Citigold Private Clients and Citigold Welcome Offer – Terms and Conditions

General Terms and Conditions ("General Terms and Conditions")

1. Unless otherwise specified, the promotion period is valid **from September 1, 2026 – September 30, 2026**, inclusive of both dates **("Promotion Period").**
2. All Citigold Private Clients and Citigold Welcome Offer **("Welcome Offers")** are only applicable to new banking customers who have Citigold Private Client/Citigold account with Citibank (Hong Kong) Limited and / or Citibank, N. A. (Citibank, N.A., organized under the laws of U.S.A. with limited liability) during Promotion Period.
3. All Welcome Offers are not applicable to the following customers:
   i. U.S. persons, except deposit interest rate. "U.S. persons" means United States ("U.S.") citizens, U.S. Residents, U.S. Green Card holders or a person with a U.S. mailing address or U.S. telephone number; OR
   ii. CitiBusiness® Accounts; OR
   iii. Subject to Clause 4 under this General Terms and Conditions and the specific terms for the respective offers, **individuals residing outside of Hong Kong SAR, mainland China, or Taiwan**, including but not limited to such individuals as described under sub-clause 3(iv) and sub-clause 3(v) below ; OR
   iv. individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka, Peru, Turkey, United Arab Emirates and Bangladesh; OR
   v. individuals with permanent residency in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, and United Kingdom; OR
   vi. existing banking 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**") ; OR
   vii. customers who had a banking relationship with the Bank during the previous 12 months prior to the account opening month; OR
   viii. customers who had a Citigold Private Client/Citigold banking relationship with the Bank during the previous 36 months prior to the account opening month.
4. Unless otherwise specified, overseas customers (with an overseas correspondence address) may not be eligible for any of the Welcome Offers. The Bank reserves the absolute right to determine the eligibility of International Personal Banking Clients to enjoy the abovementioned offers subject to relevant policy of the Bank, which may change from time to time without prior notice.
5. The referenced document provides information about, and access to accounts and financial services provided by Citibank (Hong Kong) Limited and Citibank, N.A. Hong Kong Branch in Hong Kong. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals residing outside of Hong Kong. This referenced document is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation, and none of the services or investments referred to in this referenced document are available to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation.
6. Each customer can only enjoy the Welcome Offer once during the Promotion Period. For joint accounts, only the primary account holder is eligible for the Welcome Offers.
7. The cash rebate will be credited in Hong Kong Dollar and to eligible customers' Hong Kong Dollar account only. The account status of each customer must remain valid and in good standing at the time when the corresponding Welcome Offer is rewarded or distributed to the customer. If the account status has changed, the Bank reserves the right to forfeit the cash rebate without prior notice.

8. The "Average Daily Combined Balance" is calculated based on the sum of 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.
9. Citigold Private Client accounts are exclusive for customers who maintain the “Average Daily Combined Balance” of HK$8,000,000 or above. Otherwise, the Bank reserves the right to convert a customer's Citigold Private Client account to a Citigold account. Citigold accounts are exclusive for customers who maintain the “Average Daily Combined Balance” of HK$1,500,000 or above. Otherwise, the Bank reserves the right to convert a customer's Citigold account to a Citiplus 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 or HK$500 will be charged for local customers and International Personal Banking Clients respectively. For the fees of individual services, please refer to the latest service fee guide.
10. The Bank reserves the right to claim for the refund of the cash rebate should the new account be closed/ downgraded within 6 months from the date of account opening, or the new 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 cash rebate 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.
11. At the time of crediting cash rebate, new customer must maintain their respective Citigold Private Client/ Citigold banking tier status.
12. If the new customer closes all of his/ her accounts with the Bank within 6 months from his/ her account opening date of the first banking account, an account closure fee of HK$500 (or equivalent) will be charged.
13. The Bank reserves the right to amend these Terms and Conditions and cancel the Promotion without prior notice. The Bank accepts no liability for such amendment and/or cancellation. All matters and disputes will be subject to the final decision of the Bank.
14. 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.
15. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the Welcome Offers were awarded, the Bank reserves the right to reverse the Welcome Offers without prior notice.
16. Unless otherwise specified, all Welcome Offer cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
17. “Citi Credit Card Customers” refer to customers who
    i. are the primary cardholder of an approved and valid Citi credit card as of August 31, 2026, or;
    ii. submits an application of Citi credit card on or before the banking account opening date AND is a primary cardholder of an approved and valid Citi credit card as of October 31, 2026, or;
    iii. are the primary cardholder of an approved and valid Citi ULTIMA Card as of February 28, 2027.
18. If the relevant holding of any balances and/or the settlement currency of any relevant transaction are not in Hong Kong Dollar, such balances shall be converted into Hong Kong Dollar based on the Bank’s exchange rate on the date when the balances are evaluated. In case of disputes, the Bank has the sole discretion to determine the definition and calculation.
19. These Terms and Conditions shall be 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. No person other than an Eligible Customer and Citibank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these Terms and Conditions.
20. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions. If there is any discrepancy between the promotional materials and these Terms and Conditions, these Terms and Conditions shall apply and prevail.
21. This document is intended for distribution in the Hong Kong SAR only. It is not intended for reproduction or distribution from any places outside the Hong Kong SAR.

*For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan.

A. New Funds Offer

1. To be entitled to New Funds Offer, a new customer is required to open a Citigold Private Client or Citigold account during the Promotion Period and fulfill the following requirements:
   i. Fulfill the requirements stated in General Terms and Conditions of Welcome Offers and sign the Welcome Offer Gift Acknowledgement & Hold Fund Form; and
   ii. Deposit the required amount of new funds specified below ("**New Funds**") on or before the date specified below ("**Fund In Deadline**") corresponding to the relevant account opening dates ("**Account Opening Date**"); and
   iii. Maintain the required amount of New Funds for the corresponding Hold Fund Period specified below:

Account Opening Date	**Fund In Deadline**	**Hold Fund Period**	**Fulfillment Date**
September 1, 2026 – September 30, 2026	On or before October 31, 2026	November 1, 2026 – February 28, 2027	On or before April 30, 2027

Banking Service	**New Funds amount (HK$ or equivalent)**	**Cash Rebate (HK$)**
Citigold Private Client	HK$40,000,000 or above	HK$160,000
	HK$30,000,000 – HK$39,999,999	HK$120,000
	HK$15,000,000 – HK$29,999,999	HK$60,000
	HK$8,000,000 – HK$14,999,999	HK$40,000
Citigold	HK$6,000,000 or above	HK$30,000
	HK$4,000,000 – HK$5,999,999	HK$20,000
	HK$2,500,000 - HK$3,999,999	HK$13,000
	HK$1,500,000 - HK$2,499,999	HK$9,000

2. "Citi Credit Card Customers" who fund in the designated New Funds amount specified below within 30 calendar days upon account opening can enjoy additional cash rebate specified below.

Banking Service	**Designated New Funds amount (HK$ or equivalent)**	**Additional Cash Rebate (HK$)**
Citigold Private Client	HK$8,000,000 or above	HK$4,000
Citigold	HK$1,500,000 or above	HK$2,000

3. New Funds exclude any transfer of funds within any accounts maintained with the Bank.
4. Transfer-in of Mutual Funds/ Bonds/ Securities (Hong Kong, US or A shares via China Connect – Shanghai and Shenzhen Stock Services) 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.

B. Investment and Insurance Balance Offer

1. To be eligible for the Investment and Insurance Balance Offer, a new Citigold Private Client/ Citigold customer is required to fulfill the requirements stated in respective banking account's New Funds Offer and sign the Welcome Offer Gift Acknowledgement & Hold Fund Form.
2. To enjoy the corresponding Investment and Insurance Balance Offer specified in Illustration A below, customers must conduct Purchase of Designated Investment(s) and/or purchase Eligible AIA Life Insurance Plan(s) to meet the required **Net Investment Balance and Insurance Growth** (as defined under Clause 3 thresholds and fulfill all requirements under these Terms and Conditions) ("**Eligible Customer**").

