



Aug 2025

Dear Valued Client

[Overview of Notice of Amendments](#)

We would like to inform you about the amendments to the Cross-boundary Wealth Management Connect Scheme Customer Declaration and PIPL Consent Form ("**WMC PIPL Consent Form**"), effective from 5th October, 2025 ("the Effective Date"). Please carefully read the details of the amendments in the Notice of Amendments to familiarize yourself with the changes and how they may affect you.

Key Amendments:

The table under clause (e) (iv) has been updated regarding data storage and backup. Please refer to the Appendix for the updated version of the WMC PIPL Consent Form. Revised contents are underlined.

You do not need to sign or return any documents. However, please note that the amendments set out in the Appendix to this Notice of Amendments shall be binding on you if you retain or continue your banking relationship with us after the Effective Date. If you do not wish to accept the amendments, please notify us prior to the Effective Date. However, please be aware that we may not be able to continue providing business services to you if you do not accept the amendments. For enquiries, you can contact your Relationship Manager or leave us a message in Citi Mobile® App. After login, tap "Help" > "Messaging service".

If there are any discrepancies between the English and Chinese versions, the English version shall prevail.

Thank you for choosing Citibank. It is always a pleasure serving you.

Yours faithfully

Citibank (Hong Kong) Limited



Appendix

Updated version of the Cross-boundary Wealth Management Connect Scheme Customer Declaration and PIPL Consent Form:

Supplemental Policy Statement relating to the Cross-boundary Wealth Management Connect Scheme

- (a) To the extent that the Personal Information Protection Law of the People's Republic of China (the "**PIPL**") is applicable to the Cross-boundary Wealth Management Connect, I am aware that, notwithstanding any data protection terms contained in other documents or terms governing arrangements among us from time to time, including the Terms and Conditions for Cross-boundary Wealth Management Connect and the Policy Statement relating to the Personal Data (Privacy) Ordinance of Citibank, N.A., Hong Kong Branch, Citibank (Hong Kong) Limited and others (www.citibank.com.hk/english/info/pdf/PDPO_EN.pdf), the "**Policy Statement**"; and together, the "**Data Protection Terms**", Citibank (Hong Kong) Limited as a personal data controller whose contact details are set out below (the "**Citi Entity**"), will collect and process personal data for the purposes of the Cross boundary Wealth Management Connect as follows:
- (b) Unless otherwise defined below, capitalised terms used in this Supplemental Policy Statement have the same meaning given to them in the latest **Policy Statement**. In case of inconsistency between this Supplemental Policy Statement and the **Data Protection Terms** with respect to compliance of any matter relating to the Cross-boundary Wealth Management Connect with the **PIPL**, this Supplemental Policy Statement shall prevail.
- (c) To supplement paragraphs (a) and (c) of the **Policy Statement**, personal data will be collected by the **Citi Entity** in the Citibank Accounts & Services Opening Application and by other means from the Data Subject and other sources during the accounting opening and operating processes. This personal data will all constitute "data" as defined in the **Policy Statement**.
- (d) Data that is provided to the **Citi Entity** or that it collects may be considered sensitive personal information under the **PIPL**, including identification document details or copies of such documents, and financial information about a Data Subject's source of funds, source of wealth and deposit information. The **Citi Entity** processes sensitive personal information to the extent required to open and operate accounts for the Cross-boundary Wealth Management Connect and seeks to protect such data rigorously using the security standards implemented by it.
- (e) To supplement paragraph (e) of the **Policy Statement**, data held by the **Citi Entity** relating to a Data Subject will be kept confidential but the **Citi Entity** may provide such data to the following parties, as necessary for the purpose of opening and operating accounts for the Cross-boundary Wealth Management Connect:
- (i) any securities issuer and investment services provider with which the Data Subject has or proposes to have dealings and any third party who provides custodian, depository or securities clearing services to the **Citi Entity** in connection with the provision of products and services under the Cross- boundary Wealth Management Connect.
 - (ii) any regulators which regulate the Cross-boundary Wealth Management Connect and activities relating to the Cross-boundary Wealth Management Connect, including without limitation, the National Financial Regulatory Administration, the China Securities Regulatory Commission, the People's Bank of China, the Hong Kong Monetary Authority, the Securities and Futures Commission, the Monetary Authority of Macao and any other regulator, agency or authority with jurisdiction, authority or responsibility in respect of the Cross-boundary Wealth Management Connect.



