者和供應商直接解決。
5. 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，本行有權追討抽獎禮品相等之金額，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。

## 聲明

此資料僅供參考之用，並不旨在構成投資招攬或推介。您只可認購風險程度相等或低於您於投資風險評估之投資類型的投資產品。投資帶有風險，並非銀行存款，並未獲得花旗銀行(香港)有限公司、花旗銀行（依美國法律成立的有限責任組織）、Citigroup Inc. 或其附屬或聯營公司、任何當地政府、保險機構或存款保障計劃的負責、保證、承保或保障，亦帶有風險，可能導致本金損失。投資產品並不適用於美國人士，亦可能只限在某些司法管轄區提供。任何人士於作出投資前，應就有關投資是否合適尋求獨立意見。過往業績未必可作日後基金表現的準則。證券價格可升亦可跌。在進行投資產品交易前您需細覽產品銷售文件內的詳細內容，包括產品的風險因素。您所投資的產品價值有機會下跌，而您所得的亦有機會少於或失去所有最初投入的資金。閣下應自行尋求有關稅務之專業意見，包括但不限於進行海外投資時可能涉及之遺產稅及紅利預扣稅等稅務責任。

借定唔借？還得到先好借！

私隱政策聲明: [citibank.hk/privacy](http://citibank.hk/privacy)

讀者重要訊息: [citibank.hk/disclaimer](http://citibank.hk/disclaimer)



Copyright © 2025 Citigroup Inc. All rights reserved.  
Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A.  
Organized under the laws of U.S.A. with limited liability.

2025Q1\_CGPRC\_CWLD25Q1

## Citi Wealth Lucky Draw (“Lucky Draw”) Terms and Conditions

### General Terms and Conditions

1. The Promotion Period is from January 2, 2025 to March 31, 2025, both dates inclusive (“**Promotion Period**”).
2. The Promotion is applicable to existing clients of Citigold® Private Client and Citigold® only, and is not applicable to clients of other banking tiers and/or CitiBusiness® Accounts.
3. Each customer (regardless the number of accounts holding) (“**Customer**”) may only participate this Lucky Draw under this Promotion once during the Promotion Period.
4. Only those Customers whose relevant accounts are valid and in good standing, and maintain a Total Account Balance no less than the Average Daily Combined Balance requirement of the current banking tier by the last day of the Promotion Period until Fulfilment Date will be eligible for the Lucky Draw Prize (as defined in Section (A) Clause 2). If the account status has changed, the Bank reserves the right not to give the Lucky Draw Reward to any relevant Customer without prior notice. The Average Daily Combined Balance Requirement for Citigold® is HK\$1,500,000 and the Average Daily Combined Balance Requirement for Citigold® Private Client is HK\$8,000,000.
5. The Promotion is not applicable for the following:
  - i. Overseas customers and International Personal Banking clients (with an overseas correspondence address) (Except for those customers who –
    - are not under (ii), (iii) and/or (iv), and
    - are onshore in Hong Kong SAR during the Promotion Period and have completed Designated Missions (as defined in Section (A) Clause 1) at the any branches 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”**) to fulfill the Lucky Draw requirement; or have opened an International Personal Banking account during the Promotion Period and do not have a banking relationship with the Bank during the previous 12 months prior to the account opening month.)
  - ii. U.S. persons.
  - iii. Resident individuals of the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador and Sri Lanka or any other jurisdictions which are adopting The General Data Protection Regulation or equivalent legislation.
  - iv. All Staff of the Bank and its subsidiaries within the Promotion Period.