Illustration A: Investment and Insurance Balance Offer and Corresponding Required Thresholds

Banking Service	**Net Investment and Insurance Balance Growth (HK$ or equivalent)**	**Cash Rebate (HK$)**
Citigold Private Client	$10,000,000 or above	$90,000
	$8,000,000 – $9,999,999	$65,000
	$5,000,000 – $7,999,999	$35,000
	$3,000,000 – $4,999,999	$18,000
	$1,000,000 – $2,999,999	$6,000
	$500,000 – $999,999	$3,000
Citigold	$8,000,000 or above	$60,000
	$5,000,000 – $7,999,999	$32,500
	$3,000,000 – $4,999,999	$18,000
	$1,000,000 – $2,999,999	$6,000
	$500,000 – $999,999	$3,000

Illustration B: Relevant Dates

Account Opening Date	**Fund In Deadline**	**Lock-in Date**	**Fulfillment Date**
September 1, 2026 – September 30, 2026	On or before January 31, 2027	May 31, 2027	On or before July 31, 2027

3. **Within Fund In Deadline (as specified in Illustration B):**

Conduct Eligible Purchase of Designated Investment(s) and/or purchase Eligible AIA Life Insurance Plan(s) to achieve any one of the Investment and Insurance Balance Growth Tiers as specified in Illustration A.

i. **"Investment and Insurance Balance Growth"** refers to the sum of Investment Balance Growth and Insurance Balance Growth specified under (1) and (2) below:

   1. Investment Balance Growth: the total amount of "Eligible Purchases of Designated Investment(s)" placed within the Fund In Deadline minus the "Net Outflow of Designated Investment(s)" within the Fund In Deadline, based on the Bank's record on the last day of Fund In Deadline. Abovementioned transactions should be successfully settled on or before the Lock-in Date.
      - "**Designated Investment(s)"** include Mutual Funds, Bonds, Certificate of Deposits and Structured Products. Premium Accounts are excluded.
      - **"Eligible Purchase of Designated Investment(s)"** refers to purchases of Designated Investment(s) with at least 0.8% subscription fees (Note: This subscription fee requirement is not applicable to purchases of Certificate of Deposits).
      - "**Ineligible Purchase of Designated Investment(s)"** refers to purchases of Designated Investment(s) made within the Promotion Period where the subscription fees are below 0.8%.
      - **"Net Outflow of Designated Investment(s)"** refers to the remaining balance after the "Total Outflow of Designated Investment(s)" is offset by the total amount of "Ineligible Purchase of Designated Investment(s)", based on the Bank's record on the last day of Promotion Period:
        Note:
        1. The "**Total Outflow of Designated Investment(s)**" refers to the sum amount of any sale, expiry, maturity, exercise or redemption of Designated Investment(s) placed within the Promotion Period;
        2. The "Total Outflow of Designated Investment(s)" can be fully offset by the total amount of "Ineligible Purchase of Designated Investment(s)";
        3. However, any excess amount of "Ineligible Purchase of Designated Investment(s)" over the "Total Outflow of Designated Investment(s)" after the above offsetting cannot be used to count towards "Eligible Purchase of Designated Investment(s)".
      - Transfer in/out of Designated Investment(s) are excluded in the Investment Balance Growth calculation.
   2. Insurance Balance Growth: Total aggregated first year annualized new premium(s) paid for Eligible AIA Life Insurance Plan(s) purchased during the Fund In Deadline, based on the Bank's record on the last day of the Promotion Period. Abovementioned newly submitted Eligible AIA Life Insurance Plan(s) must be successfully paid within the Fund In Deadline and successfully issued one month after the Fund In Deadline.
      - "**Eligible AIA Life Insurance Plan(s)"** refer to AIA life insurance plans (including both basic plans and riders) newly submitted and paid for during the Fund In Deadline and successfully issued one month after the Fund In Deadline through the Bank. The plan(s) need to remain in force until the Lock-in Date. The insurance policyholder must hold a valid single name bank account to be considered eligible.

- Insurance Balance Growth is measured by the first year annualized new premium(s) of the Eligible Life Insurance Plan(s):

Payment Frequency	**First year annualized new premium amount**
Monthly	Monthly premium x 12
Quarterly	Quarterly premium x 4
Semi-annually	Semi-Annual premium x 2
Annually	Annual Premium
Single	Single Premium x 0.1

Note: Customers should only apply for suitable insurance products based on your own protection needs and affordability.

ii. The Investment and Insurance Balance Growth is calculated based on settlement value, inclusive of all relevant fees and accrued interest (for investments) and first year annualized new premium amount of Eligible AIA Life Insurance Plan (for insurance), and in Hong Kong Dollars. If the settlement currency of the Designated Investment transactions or Eligible AIA Life Insurance Plan(s) are not in Hong Kong Dollars, the Investment and Insurance Balance Growth will be converted into Hong Kong Dollars based on the Bank's exchange rate on the settlement date of the Designated Investment or based on the Bank's exchange rate on February 28, 2027 for Eligible AIA Life Insurance Plan(s). The above calculation is determined by the Bank at its sole discretion.

4. **As of Lock-in Date (as specified in Illustration B):**
   i. Maintain the banking tier as of the last day of the Fund-in Period; and
   ii. Maintain the Net Investment and Insurance Balance Growth
5. **After the Lock-in Date and until the Fulfillment Date (as specified in Illustration B):**
   i. The banking account status of each customer must remain valid and in good standing.
6. Under the context of this Promotion, all Eligible Investment and Insurance Balances, and Investment and Insurance Balance Growth of joint accounts will be considered as the balances of the primary account holder only and life insurance plans under joint accounts will be excluded from the related valuation. Eligible AIA Life Insurance Plan(s) must be under single name banking accounts.

C. Professional Investor sign-up offer

1. To be eligible for the Professional Investor ("PI") sign-up offer, a new Citigold Private Client/Citigold customer is required to fulfill the following requirements:
   i. Fulfill the requirements stated in respective banking account's New Funds Offer and sign the Welcome Offer Gift Acknowledgement & Hold Fund Form; and
   ii. Sign up as a PI by completing the PI Declaration Form with the Bank by the date specified below and maintain the PI status till the fulfillment date:
   iii. Maintain HK$8,000,000 or equivalent of daily combined balance as of the below stated date

Banking Service	Account Opening Date	Completion of actions in the above clause	Maintain the required daily combined balance as of	Fulfilment Date	Cash rebate (HK$)
Citigold Private Client / Citigold	September 1, 2026 – September 30, 2026	On or before February 28, 2027	February 28, 2027	On or before April 30, 2027	HK$1,000

2. A customer's PI status is subject to the Bank's validation on the eligibility of the customer's portfolio.

D. Engagement Offer

1. To be entitled to the Engagement Offer, a new customer is required to open a Citigold Private Client or Citigold account during the Promotion Period and fulfill the following requirements:
   i. Fulfill the requirements stated in respective banking account's New Funds Offer and sign the Welcome Offer Gift Acknowledgement & Hold Fund Form; and
   ii. Complete the below action items by the date specified below; and maintain the status till the fulfillment period
      1. Login to Citi Mobile® App at least once; and
      2. Complete Investment Risk Profile Questionnaire; and
      3. Activate debit card

Banking Service	Account Opening Date	Completion of actions in the above clause	Fulfilment Date	Cash rebate (HK$)
Citigold Private Client	September 1, 2026 – September 30, 2026	On or before February 28, 2027	On or before April 30, 2027	HK$1,000
Citigold				HK$500

2. The completion of the above items and all the relevant requirements is subject to the Bank's validation, and the Bank's decision is final and conclusive.

E. Mortgage Offer

1. To be entitled to relevant offers, new customer must
   i. Fulfill the requirements stated in respective banking account's New Funds Offer and sign the Welcome Offer Gift Acknowledgement & Hold Fund Form; and
   ii. Successfully draw down a mortgage loan from the Bank during the date specified below and maintain the mortgage loan during the entire promotion and fulfillment period.

Banking Service	Account Opening Date	Completion of actions in the above clause	Fulfilment Date	Cash rebate (HK$)
Citigold Private Client	September 1, 2026 – September 30, 2026	On or before May 31, 2027	On or before July 31, 2027	HK$8,000
Citigold				HK$5,000

2. Unless otherwise specified, the exchange rate of foreign currency will be calculated according to the Bank's system record.

F. Exclusive Time Deposit Top-up Rebate for "Citi Credit Card Customers"

1. This exclusive offer is only applicable to **"Eligible Credit Card Customers**" who
   i. Fulfill the requirements stated in respective banking account's New Funds Offer and sign the Welcome Offer Gift Acknowledgement & Hold Fund Form, and;
   ii. Set up HKD/USD/RMB 3-month time deposit with New Funds ("Eligible Time Deposit").
   iii. Fulfill either one of the following requirement:
      a. Is a primary cardholder of an approved and valid Citi credit card as of August 31, 2026, or;
      b. Submits an application of Citi credit card on or before the banking account opening date AND is a primary cardholder of an approved and valid Citi credit card as of October 31, 2026, or;
      c. Is the primary cardholder of an approved and valid Citi ULTIMA Card as of February 28, 2027.
2. Eligible Time Deposit refers to 3-month time deposit in HKD, USD or RMB and set up within the Time Deposit Booking Date with New Funds. Any time deposit shorter than 3 months is deemed ineligible.
3. Each Eligible Credit Card Customer is entitled to a maximum of 1% p.a. Exclusive Time Deposit Top-Up Rebate.
4. The aggregate principal amount of Eligible Time Deposit set up is capped at HK$6,000,000 equivalent for Citigold Private Clients customers and HK$1,500,000 equivalent for Citigold customers.