(iii) in Mainland China:

Name	Contact Details	Processing purpose, method, categories of personal information shared
Citigroup Services and Technology (China) Limited	C/O Citibank Hong Kong Limited Citi Tower, One Bay East, 83 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong Phone: +852 2860 0333	Anti-money laundering screening disposition; transaction processing; reconciliation; account opening/maintenance; payment processing
China Guangfa Bank	Address: 713 East Dongfeng Road, Yuexiu District, Guangzhou Phone: +86 4008 308 003	Account opening/maintenance; transaction processing including but not limited to fund remittance; quota monitoring.

(iv) outside of Mainland China:

Name	Contact Details	Processing purpose, method, categories of personal information shared, as well as ways to exercise data privacy rights over the receiving party
Citigroup Transaction Services (M) Sdn. Bhd.	C/O Citibank Hong Kong Limited Citi Tower, One Bay East, 83 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong Phone: +852 2860 0333	To process anti-money laundering screening output results; Mantas money flow screening; to provide checks, review, analysis, and resolution related to Investment and Insurance Sales Surveillance for Citi's Global Consumer Retail Banking business. Way to exercise data privacy rights over the receiving party: please use the contact details to the left
Citibank N.A. Singapore	Same as above	Data storage Way to exercise data privacy rights over the receiving party: please use the contact details to the left
<u>Citigroup Technology Infrastructure (Hong Kong) Limited</u>	<u>Same as above</u>	<u>Data Storage</u> <u>Way to exercise data privacy rights over the</u> <u>receiving party: please use the contact</u> <u>details to the left</u>
<u>Citigroup Services Japan G.K.</u>	<u>Same as above</u>	<u>Data Storage (mainly for backup purpose)</u> <u>Way to exercise data privacy rights over the</u> <u>receiving party: please use the contact</u> <u>details to the left</u>



Citicorp Services India Private Limited (CSIPL)	Same as above	Data assessment solutions, Management Information System (MIS) and campaign operations Way to exercise data privacy rights over the receiving party: please use the contact details to the left
Novation Solutions Limited	Same as above	Statement & letter & advice including printing, insertion, delivery Way to exercise data privacy rights over the receiving party: please use the contact details to the left
Iron Mountain Hong Kong Limited	Same as above	Archiving service Way to exercise data privacy rights over the receiving party: please use the contact details to the left

(f) To supplement paragraph (j) of the **Policy Statement**, any Data Subject also has the right:

- (i) to erasure of his or her data, subject to applicable retention requirements;
- (ii) to request the transfer of data on the Data Subject to another person designated by the Data Subject;
- (iii) to restrict or object to processing of his or her data; and
- (iv) to withdraw consent to processing.

Data of a Data Subject will be retained as long as necessary to meet legal, regulatory and business requirements. Upon request, the **Citi Entity** will provide a data subject with more information on the exact retention periods applying to data in each case. Retention periods may be extended if the **Citi Entity** is required to preserve data in connection with litigation, investigations and proceedings.

(g) If a Data Subject has any questions or wishes to exercise any rights under applicable laws, those questions and requests to exercise such rights should be addressed to the Data Protection Officer whose contact details at the **Citi Entity** are set out in paragraph (p) of the **Policy Statement**.



Personal Data Collection Statement

I have read and understood the Data Protection Terms and this Supplemental Policy Statement and I acknowledge and agree that the Data Protection Terms and this Supplemental Policy Statement will form part of the terms governing my account for Cross-boundary Wealth Management Connect and my Data may be collected and processed in accordance with the Data Protection Terms and this Supplemental Policy Statement.

I further acknowledge and, to the extent the processing relies on my consent, agree that the Citi Entity has specific purposes and adequate necessity for the purpose of opening and operating my accounts under Cross-boundary Wealth Management Connect to collect, process and transfer, in accordance with the processing terms set out in the Data Protection Terms and this Supplemental Policy Statement, my sensitive personal information as described in paragraph (d) of this Supplemental Policy Statement.