The Bank reserves the absolute right to determine the eligibility of International Personal Banking clients to enjoy the abovementioned Lucky Draw subject to relevant policy of the Bank, which may change from time to time without prior notice.
6. The Bank reserves the right to amend these Terms and Conditions or terminate the Promotion without prior notice. All matters and disputes will be subject to the final decision of the Bank.
7. 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 Customer, including but not limited to the Terms and Conditions for Accounts and Services.
8. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong SAR and Eligible Customers irrevocably submit to the exclusive jurisdiction of the competent courts of the Hong Kong SAR. No person other than an 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.
9. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**(A) Specific Terms and Conditions for Citi Wealth Lucky Draw**

1. Customer may participate in the Lucky Draw by completing Designated Missions (as defined under the table below) during the Promotion Period (“**Eligible Customer**”). Each Eligible Customer may get up to 10 lucky draw chances.

Complete Designated Missions during the Promotion Period (May Complete Repeatedly)	Number of lucky draw chances entitled
Conducting each BUY transaction of mutual funds via the Bank, which the total settlement price reaches HK\$1,000,000 (or equivalent) or higher.	Once
Conducting each BUY transaction of Bonds or Certificate of Deposits via the Bank, which the total settlement price reaches HK\$1,000,000 (or equivalent) or higher.	Once
Conducting each BUY transaction of Structured Products via the Bank, which the total settlement price reaches HK\$1,000,000 (or equivalent) or higher.	Once
Each Life Insurance Policy purchased via the Bank, where its Annualized Paid Premium attains or exceeds HK\$1,000,000 or higher.	Once
Each Mortgage drawdown, with a outstanding amount of HK\$1,000,000 or higher	Once

2. Winners of the Lucky Draw will be randomly drawn by the computer after the Promotion Period (“**Lucky Draw Winners**”) and will be entitled to receiving the Designated Lucky Draw Prize set out below (“**Lucky Draw Prize**”).

Lucky Draw Prize	Number of Lucky Draw Winners
A 5-Tael 999.9 Gold Coin (Reference Price: HK\$145,600.00-)	10

3. The Bank will announce the lucky draw results and notify the Lucky Draw Winners on the Lucky Draw Prize collection arrangement by July 31, 2025. The Lucky Draw Prize is not transferrable and cannot be redeemed in form of cash rebate or any other rewards. Lucky Draw Winner(s) who is/are not able to collect the Lucky Draw Prize(s) by the designated Lucky Draw Prize collection deadline will be considered as voluntary abandonment and the Bank accepts no responsibility to compensate the Lucky Draw Winner in any other form of reward.
4. The Lucky Draw Prize are subject to terms and condition of the relevant suppliers. The Bank is not the supplier of the Lucky Draw Prize and shall not be liable or responsible for the availability and quality of the Lucky Draw Reward. Any disputes relating to the Lucky Draw Prize shall be resolved between the winner and the relevant supplier directly.
5. The Bank reserves the right to claim for the refund of the value of the Lucky Draw Prize should the new account be closed/ downgraded within 6 months from the date of account opening, or the customer's "Average Daily Combined Balance" falls below the minimum balance requirement within 6 months from the date of account opening. A sum equivalent to the Lucky Draw Prize will be debited from the customer's account at the time of account closure or downgrade, or 1 month from the first day the account balance falls below the minimum balance requirement, whichever is earlier.

**Disclaimer**

The information contained herein is for reference only and is not intended to constitute investment solicitation or recommendation. You can only subscribe mutual funds with risk rating that match your current risk profile. Investment products contain risk. Investments are not bank deposits and are not obligations of, guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., organized under the laws of U.S.A. with limited liability, Citigroup Inc. or any of its affiliates or subsidiaries, or by any local government or insurance agency, and involve risks, including the possible loss of the principal amount invested. Investment products are not available for U.S. persons and might only be applicable to limited jurisdiction. Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment. Past performance is not indicative of future performance. Share prices may go down as well as up. The value of your investment may fall and you may get back less than or none of what you initially invested. You should read the product offering document for further details including the risk factors prior to making investment. You should seek advice from your professional advisors as to your particular tax position, including but not limited to estate duty and withholding tax that might arise from investing in overseas products.

**To borrow or not to borrow?  
Borrow only if you can repay!**