Citi Credit Card Type	Time Deposit Rate Top-up (For First 3 Months of Eligible Time Deposit Only)	Banking Service	Maximum Aggregate Principal Amount (HK$)	Maximum Cash Rebate (HK$)
Citi ULTIMA Card, Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card Citi Rewards Card, Citi The Club Credit Card, Citi Octopus Credit Card, Citi HKTVmall Card, Citi Plus Credit Card, Citi Clear Credit Card	1% p.a.	Citigold Private Client	HK$6,000,000	HK$15,124
		Citigold	HK$1,500,000	HK$3,781

5. Exclusive Time Deposit Top-up Rebate will be calculated based on **ONLY the first 3 months** of the aggregate principal amount of the 3-month Eligible Time Deposit, and be credited to each Eligible Credit Card Customer's banking account as cash rebate equivalent in Hong Kong Dollar by the fulfillment date as specified in the table below:

Account Opening Date	Time Deposit Booking Date	Fulfilment Date
September 1, 2026 – September 30, 2026	September 1, 2026 – November 30, 2026	On or before April 30, 2027

Illustration 1: All Citi credit cards

Date	Activities
September 3, 2026	Open Citigold Account
September 3, 2026	Deposit New Funds to Citigold Account
September 4, 2026	Make HKD Time Deposit with Principal of HK$500,000 with 3 months tenor with relationship manager (“1st time deposit”)
September 4, 2026	Make HKD Time Deposit with Principal HK$250,000 with 3 months tenor with Citi Mobile App (“2nd time deposit”)
On or before April 30, 2027	Cash Rebate of HK$1,891 from 1% p.a. top-up rebate will be credited to eligible customer account. (HK$1,261 from the 1st time deposit, HK$630 from the 2nd time deposit)

Illustration 2: All Citi credit cards

Date	Activities
September 3, 2026	Open Citigold Account
September 3, 2026	Deposit New Funds to Citigold Account
September 4, 2026	Make Time Deposit with Principal of HK$50,000 with 1 month tenor with Citi Mobile App (1st time deposit) Above scenario is not eligible as Time Deposit booked does not fulfill Eligible Time Deposit requirement
December 4, 2026	Make Time Deposit with Principal of HK$1,000,000 with 3 months tenor with relationship manager (2nd time deposit) Above scenario is not eligible as Time Deposit was made beyond eligible booking date
	No Cash Rebate will be credited to customer’s banking account

6. All interest rates are annualized interest rates. The actual time deposit interest rate applicable to the Eligible Time Deposit would depend on the terms and conditions of the relevant promotion offers (if any), deposit amount, currency, tenor and prevailing interest rate on the value date. All interest rates are subject to change due to market fluctuations without prior notice. The Exclusive Time Deposit Top-Up Rebate is subject to quota availability and will be offered on first-come-first-serve basis.
7. Once an Eligible Credit Card Customer has selected an Eligible Time Deposit under this offer of Exclusive Time Deposit Top-Up Rebate, and has been accepted by Citibank (Hong Kong) Limited (“the Bank”), no cancellation or change can be made.

G. International Personal Banking Digital Acquisition Offer

1. To be entitled to the International Personal Banking Digital Acquisition Offer, a new International Personal Banking Citigold Private Client or Citigold customer is required to fulfill the following requirements:
    i. Successfully open the International Personal Banking Citigold Private Client or Citigold account via the Digital Acquisition Channel ("**Digital Acquisition**") within the Account Opening Date specified below; and
    ii. Fulfill the requirements stated in respective banking account's New Funds Offer.

<table>
<tr><th>Banking Service</th><th>Account Opening Date</th><th>Fulfilment Date</th><th>Cash rebate (HK$)</th></tr>
<tr><td>Citigold Private Client</td><td rowspan="2">September 1, 2026 – September 30, 2026</td><td rowspan="2">On or before April 30, 2027</td><td>HK$2,000</td></tr>
<tr><td>Citigold</td><td>HK$1,000</td></tr>
</table>

2. "Digital Acquisition" is defined as International Personal Banking Citigold Private Client or Citigold customer that submitted information online, followed by an in-person visit to a Hong Kong branch to complete the account opening. The Online Application ID or Branch Appointment Record will be generated upon information input and used to define eligibility.

Customer Nationality	Defined eligibility source	Required Identification Proof & Documents*
China	Online Application ID or Branch Appointment Record	• Exit & Entry Permit (EEP) • People's Republic of China Identity Card (PRC ID) • Address proof • Signature specimen on a piece of white paper • E-Visa (Optional)
Taiwan	Branch Appointment Record	• Valid Travel document (e.g. an unexpired Passport) or Hong Kong Identity Card • Address proof • Signature specimen on a piece of white paper • E-Visa (Optional)

*Please bring the required documents, for details please refer to: https://www.citibank.com.hk/english/personal-banking/pdf/useful-documents/personal-account-opening-process.pdf

H. Mutual Fund 0% Subscription Fee Welcome Offer

1. Mutual Fund 0% Subscription Fee Welcome Offer **("Offer")** is not applicable for clients who are residents in Singapore.
2. This Offer is only applicable to selected new Citigold Private Clients and Citigold clients who meet both of the following criteria **("Selected Customer")** :
   i. Opened Citigold Private Client / Citigold banking account(s) within the Account Opening Date specified below; and
   ii. <u>With a correspondence address in HK or an overseas correspondence address in Mainland China.</u>
3. To be eligible for the Offer, Selected Customers are required to fulfill the following requirements **("Eligible Customers"):**
   i. Fulfill the requirements stated in respective banking account's New Funds Offer under the respective account's Welcome Offer to maintain the designated average daily combined balance during the hold fund period; AND
   ii. Subscribe to Eligible Mutual Funds for an accumulated amount of HK$200,000 or above during the eligible transaction period ("**Eligible Transaction Period**").
   "**Eligible Mutual Funds**" refers to mutual funds distributed by the Bank, excluding money market funds, mutual funds subscribed under FundSelect Savings Plan and any fund switching. All the aforementioned eligible mutual funds subscribed during Eligible Transaction Period must be successfully settled on the last date of the following month, to be counted as Eligible Mutual Funds transactions for the purpose of this Promotion.
   "**Ineligible Mutual Funds Transactions**" include but not limited to, unposted/ cancelled/ refunded transactions, other unauthorized mutual fund transactions, fraud and abuse transactions, mutual funds transfer-in and unsettled mutual fund transactions due to insufficient balances in bank accounts.

Banking Service	**Designated Average Daily Combined Balance (HK$ or equivalent) during the Hold Fund Period specified below**	**Maximum Amount of Mutual Fund Subscription Fee Cash Rebate (HK$)**
Citigold Private Client	HK$8,000,000 or above	HK$50,000
Citigold	HK$1,500,000 or above	HK$20,000

4. The Cash Rebate will be credited to an Eligible Customers' account by the below mentioned dates.

Account Opening Date	**Eligible Transaction Period**	**New Funds Offer Fund in Deadline and Hold Fund Period**	**Fulfillment date**
May 1, 2026 – May 31, 2026	May 1, 2026 – September 30, 2026	Fund in by June 30, 2026 Hold fund: July 1, 2026 – October 31, 2026	On or before December 31, 2026
June 1, 2026 – June 30, 2026	June 1, 2026 – October 31, 2026	Fund in by July 31, 2026 Hold fund: August 1, 2026 – November 30, 2026	On or before January 31, 2027
July 1, 2026 – July 31, 2026	July 1, 2026- November 30, 2026	Fund in by August 31, 2026 Hold fund: September 1, 2026 - December 31, 2026	On or before February 28, 2027
August 1, 2026 – August 31, 2026	August 1, 2026- December 31, 2026	Fund in by September 30, 2026 Hold fund: October 1, 2026 - January 31, 2027	On or before March 31, 2027
September 1, 2026 – September 30, 2026	September 1, 2026- January 31, 2027	Fund in by October 31, 2026 Hold fund: November 1, 2026 - February 28, 2027	On or before April 30, 2027

Citigold Private Client and Citigold Member-Get-Member Program Terms and Conditions

1. The promotion period is valid **from July 1, 2026 – September 30, 2026**, inclusive of both dates ("Promotion Period").
2. This Member-Get-Member/customer referral offer (the "Referral Offer") is not applicable to following referrers ("Referrers") and new customers ("Referees"):
   i. U.S. persons, except deposit interest rate. "U.S. persons" means United States ("U.S.") citizens, U.S. Residents, U.S. Green Card holders or a person with a U.S. mailing address or U.S. telephone number; OR
   ii. CitiBusiness® Accounts; OR
   iii. Subject to Clause 3 below, individuals residing outside of Hong Kong SAR, mainland China, or Taiwan, including but not limited to such individuals as described under sub-clause 2(iv) and sub-clause 2(v) below ; OR
   iv. individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka, Peru, Turkey, United Arab Emirates and Bangladesh; OR
   v. individuals with permanent residency in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, and United Kingdom; OR
   vi. a resident individual of the European Union, European Economic Area or any other jurisdictions where referral activity is restricted, at the date of account opening and the Fulfillment Date. Please consult a bank representative for details.
3. Unless otherwise specified, overseas customers (with an overseas correspondence address) may not be eligible for the Referral Offer. The Bank reserves the absolute right to determine the eligibility of International Personal Banking Clients to enjoy the abovementioned offers subject to relevant policy of the Bank, which may change from time to time without prior notice.
4. The referenced document provides information about, and access to accounts and financial services provided by Citibank (Hong Kong) Limited and Citibank, N.A. Hong Kong Branch in Hong Kong. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals residing outside of Hong Kong. This referenced document is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation, and none of the services or investments referred to in this referenced document are available to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation.
5. The Referral Offer is not eligible for Referrers or Referees who are employees 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") at the time of fulfillment.
6. The Referrer must be one of the following customers at the time the Referee opens a banking account with the Bank till the last day of the month of the Referee's Account Opening Date:
   i. an existing Citigold Private Client/ Citigold customer of the Bank with a local correspondence address in Hong Kong; Or
   ii. an existing International Personal Banking Client (Citigold Private Client/ Citigold) of the Bank with an overseas correspondence address in Mainland China or Taiwan ; Or
   iii. Is the primary cardholder of an approved and valid Citi ULTIMA Card.
7. The Referral Offer is not applicable if the Referee customers are:
   i. customers <u>who had a banking relationship with the Bank during the previous 12 months</u> prior to the account opening month; OR
   ii. customers <u>who had a Citigold Private Client/Citigold banking relationship with the Bank during the previous 36 months</u> prior to the account opening month.