I further acknowledge and, to the extent the processing relies on my consent, agree that the Citi Entity may transfer my Data to the specific recipients in Mainland China that are listed, and in accordance with the processing terms set out, in paragraph (e) of this Supplemental Policy Statement.

I further acknowledge and, to the extent the processing relies on my consent, agree that the Citi Entity may transfer my Data outside Mainland China (including within Hong Kong and to other jurisdictions) to the specific recipients listed, and in accordance with the processing terms set out, in paragraph (e) of this Supplemental Policy Statement.

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GBA_1025



亲爱的客户：

[修订通知概览](#)

我们特意致函通知您，就「跨境理财通」客户声明与个人信息保护法同意书将作出修订，并将于**2025年10月5日**（「生效日期」）起生效。请细阅当中所载的修订细节，以确保您理解该等变动以及其对您所带来的影响。

主要修订：

就资料储存及后备方案，条款 **(e) (iv)** 下的列表已更新。详情请参阅附录。经修订内容将以底线识别。

您无须签署或发还任何文件，但请注意，于生效日期后如您保留或继续享用本行的理财服务，《修订通知》所载的附录之该等修订将一律对您具有约束力。如您不接受该等修订，请于生效日期前通知我们。然而，如您未能接受该等修订，我们或将不能继续向您提供服务。如有任何查询，您可以透过客户经理或 **Citi Mobile®App** 「**Messaging** 服务」联络我们！登入后，点击「协助」> 「**Messaging** 服务」。

本函之中、英文版本如有歧异，一概以英文版本为准。

多谢您选用花旗银行，很高兴能为您服务。

花旗银行(香港)有限公司 谨启

2025 年 8 月



附录

「跨境理财通」客户声明与个人信息保护法同意书更新版本：

关于「跨境理财通」的补充政策指引

- (a) 在《中华人民共和国个人信息保护法》（“**个人信息保护法**”）适用于「跨境理财通」的范围内，本人应知悉，尽管在花旗银行（香港）有限公司所不时制定安排的其他管辖文件或条款中载有资料保护条款，包括《跨境理财通条款及条件》以及花旗银行香港分行、花旗银行（香港）有限公司与有关机构《关于<个人资料（私隐）条例>的政策指引》www.citibank.com.hk/english/info/pdf/PDPO_EN.pdf，以下简称“**政策指引**”；合称“**资料保护条款**”），花旗银行（香港）有限公司作为个人资料控制者（其联系方式见下文）（“**Citi 机构**”），将按以下指引为「跨境理财通」之目的收集和处理个人资料：
- (b) 除非下文另有定义，本**补充政策指引**中使用的粗体词汇具有最新**政策指引**所赋予的含义。在「跨境理财通」的任何事项遵守《个人信息保护法》方面，若本**补充政策指引**与**资料保护条款**不一致，应以本**补充政策指引**为准。
- (c) 作为**政策指引**（a）段和（c）段的补充，**Citi 机构**在账户开立和操作过程中，将通过Citibank 户口及服务申请表或者通过其他方式向**资料当事人**收集个人资料。该等个人资料将构成**政策指引**中定义的“资料”。
- (d) 向 **Citi 机构**提供的或其收集的资料可能被视为《个人信息保护法》下的敏感个人信息，包括身份证明文件的详情或该等文件的副本，以及关于**资料当事人**资金来源、财富来源和存款信息的财务和信用信息。**Citi 机构**在为「跨境理财通」开立和操作户口所需的范围内处理敏感个人信息，并寻求使用其实施的安全标准严格保护该等资料。
- (e) 作为**政策指引**（e）段的补充，**Citi 机构**持有的与**资料当事人**有关的资料将予以保密，但 **Citi 机构**可在「跨境理财通」开立和操作户口所需的范围内向下列各方提供该等资料：
- (i) **资料当事人**与之或拟与之交易的任何证券发行人及投资服务提供者，以及就提供「跨境理财通」项下的产品及服务向 **Citi 机构**提供托管、存管或证券结算服务的任何第三方。
- (ii) 任何监管「跨境理财通」以及跨境理财通相关活动的监管机构，包括但不限于国家金融监督管理总局、中国证券监督管理委员会、中国人民银行、香港金融管理局、香港证券及期货事务监察委员会、澳门金融管理局以及对理财通业务拥有司法管辖权、权限或责任的任何其他监管机构、机构或政府部门。
- (iii) 中国内地境内：