8. To be eligible for the Referral Offer for Referrers,
    i. the Referrer must successfully refer the Referee to open i) a Citigold Private Client or Citigold account with a local correspondence address in Hong Kong, OR ii) an International Personal Banking Client account with an oversea correspondence address in Mainland China or Taiwan during the Promotion Period, and
    ii. the Referee must fulfill the requirements stated in (i) General Terms and Conditions of the Welcome Offers applicable to Citigold Private Client and Citigold, (ii) the requirements stated in respective banking account's New Funds Offer, and (iii) sign the Welcome Offer Gift Acknowledgement and Hold Fund Form; and
    iii. the Referee must deposit the required New Funds on or before the date specified below ("Fund In Deadline"); and
    iv. the Referee must maintain the New Funds according to the Hold Fund Period specified below:

Referral Requirements	The Referee's Average Daily Combined Balance (HK$ or equivalent) during the Hold Fund Period specified below	Cash Rebate for each successful referral for Referrer (HK$)
Citigold Private Client	HK$8,000,000 or above	HK$12,800
Citigold	HK$1,500,000 or above	HK$2,088

9. The Referral Offer will be credited to the Referrer and Referee's Citibank HKD account by the Fulfillment Date specified below:

Referee's Account Opening Date	Fund In Deadline	Hold Fund Period	Fulfillment Date
July 1, 2026 – July 31, 2026	On or before August 31, 2026	September 1, 2026 – December 31, 2026	On or before February 28, 2027
August 1, 2026 – August 31, 2026	On or before September 30, 2026	October 1, 2026 – January 31, 2027	On or before March 31, 2027
September 1, 2026 – September 30, 2026	On or before October 31, 2026	November 1, 2026 – February 28, 2027	On or before April 30, 2027

10. The eligibility of each referral is determined, based on successful account opening of the Referee, and the sequence of qualified referrals is based on the Referee's respective account opening dates.
11. The total number of referrals for each Referrer in respect of different Referral Offers within the period covering the past 12 months counted from the end of the Promotion Period month is subject to a maximum of twelve (12) referrals on a cumulative basis. For example, in the Promotion Period month of January 2026, if a Referrer has made ten (10) referrals for the Referral Offer in the past 11 months counted from December 31, 2025 (February 2025 – December 2025), then the remaining quota of referral for the Referral offer in the Promotion Period month (January 2026) will only be two (2). Any referral made in excess of such maximum number will not qualify for any Referral Offer for Referrers and Referees during the past 12 months.
12. Referrers cannot refer themselves to become new customers. Referrers and Referees cannot refer each other to become a new customer.
13. The Referee must complete and sign the New Banking Customer Member-Get-Member Referral Application Form on or before the account opening date in order for both the Referrer and Referee to be eligible for the Referral Offer.

14. Once the Referees have confirmed and signed the New Banking Customer Member-Get-Member Referral Application Form, no changes on the details e.g. Referee's name, Referrer's name and Referrer's bank account number can be made thereafter.
15. Each Referrer and Referee can only enjoy the Referral Offer once per each successful new customer referral.
16. If the relevant account of the Referrer or Referee is a joint account, only the primary holder of the account is eligible for the referrer reward.
17. At the time the Referee opens a banking account, the Referrer's and Referee's primary mobile phone number registered with the Bank must be (i) valid and (ii) capable of receiving push notifications or SMS messages. Failure to receive the Referral Offer enrollment confirmation via SMS or push notification will result in the forfeiture of the rebate.
18. Only customers (including both Referrers and Referees) whose relevant accounts are valid and in good standing during the entire Promotion Period and up to the Fulfilment Date will be eligible for the cash rebate. If the account status changes, the Bank reserves the right to terminate the Referral Offer to the eligible customers, without prior notice. The receiving account of the Referral Offer is at the Bank's sole discretion.
19. At the time of crediting cash rebate, Referrer must maintain a valid banking account or is an existing principal cardholder of Citi Credit Card while Referee must maintain a valid Citigold Private Client/ Citigold/ International Personal Banking account (Citigold Private Client or Citigold). The correspondence address must maintain as Hong Kong, Mainland China or Taiwan for both Referrer and Referee.
20. If more than one Referrer refers the same Referee, the referrer reward will be awarded to the first Referrer in accordance to Referee's first referral record stated on New Banking Customer Member-Get-Member Referral Application Form.
21. The Referral Offer cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
22. The Bank reserves the right to claim for the refund of the cash rebate should the new account be closed/ downgraded within 6 months from the date of account opening, or the new 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 cash rebate 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.
23. If the new customer closes all of his/ her accounts with the Bank within 6 months from his/ her account opening date of the first banking account, an account closure fee of HK$500 (or equivalent) will be charged.
24. The Bank reserves the right to amend the Terms and Conditions from time to time without prior notice. Should there be any dispute, the Bank's decision will be final.
25. These Terms and Conditions shall be governed by and construed 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.
26. 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 Mortgage Member-Get-Member Referral

1. The Member-get-Member Program is applicable to any mortgage loan application submitted from **Jan 1, 2026 to Dec 31, 2026** (both dates inclusive) and the mortgage loan is successfully drawn down in Citibank. To be eligible for the Cash Reward, the Referee must fill in a referral form and submit to us at loan application.
2. The Referee's applied mortgage loan must be HK$2,000,000 or above. Any existing loan top-up or staff loan is not eligible for this program. The applied loan amount is subjected to the decision made by Citibank (Hong Kong) Limited.
3. The referrer will enjoy $2,000 cash rewards for referrals with Referee's applied loan amount of HK$2,000,000 or above and less than HK$5,000,000. The referrer will enjoy HK$5,000 cash rewards for referrals with Referee's applied loan amount of HK$5,000,000 or above. The maximum cash rewards for each referrer at each case of successful referral is HK$5,000.
4. If the applicant or referrer has received any cash rebates, the bank has to take into account the cash rebates and the final loan amount may be deducted.
5. The Referrer must be a holder of a Citibank banking account. The referee cannot be the same person as the Referrer. The Referrer must not be a borrower, a mortgagor or a guarantor of the applicable mortgage application.
6. The Cash Reward will be credited to the Citibank banking account held by the Referrer within 3 months of the loan drawdown of the applicable mortgage loan. The Referrer should have a valid Citibank Saving / Checking account at the time when the Cash Reward is credited.
7. This program is not applicable to U.S. persons.
8. This program is not applicable to Referrers and Referees who are a resident individual of the European Union, European Economic Area (EEA) or any other jurisdictions where referral activity is restricted, at the time of referral or fulfilment of the conditions under this program. Please consult a bank representative for details.
9. This program will not be available in conjunction with any other mortgage member-get-member program. The Referee is not entitled to the Cash Reward if the referee's mortgage application has already been referred by other referral program.
10. Self referral is not accepted. Any Citibank staff is eligible for this program but (a) they should not be eligible for any other incentive programs relating to other mortgage referrals, and (b) any sales representatives who may have mortgage incentive shall not be eligible. Staff to staff referral arrangement will not be considered.
11. Citibank reserves the right to vary or cancel this program and/ or amend any of these Terms and Conditions at anytime without prior notice. All matters and disputes will be subject to the final decision of Citibank.
12. 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 Step-Up Interest Account ("The Account") (Effective as of Sep 1, 2020)

1. Interest of the Account is composed of the following 2 components:
   a) **Base Interest** is calculated with reference to the Daily Account Balance and is accrued on a daily basis.
   b) **Bonus Interest** is calculated with reference to the current month's Daily Average Account Balance, subject to the below terms:
      i) Customers are eligible for the Bonus Interest only if the current month's Daily Average Account Balance is higher than or equal to the previous month's Daily Average Account Balance by the **Minimum Growth Amount** (HK$8,000 as of Feb 1, 2017 which is subject to change from time to time) pre-determined by Citibank (Hong Kong) Limited or Citibank N.A., Hong Kong Branch, as the case may be ("the Bank" or "the bank").
      ii) Subject to other terms stated herein, fulfilling the criteria stated in (i) will enable an increment of the Step-Up Counter by "1" and each consecutive increment in the Step-Up Counter will trigger designated Bonus Interest Rate. For more illustrative examples, please refer to the bank's website - **www.citibank.com.hk**. Interest rates are subject to changes from time to time due to changes in the market or at the bank's sole decision. For the latest rate, please refer to the notices at the bank's branches or the bank's website - **www.citibank.com.hk**.
      iii) The cap of the Step-Up Counter is 11 whereas for the maximum Bonus Interest Rate, please refer to the notices at the bank's branches or the bank's website - **www.citibank.com.hk**.
      iv) The Step-Up Counter will be reset to zero on the last day of every 18 months after account opening.
      v) The Bonus Interest Rate applies to a maximum Account Balance of HK$1,000,000 only.
      vi) If a customer fails to step-up the current month's Daily Average Account Balance with the Minimum Growth Amount, the Step-Up Counter and hence the Bonus Interest Rate will be reset accordingly. A safety net rule is set at Step-Up Counter 6 and 11. If a customer fails to fulfill the step-up qualification beyond the safety net Step-Up Counter, the Step-Up Counter and Bonus Interest Rate will be reset back to the previous safety net Step-Up Counter, which is 6 or 11.
      For precise rate of each Step-Up Counter, please refer to the notices at the bank's branches or the bank's website - **www.citibank.com.hk**.
      vii) Bonus Interest will be credited to the Account on the last business day of the month. Bonus Interest will be credited to the Account on the first business day of the subsequent month.
2. The current month's Daily Average Account Balance is calculated by dividing the sum of the Daily Account Balance by the number of calendar days of the current month.
3. For Citibanking Customers whose "Average Daily Combined Balance" falls below the minimum balance requirement, a monthly service fee will be charged (for details of the fee and the minimum balance requirement, please refer to the latest service fee guide which is available at the bank's branches or the bank's website – **www.citibank.com.hk**). Customers using the Account for payroll are eligible for preferential minimum balance waiver until further notice. Customers must continuously use the Account for payroll or the Bank reserves the right to convert the Account to a HKD Savings/ Checking Account, and terminate the above offers anytime without prior notice.
4. All the rates, terms and conditions of the Account including but not limited to Interest rates (Base Interest Rate & Bonus Interest Rate), Minimum Growth Amount, Cap of Step-Up Counter, Bonus Interest Rate cap, Amount eligible for Bonus Interest Rate, Counter Reset mechanics, Minimum Balance Waiver and other features of the Account are subject to periodic reviews and may be changed at the Bank's sole discretion. The Bank reserves the final right to determine whether to award the Bonus Interest to the Account.
5. Should there be any Interest rates (Base Interest Rate & Bonus Interest Rate) changes, the Bank shall notify customers through notices posted at branch premises and on the Bank's website (**www.citibank.com.hk**). Customer should pay attention to the notices available from the aforementioned sources.
6. The terms and conditions of the Step-Up Interest Account shall be in addition and supplementary to and not in substitution or in derogation of the Terms and Conditions for Accounts and Services and all other terms and conditions applicable to customers from time to time. In case of any inconsistency between the terms and conditions of the Step-Up Interest Account and the Terms and Conditions for Accounts and Services, the terms and conditions herein contained shall prevail. The Bank reserves the right to amend the terms and conditions without prior notice. All matters or disputes will be subject to the final decision of the Bank. If there is any inconsistency between the English version and the Chinese version, the English version shall prevail. Important Disclosure: Products might only be applicable to limited jurisdictions.

Terms and Conditions of Customer Financial Needs Analysis Offer

1. This offer is valid during the period from July 1 to September 30, 2026 (both dates inclusive) (the "**Promotion Period**").
2. All Citigold Private Client®, Citigold®, Citi Plus, Citi Priority, Citibanking or Citi Credit Card customers who have successfully completed a Financial Needs Analysis ("**FNA**") during the Promotion Period are eligible to this offer (collectively, the "**Eligible Clients**").
3. Eligible Clients who have completed the FNA at branches can enjoy cash rebate as shown in the below table (the "**Reward**"):

Customer Account Type	**Reward**
Citigold Private Client®	HK$400 cash rebate
Citigold®	HK$200 cash rebate
Citi Plus, Citi Priority and Citibanking	HK$100 cash rebate
Citi Credit Card	HK$100 credit card spending

4. Each Eligible Client is entitled to enjoy the Reward once only during the Promotion Period. For joint accounts, only one Reward will be given to the primary account holder.
5. This promotion material provides information about, and access to accounts and financial services provided by Citibank, N.A., Hong Kong Branch (Citibank, N.A. is organized under the laws of U.S.A. with limited liability) and/or Citibank (Hong Kong) Limited (the "**Bank**") in Hong Kong. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals residing outside of Hong Kong. This promotion material is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation, and none of the services or investments referred to in this promotion material is available to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation.
6. This offer is not applicable to U.S. persons. ("**U.S. Persons**" means United States ("**U.S.**") citizens, U.S. Residents, U.S. Permanent Residents, U.S. Green Card holders or persons with U.S. mailing addresses or U.S. telephone numbers).
7. All employees of the Bank are excluded from participating in this marketing program, including any benefits or incentives associated with the program.
8. An Eligible Client shall not be entitled to the Reward unless he/she has valid accounts with the Bank which are in good standing during the entire Promotion Period and at the time when the Reward is credited to the client's account in accordance with these terms and conditions. If the account status changes at any time during the Promotion Period or before the Reward is credited to the client's account as aforesaid, the Bank reserves the right to terminate this offer to the relevant client without prior notice.
9. Eligible Clients are required to maintain the Customer Account Type as specified in below table. The Reward will be credited to each Eligible Client's valid HKD deposit account within 3 months after the end of the Promotion Period.

FNA Completion Date	**Customer Account Type to be maintained until**	**Cash Rebate will be credited**
July 1, 2026 to September 30, 2026	September 30, 2026	On or before December 31, 2026

10. This offer cannot be used in conjunction with other FNA related offers, nor be transferred or exchanged for other offers.
11. This offer is not tied to the purchase of any of the Bank's product and/or service and does not influence or seek to influence the selection by any clients of any of the Bank's product or service. This offer does not constitute, and should not be construed as, an offer, recommendation or solicitation for any of the Bank's product and/or service.
12. All matters and disputes will be subject to the final decision of the Bank. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
13. This promotion material is for distribution in Hong Kong only.
14. These terms and conditions shall be governed by and construed in accordance with Hong Kong law.

Citibank (Hong Kong) Limited - Important Notes from the insurance agent

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for AIA International Limited (incorporated in Bermuda with limited liability) (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and any related obligations are those of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or 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 their affiliates or subsidiaries.
4. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme (the "Scheme")) arising between you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for the Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However, any dispute over the contractual terms of insurance products should be resolved directly between you and the Insurance Company.
5. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
6. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
7. Customers are reminded to carefully review the relevant product materials provided to you.
8. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.

Terms and Conditions of Other Rewards

Please refer to specific terms and conditions of below rewards:

Rewards	**For details, please visit the below page**
Time Deposit Offer for New-to-bank clients	https://www.citibank.com.hk/english/personal-banking/interest-and-foreign-exchange-rates/
HK & US Stock 3-month Brokerage Buy Fee Waiver	citibank.com.hk/stocktrading
Brokerage discount	citibank.com.hk/stocktrading
Mobile and Online Foreign Exchange 0% Spread Offer	citibank.hk/fxtrade

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Important Disclaimer for Foreign Currency Exchange / Trading

This material is for information only and does not constitute any offer or solicitation to buy or sell. The risk of loss in foreign exchange trading can be substantial. Foreign currency trading is subject to rate fluctuations which may provide both opportunities and risks. Foreign exchange trading involves risk, including the possible loss of the principal amount invested. RMB exchange, like any other currency, is subject to exchange rate fluctuations. The exchange rate of RMB can go up and down. The applicable rate of RMB exchange is the offshore ("CNH") rates. Placing contingent orders, such as "stop loss" or "stop limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. Investors may experience a loss when they convert foreign currency back to their home currency. Foreign currency trading involves risk, including the possible loss of the principal amount invested. Investors should therefore carefully consider whether such trading is suitable in the light of their own financial position, investment objectives and risk profile. Exchange Controls imposed by the relevant authorities may also adversely affect the applicable exchange rate.

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Important Disclaimer for Stock Trading

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. This material is for information purposes only and is not intended to constitute any offer or solicitation or advice to buy or sell any security. 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. Share prices may go down as well as up. 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.

Important Disclaimer

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. This material is for information only and is not intended to constitute any offer or solicitation to buy or sell. Investments should not be treated as a substitute for time deposits. Investors should refer to the relevant investment products offering documents for detailed information prior to subscription. Investments are not bank deposits and involve risks, including the possible loss of the principal amount invested. Investors investing in investment products denominated in non-local currency should be aware of the risk of exchange rate fluctuations that may cause a loss of principal. Unit prices may go down as well as up. Past performance is not indicative of future performance. Unless specified, these investments 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. Investment products are not eligible for U.S. persons and might only be applicable to limited jurisdiction. Potential investors should consider or seek independent advice if an investment is suitable for them in the light of their own financial position, investment objectives and risk profile.

Foreign currency trading is subject to rate fluctuations which may provide both opportunities and risks. Investors may experience a loss when they convert foreign currency back to their home currency. Investors should therefore carefully consider whether such trading is suitable for them in light of their own financial position, investment objectives and risk profile. Exchange Controls imposed by the relevant authorities may also adversely affect the applicable exchange rate. Citibank or any of its associates will benefit from the origination and distribution of the in-house product.