名称	联系信息	共享个人信息的处理目的、方法、类别
花旗金融信息服务（中国）有限公司	转交花旗银行（香港）有限公司 香港九龙观塘海滨道 83 号 One Bay East, Citi Tower 电话：+852 2860 0333	反洗钱筛查处理；交易处理；对账；账户开立/维持；付款处理



中国广发银行	地址：广州市越秀区东风东路 713 号 电话：+86 4008 308 003	账户开立/维持；交易处理（包括但不限于资金转汇）；额度监督。
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(iv) 中国内地境外：

名称	联系信息	共享个人信息的处理目的、方法、类别以及对接收方行使资料私隐权的方式
Citigroup Transaction Services (M) Sdn. Bhd.	转交花旗银行（香港）有限公司 香港九龙观塘海滨道 83 号 One Bay East, Citi Tower 电话：+852 2860 0333	处理反洗钱筛查结果；Mantas 资金流筛查；为花旗零售银行业务提供有关投资及保险销售监控的检查、审查、分析及解决。 对接收方行使资料私隐权的方式：请使用左栏联系信息
Citibank N.A. Singapore	同上	资料储存 对接收方行使资料私隐权的方式：请使用左栏联系信息
<u>Citigroup Technology Infrastructure (Hong Kong) Limited</u>	<u>同上</u>	<u>资料储存</u> <u>对接收方行使资料私隐权的方式：请使用左栏联系信息</u>
<u>Citigroup Services Japan G.K.</u>	<u>同上</u>	<u>资料储存 (主要用作备份)</u> <u>对接收方行使资料私隐权的方式：请使用左栏联系信息</u>
Citicorp Services India Private Limited (CSIPL)	同上	数据评估解决方案、管理资讯系统 (MIS) 及活动操作 对接收方行使资料私隐权的方式：请使用左栏联系信息
Novation Solutions Limited	同上	陈述声明及信函及通知书（包括打印、插入、交付） 对接收方行使资料私隐权的方式：请使用左栏联系信息
Iron Mountain Hong Kong Limited	同上	存档服务 对接收方行使资料私隐权的方式：请使用左栏联系信息

(f) 作为**政策指引**（j）段的补充，任何**资料当事人**还有权：

- (i) 受限于适用的保留要求，删除其资料；
- (ii) 要求将**资料当事人**的相关资料转移给**资料当事人**指定的另一人士；
- (iii) 限制或反对处理其资料；及
- (iv) 撤回对处理的同意。



资料当事人的资料将在必要时予以保留，以满足法律、监管和业务要求。Citi 机构将应要求向资料当事人提供每种情况下资料所适用的准确保留期的更多信息。如 Citi 机构被要求保留与诉讼、调查和法律程序有关的资料，则可延长保留期。

- (g) 资料当事人如有任何疑问或希望行使适用法律项下的任何权利，应向资料保护主任提出该等问题和行使该等权利的请求，资料保护主任在 Citi 机构的联系信息载于政策指引 (p) 段。

个人资料收集声明

本人已阅读并理解资料保护条款和本补充政策指引，本人确认并同意，资料保护条款和本补充政策指引将构成本人「跨境理财通」户口条款的一部分，并且本人的资料可能会根据资料保护条款和本补充政策指引被收集并处理。

本人进一步确认并同意（如果该等处理基于本人同意），为开立和操作本人的「跨境理财通」户口，根据资料保护条款和本补充政策指引中的处理条款收集、处理和转移本补充政策指引第 (d) 段所述本人敏感个人信息，对于Citi机构而言，具有特定的目的和充分的必要性。

本人进一步确认并同意（如果该等处理基于本人同意），Citi机构可根据本补充政策指引第(e)项所述处理条款，将本人资料转移至本补充政策指引第(e)段所列中国内地境内的特定接收方。

本人进一步确认并同意（如果该等处理基于本人同意），Citi机构可根据本补充政策指引第(e)项所述处理条款，将本人资料转移至本补充政策指引第(e)段所列中国内地境外的（包括在香港境内以及向其他司法管辖区转移）特定接收方。