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

Citibank (Hong Kong) Limited
Citibank N.A., Hong Kong Branch
Citibank, N.A., organized under the laws of U.S.A. with limited liability)

Citigold® Private Client Citigold®

Citigold Private Clients & Citigold 迎新獎賞之條款及細則

一般條款及細則（「一般條款及細則」）

1. 除另有訂明外，推廣期由 **2026 年 9 月 1 日至 2026 年 9 月 30 日**，包括首尾兩日（「**推廣期**」）。
2. 所有 Citigold Private Clients & Citigold 迎新獎賞（「**迎新獎賞**」）只適用於推廣期內開立花旗銀行（香港）有限公司有限公司及 / 或花旗銀行（依美國法律成立的有限責任組織）之 Citigold Private Client 或 Citigold 銀行服務的新客戶。
3. 所有「迎新獎賞」不適用於以下客戶：
   i. 美國人士，存款利息除外。美國人士指的是美國公民/美國居民/美國綠卡持有者或任何持有美國通信地址或美國電話號碼的人士；或
   ii. CitiBusiness® 企業戶口；或
   iii. 在不違反「一般條款及細則」之第 4 條款及各獎賞的相關條款下，居住於香港特別行政區、中國大陸或台灣以外的人士，包括但不限於下文第 3(iv)分條款及第 3(v)分條款所述之人士；或
   iv. 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、巴西、紐西蘭、牙買加、厄瓜多爾、斯里蘭卡、秘魯、土耳其、阿聯酋和孟加拉之居民；或
   v. 在歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島和英國擁有永久居留權的人士；或
   vi. 現有花旗銀行（香港）有限公司及 / 或花旗銀行（依美國法律成立的有限責任組織）（「**本行**」）之銀行服務客戶；或
   vii. 於開戶月份起前十二個月內曾經持有本行銀行服務之客戶；或
   viii. 於開戶月份起前三十六個月內曾經持有本行 Citigold Private Client 或 Citigold 銀行服務之客戶。
4. 除特別註明外，所有迎新獎賞未必適用於海外客戶（以海外通訊住址登記開戶）。根據本行之相關政策，本行保留一切權利決定該客戶獲享以上列明之獎賞的資格。相關政策會不時更改而本行事前毋須作出任何通知。
5. 此參考文件提供有關在香港的花旗銀行(香港)有限公司及花旗銀行香港分行所提供的賬戶及金融服務的資訊及使用途徑。它不構成，亦不應被詮釋為，向居住於香港以外地區人士的服務提供、邀約或招攬。此參考文件不擬向任何身處在分發或使用會違反當地法律或規例的國家的人士分發或供其使用；而此參考文件所述的任何服務或投資，均不提供予居住於任何提供該等服務或投資會違反當地法律或法規的國家的人士。
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一份。
7. 現金回贈將以港幣結算及存入合資格客戶之港幣銀行戶口。客戶之戶口狀況必須於現金回贈存入時仍然有效及正常。如客戶之戶口狀況有任何更改，本行保留權利將有關現金回贈取消，而毋須事先通知。
8. 「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之保險產品。

*有儲蓄成份的保險保費總結餘為已繳總保費扣除未償付的保單貸款。

9. Citigold Private Client 客戶必須保持「每日平均總結餘」達 HK$8,000,000 或以上，否則本行保留權利將戶口服務由 Citigold Private Client 轉為 Citigold 服務。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 Citiplus 或 Citibanking 服務。如連續 3 個月「每日平均總結餘」低於 HK$1,500,000，本地客戶須繳付 HK$300 之服務月費，而國際個人銀行服務客戶則須繳付 HK$500 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。
10. 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。
11. 於存入現金回贈時，新客戶須維持所屬之 Citigold Private Client/ Citigold 理財級別。
12. 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。
13. 本行保留隨時以任何形式對以上條款及細則作出改動及取消之權利而事前毋須作出任何通知。本行對任何此等改動及取消概不承擔任何責任。如對本推廣活動有任何爭議，本行保留一切最終決定權。
14. 此條款及細則乃本行對客戶提供之相關銀行服務 / 產品的條款及細則的補充和附加，包括但不限於「戶口及服務之條款」。
15. 如有關已獲發的迎新獎賞發現任何欺詐/濫用/逆轉/被取消的交易，本行保留撤消相關迎新獎賞，而毋須事先通知。
16. 除另有訂明外，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。
17. 「Citi 信用卡客戶」指
    i. 於 2026 年 8 月 31 日以主要持卡人身份持有有效的 Citi 信用卡；或
    ii. 於銀行服務開戶日期或之前遞交 Citi 信用卡申請，並於 2026 年 10 月 31 日以主要持卡人身份持有有效的 Citi 信用卡；或
    iii. 於 2027 年 2 月 28 日以主要持卡人身份持有有效的 Citi ULTIMA 信用卡。
18. 如任何相關結餘及/或任何相關交易之結算貨幣並非以港元結算，該等結餘將會以本行於評估結餘當天之兌換價換算為港元等值計算。如有任何爭議，本行就定義和計算保留一切最終決定權。
19. 此同意書所述的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專有的司法管轄權所管轄，不得撤回。根據"合約(第三者權利)條例"，除合資格客戶及本行，任何人士均無權執行或享有本條款及細則的任何條文的利益。
20. 如中英文條款有所差異，一概以英文版本為準。如推廣資料與本條款及細則在文義上出現分歧，一概以本條款及細則為準。
21. 本文件僅供香港境內分發或複製使用，本行無意分發或複製至香港境外任何地方使用。

A. 新資金獎賞

1. 新客戶須於推廣期內開立 Citigold Private Client/ Citigold 戶口並符合以下要求，方可獲贈有關獎賞：
   i. 符合迎新獎賞之一般條款及細則之要求及簽署維持款項同意書；及
   ii. 新客戶必須於以下指定之存入資金日期內存入以下所需之新資金（「新資金」）;及
   iii. 於以下指定之維持資金日期內維持新資金。

開戶日期	存入新資金日期	維持新資金日期	現金回贈存入日期
2026 年 9 月 1 日至 2026 年 9 月 30 日	2026 年 10 月 31 日或之前	2026 年 11 月 1 日至 2027 年 2 月 28 日	2027 年 4 月 30 日或之前

銀行服務	新資金金額 (HK$或等值)	現金回贈 (HK$)
Citigold Private Client	HK$40,000,000 或以上	HK$160,000
	HK$30,000,000 – HK$39,999,999	HK$120,000
	HK$15,000,000 – HK$29,999,999	HK$60,000
	HK$8,000,000 – HK$14,999,999	HK$40,000
Citigold	HK$6,000,000 或以上	HK$30,000
	HK$4,000,000 – HK$5,999,999	HK$20,000
	HK$2,500,000 - HK$3,999,999	HK$13,000
	HK$1,500,000 - HK$2,499,999	HK$9,000

2. 「Citi 信用卡客戶」如於開戶後 30 個曆日內存入以下指定新資金金額，可享以下額外現金回贈

銀行服務	指定新資金金額 (HK$或等值)	額外現金回贈 (HK$)
Citigold Private Client	HK$8,000,000 或以上	HK$4,000
Citigold	HK$1,500,000 或以上	HK$2,000

3. 新資金不包括任何已存於本行之款項調動。
4. 轉存之基金、債券及股票（港股、美股、「中華通 ─ 上海與深圳證券」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。

B. 投資及保險結存獎賞

1. 如欲享有投資及保險結存獎賞，Citigold Private Client / Citigold 新客戶須符合新資金獎賞所規定之要求及簽署維持款項同意書。
2. 客戶須符合本條款及細則所有要求，透過於推廣期內購買合資格指定投資產品及/或投保合資格 AIA 人壽保險產品以達成**投資結存淨增長**（定義如以下條款 3 所列），而享有表一所示之投資結存獎賞（**「合資格客戶」**）：

表一：「投資及保險結存獎賞」要求一覽

銀行服務	投資及保險結存淨增長(HK$或等值)	現金回贈 (HK$)
Citigold Private Client	$10,000,000 或以上	$90,000
	$8,000,000 – $9,999,999	$65,000
	$5,000,000 – $7,999,999	$35,000
	$3,000,000 – $4,999,999	$18,000
	$1,000,000 – $2,999,999	$6,000
	$500,000 – $999,999	$3,000
Citigold	$8,000,000 或以上	$60,000
	$5,000,000 – $7,999,999	$32,500
	$3,000,000 – $4,999,999	$18,000
	$1,000,000 – $2,999,999	$6,000
	$500,000 – $999,999	$3,000

表二：相關日期

開戶日期	存入期	鎖定日	現金回贈存入日期
2026 年 9 月 1 日至 2026 年 9 月 30 日	2027 年 1 月 31 日或之前	2027 年 5 月 31 日	2027 年 7 月 31 日或之前

3. 於存入期內（參閱表二）

購買指定投資及/或保險產品以達至上述表一中任何等級之投資及保險結存淨增長。

i. 「**投資及保險結存淨增長**」指以下(1)和(2)項所指定的投資結存淨增長和保險結存淨增長的總和：

1. 投資結存淨增長: 存入期內「合資格指定投資產品購買」的總金額減去存入期內「指定投資產品淨流出總額」。 上述交易應於鎖定日或之前成功結算才會計算在內。
   - 「**指定投資產品**」包括基金、債券、存款證及結構性產品。外幣優惠戶口則不計算在內。
   - 「**合資格指定投資產品購買**」指不低於 0.8% 認購費之指定投資產品認購交易，此費用要求不適用於購買存款證。
   - 「**非合資格指定投資產品購買**」指低於 0.8% 認購費之指定投資產品認購交易。

- 「**指定投資產品淨流出總額**」指「**指定投資產品流出總額**」經「非合資格指定投資產品購買」總金額抵銷後之餘額，此計算以本行於推廣期最後一日的記錄為準:

  注:

  1. 「**指定投資產品流出總額**」指在推廣期內進行的任何認沽、賣出、到期、行使及贖回指定投資產品之總金額;
  2. 客戶可憑「非合資格指定投資產品購買」總金額全數抵銷「指定投資產品流出總額」;
  3. 惟抵銷後尚餘之「非合資格指定投資產品購買」餘額並不能計算為「合資格指定投資產品購買金額」內。

- 所有指定投資產品之轉入/ 轉出並不包括在以上計算之中。

2. 保險結存淨增長: 於存入期內合資格 AIA 人壽保險產品已繳付之首年新繳保費之年度化金額總和，並以本行在存入期完結當日紀錄為準。所有上述於存入期內全新投保之合資格 AIA 人壽保險產品需於存入期完結當日或之前成功提交及繳付保費並於存入期完結後 1 個月內成功繕發才會計算在內。

   - 「**合資格 AIA 人壽保險產品**」指於存入期內透過本行全新投保之 AIA 人壽保險計劃（包括所有生效之基本計劃及附加計劃），計劃需於存入期內提交及繳付保費並於存入期完結後 1 個月內成功繕發。所有上述 AIA 人壽保險計劃需要一直生效至鎖定日。合資格 AIA 人壽保險產品必須為個人戶口持有人持有以獲享獎賞。
   - 保險結存淨增長將以合資格 AIA 人壽保險產品首年新繳保費之年度化金額計算。

繳款方式	**首年新繳保費之年度化金額**
月繳	月繳保費 x 12
季繳	季繳保費 x 4
半年繳	半年繳保費 x 2
年繳	年繳保費
整付	整付保費 x 0.1

註：客戶應根據自身的保障需要和保費負擔能力而投保適合的保險產品。

ii. 投資及保險結存淨增長額會以港幣及結算價值（包括所有相關費用及應計利息）(適用於投資結存) 及首年新繳保費之年度化金額 （適用於保險結存）結算。如指定投資產品交易或合資格 AIA 人壽保險產品之結算貨幣並非以港元計算，投資及保險結存淨增長額將按指定投資產品交易於結算當日之兌換價換算其港元等值計算或合資格 AIA 人壽保險產品於 2027 年 2 月 28 日當天本行之兌換價換算其港元等值計算。上述計算由本行全權釐定。

4. 於鎖定日（參閱表二）：

i. 維持於存入期結束當日所屬之理財級別；及

ii. 維持投資及保險結存淨增長

5. 鎖定日後直至現金回贈存入日期（參閱表二）：

i. 客戶之銀行戶口狀況必須仍然有效及正常

6. 在此推廣的定義下，聯名理財戶口之所有合資格投資及保險總結餘、投資及保險結存淨增長及指定投資及保險總結餘，只計算在聯名理財戶口第一戶口持有人名下以獲享優惠，聯名理財戶口名下的合資格保險產品則不計算在內。合資格 AIA 人壽保險產品必須由個人戶口持有人持有。

C. 晉身「專業投資者」獎賞

1. 如欲享有晉身「專業投資者」獎賞，Citigold Private Client/ Citigold 新客戶須符合以下要求：
   i. 符合新資金獎賞所規定之要求及簽署維持款項同意書；及
   ii. 於下列日期內完成簽署「專業投資者」聲明書並成功成為「專業投資者」及維持「專業投資者」之身份直至現金回贈期；及
   iii. 在以下日期維持每日總結餘達 HK$8,000,000 或等值

銀行服務	**開戶日期**	**完成在上述章節列出的事件**	**在以下日期維持指定每日總結餘**	**現金回贈存入日期**	**現金回贈 (HK$)**
Citigold Private Client / Citigold	2026 年 9 月 1 日至 2026 年 9 月 30 日	2027 年 2 月 28 日或之前	2027 年 2 月 28 日	2027 年 4 月 30 日或之前	HK$1,000

2. 「專業投資者」之身份須由本行核對客戶之資格方能成效。

D. 互動獎賞

1. 新客戶須於推廣期內開立 Citigold Private Client/ Citigold 戶口並符合以下要求，方可獲贈有關獎賞：
   i. 符合新資金獎賞所規定之要求及簽署維持款項同意書；及
   ii. 於下列日期內完成下列事件並維持完成狀況至現金回贈期內:
      1. 登入 Citi Mobile® App 至少一次; 及
      2. 完成風險評估報告; 及
      3. 啟用扣帳卡

<table>
<tr><th>銀行服務</th><th>開戶日期</th><th>完成在上述章節列出的事件</th><th>現金回贈存入日期</th><th>現金回贈 (HK$)</th></tr>
<tr><td>Citigold Private Client</td><td rowspan="2">2026 年 9 月 1 日至 2026 年 9 月 30 日</td><td rowspan="2">2027 年 2 月 28 日或之前</td><td rowspan="2">2027 年 4 月 30 日或之前</td><td>HK$1,000</td></tr>
<tr><td>Citigold</td><td>HK$500</td></tr>
</table>

2. 以上事件的完成記錄及相關條款需經由本行核對，並以本行的最終決定為準。

E. 樓宇按揭獎賞

1. 新客戶須於推廣期內內開立 Citigold Private Client/ Citigold 戶口並符合以下要求，方可獲贈有關獎賞：

   i. 符合新資金獎賞所規定之要求及簽署維持款項同意書；及

   ii. 於以下指定日子內成功於花旗銀行申請並提取樓宇按揭貸款並於整個推廣期及現金回贈期內維持樓宇按揭貸款。

銀行服務	**開戶日期**	**於以下日期完成以上指定要求**	**現金回贈存入日期**	**現金回贈 (HK$)**
Citigold Private Client	2026 年 9 月 1 日至 2026 年 9 月 30 日	2027 年 5 月 31 日或之前	2027 年 7 月 31 日或之前	HK$8,000
Citigold				HK$5,000

2. 除另有訂明外，外幣兌換率將根據本行系統記錄計算。

F.　「Citi 信用卡客戶」定期存款利率額外回贈

1. 此推廣只適用於信用卡客戶並須附合以下要求（「合資格信用卡客戶」）；:
   i. 符合新資金獎賞所規定之要求及簽署維持款項同意書；及
   ii. 以全新資金開立港元/美元/人民幣 3 個月定期存款（「合資格定期存款」）；及
   iii. 符合其中一項要求：
      a. 於 2026 年 8 月 31 日以主要持卡人身份持有有效的 Citi 信用卡；或
      b. 於銀行服務開戶日期或之前遞交 Citi 信用卡申請，並於 2026 年 10 月 31 日以主要持卡人身份持有有效的 Citi 信用卡；或
      c. 於 2027 年 2 月 28 日以主要持卡人身份持有有效的 Citi ULTIMA 信用卡。
2. 合資格定期存款只限以全新資金開立港元/美元/人民幣 3 個月定期存款，而相關定期存款必須在「定期存款開立日期」內開立。 任何不足 3 個月的定期存款將被視為不合資格。
3. 每位合資格信用卡客戶可享最高額外定期存款利率為 1% p.a.。
4. 每位 Citigold Private Clients 客戶可享定期存款利率額外回贈之合資格定期存款合共最高總額為 HK$6,000,000 等值及 Citigold 理財戶口客戶可享定期存款利率額外回贈之合資格定期存款合共最高總額為 HK$1,500,000 等值。

Citi 信用卡類別	**額外定期存款利率（只適用於首 3 個月之合資格定期存款）**	**銀行服務**	**合資格定期存款合共最高總額 (HK$)**	**現金回贈最高總額 (HK$)**
Citi ULTIMA 信用卡, Citi Prestige 信用卡, Citi PremierMiles 信用卡, Citi Cash Back 信用卡 Citi Rewards 信用卡, Citi The Club 信用卡, Citi 八達通信用卡, Citi HKTVmall 信用卡, Citi Plus 信用卡, Citi Clear 信用卡	1% p.a.	Citigold Private Client	HK$6,000,000	HK$15,124
		Citigold	HK$1,500,000	HK$3,781

5. 定期存款利率額外回贈將只以合資格 3 個月定期存款的首 3 個月總額計算，並將如下表所列日期以港元等值之現金回贈存入合資格客戶之銀行戶口。

開戶日期	**定期存款開立日期**	**現金回贈存入日期**
2026 年 9 月 1 日至 2026 年 9 月 30 日	2026 年 9 月 1 日至 2026 年 11 月 30 日	2027 年 4 月 30 日或之前

例子 1: 所有 Citi 信用卡

日期	**事項**
2026 年 9 月 3 日	開立 Citigold 理財戶口
2026 年 9 月 3 日	存入全新資金到 Citigold 理財戶口
2026 年 9 月 4 日	透過客戶經理設立 HK$500,000 之 3 個月港元定期存款 (首筆定期)
2026 年 9 月 4 日	透過 Citi Mobile App 於網上設立 HK$250,000 之 3 個月港元定期存款 (第二筆定期)
2027 年 4 月 30 日或之前	HK$1,891 現金回贈 (定期存款利率額外 1% p.a. 回贈) 將存入到合資格客戶之銀行戶口 (HK$1,261 來自首個定期存款, HK$630 來自第二筆定期存款)

例子 2: 所有 Citi 信用卡

日期	**事項**
2026 年 9 月 3 日	開立 Citigold 理財戶口
2026 年 9 月 3 日	存入全新資金到 Citigold 理財戶口
2026 年 9 月 4 日	透過 Citi Mobile App 於網上設立 HK$50,000 之 1 個月定期存款 (第一筆定期) *不合資格原因: 未符合合資格定期存款要求*
2026 年 12 月 4 日	透過客戶經理設立 HK$1,000,000 之 3 個月定期存款 (第二筆定期) *不合資格原因: 於規定的定期存款開立日期後開立定期存款*
	客戶未能獲取現金回贈

6. 所有利率為年利率。合資格定期存款的實際定期存款利率須視乎個別相關優惠條款（如有）、存款金額、 貨幣、存款期及生效日之利率而定。所有利率可能隨時變更而不另行通知。信用卡客戶定期存款利率額外回贈優惠名額有限，額滿即止。
7. 合資格信用卡客戶一經選定獲享信用卡客戶定期存款利率額外回贈優惠及經花旗銀行（香港）有限公司（「本行」）接納，便不可取 消或更改。

G. 花旗國際個人銀行戶口網上申請獎賞

1. 新客戶須於推廣期內開立國際個人銀行 Citigold Private Client 或 Citigold 戶口並符合以下要求，方可獲贈有關獎賞：
   i. 於指定開戶日期內，經網上申請（「網上申請」）成功開立國際個人銀行 Citigold Private Client 或 Citigold 戶口；及
   ii. 符合相應銀行戶口新資金獎賞所規定之要求。

銀行服務	開戶日期	現金回贈將在以下日期存入	現金回贈 (HK$)
Citigold Private Client	2026 年 9 月 1 日至 2026 年 9 月 30 日	2027 年 4 月 30 日或之前	HK$2,000
Citigold			HK$1,000

2. 「網上申請」之定義為國際個人銀行戶口 Citigold Private Client 或 Citigold 客戶透過網上申請提交個人資訊，然後親自前往香港分行完成開戶。線上申請編號或預約分行記錄將會用於確認網上申請獎賞資格。

客戶國籍	確認獎賞資格	所需身份證明文件*
中國	線上申請編號或預約分行記錄	• 出入境許可 (EEP) • 中華人民共和國身分證 (PRC ID) • 地址證明 • 白紙上的簽名樣本 • 電子簽證（可選）
台灣	預約分行記錄	• 有效旅行證件（例如未過期的護照）或香港身分證 • 地址證明 • 白紙上的簽名樣本 • 電子簽證（可選）

*請攜帶所需文件，詳情請參閱：https://www.citibank.com.hk/chinese/personal-banking/pdf/useful-documents/personal-account-opening-process.pdf

H. 基金 0%認購費迎新獎賞條款及細則

1. 此獎賞並不適用於新加坡居住之人士。
2. 此獎賞只適用於以下特選 Citigold Private Client 及 Citigold 新客戶（「**特選客戶**」）:
   i. 於指定開戶日期內，開立 Citigold Private Client / Citigold 戶口; 及
   ii. 以香港/中國**大陸**為通訊住址登記開戶根據本行之相關政策。
3. 如欲享有此獎賞，特選客戶須符合以下要求（「**合資格客戶**」）:
   i. 符合 Citigold Private Client & Citigold 迎新獎賞之新資金獎賞所規定之要求並於維持資金期內維持「每月平均總結餘」; 及
   ii. 於合資格交易日期（「**合資格交易日期**」）認購合資格基金累計交易金額達 HK$200,000 或以上。

   「合資格基金」指為本行所代理之基金，但不包括貨幣市場基金、基金精選儲蓄計劃內認購的基金及任何基金轉換。所有上述於合資格交易日期內認購合資格基金之交易需於合資格交易日期完結後一個月內成功結算才會計算在內。

   「不合資格交易」包括（但不限於）未誌賬/ 取消/ 退款的交易、其他未許可之交易、有舞弊及欺詐成份之簽賬，存入基金交易以及因為銀行戶口金額不足所致而未能取消的之交易。

銀行服務	**維持資金期內之「每月平均總結餘」**	**基金認購費現金回贈最高總額 (HK$)**
Citigold Private Client	HK$8,000,000 或以上	HK$50,000
Citigold	HK$1,500,000 或以上	HK$20,000

4. 現金回贈將會根據下列日期存入合資格客戶之戶口。

開戶日期	**合資格交易日期**	**存入新資金日期及維持資金期**	**現金回贈將在以下日期存入**
2026 年 5 月 1 日至 2026 年 5 月 31 日	2026 年 5 月 1 日至 2026 年 9 月 30 日	存入新資金日期：2026 年 6 月 30 日或之前 維持資金期：2026 年 7 月 1 日至 2026 年 10 月 31 日	2026 年 12 月 31 日或之前
2026 年 6 月 1 日至 2026 年 6 月 30 日	2026 年 6 月 1 日至 2026 年 10 月 31 日	存入新資金日期：2026 年 7 月 31 日或之前 維持資金期：2026 年 8 月 1 日至 2026 年 11 月 30 日	2027 年 1 月 31 日或之前
2026 年 7 月 1 日至 2026 年 7 月 31 日	2026 年 7 月 1 日至 2026 年 11 月 30 日	存入新資金日期：2026 年 8 月 31 日或之前 維持資金期：2026 年 9 月 1 日至 2026 年 12 月 31 日	2027 年 2 月 28 日或之前
2026 年 8 月 1 日至 2026 年 8 月 31 日	2026 年 8 月 1 日至 2026 年 12 月 31 日	存入新資金日期：2026 年 9 月 30 日或之前 維持資金期：2026 年 10 月 1 日至 2027 年 1 月 31 日	2027 年 3 月 31 日或前
2026 年 9 月 1 日至 2026 年 9 月 30 日	2026 年 9 月 1 日至 2027 年 1 月 31 日	存入新資金日期：2026 年 10 月 31 日或之前 維持資金期：2026 年 11 月 1 日至 2027 年 2 月 28 日	2027 年 4 月 30 日或前

Citigold Private Client 及 Citigold 銀行戶口客戶推薦計劃

1. 推廣期由 **2026 年 7 月 1 日至 2026 年 9 月 30 日**，包括首尾兩日（「推廣期」）。
2. 此**客戶推薦**獎賞(「獎賞」) 並不適用於以下推薦人及受薦人：
   i. 美國人士。美國人士指的是美國公民/美國居民/美國綠卡持有者或任何持有美國通信地址或美國電話號碼的人士；或
   ii. CitiBusiness® 企業戶口；或
   iii. **在不違反下文第 3 條款的前提下，居住於香港特別行政區、中國大陸或台灣以外的人士，包括但不限於下文第 2(iv)分條款及第 2(v)分條款所述之人士；或**
   iv. 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、巴西、紐西蘭、牙買加、厄瓜多爾、斯里蘭卡、秘魯、土耳其、阿聯酋和孟加拉之居民；或
   v. 在歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島和英國擁有永久居留權的人士；或
   vi. 如推薦人或受薦人於推薦或獲取獎賞時爲歐盟、歐洲經濟區居民或推薦活動受限制的其他司法管轄區之個人客戶。詳情請與本行職員查詢。
3. 除特別註明外，所有獎賞未必適用於海外客戶（以海外通訊住址登記開戶）。根據本行之相關政策，本行保留一切權利決定該客戶獲享以上列明之獎賞的資格。相關政策會不時更改而本行事前毋須作出任何通知。
4. 此參考文件提供有關在香港的花旗銀行(香港)有限公司及花旗銀行香港分行所提供的賬戶及金融服務的資訊及使用途徑。它不構成，亦不應被詮釋為，向居住於香港以外地區人士的服務提供、邀約或招攬。此參考文件不擬向任何身處在分發或使用會違反當地法律或規例的國家的人士分發或供其使用；而此參考文件所述的任何服務或投資，均不提供予居住於任何提供該等服務或投資會違反當地法律或法規的國家的人士。
5. 此客戶推薦獎賞不適用於在現金回贈存入時推薦人或受薦人為現有花旗銀行（香港）有限公司及 / 或花旗銀行（「本行」）之員工。
6. 於受薦人（新客戶）申請開立本行戶口時及受薦人開戶日期當月之最後一日期間，推薦人（「推薦人」）必須為其中一類客戶：
   i. 為現有本行之 Citigold Private Client/Citigold 及以香港為通訊住址登記開戶; 或
   ii. 為現有本行之 Citigold Private Client/Citigold 國際個人銀行客戶及以中國內地或台灣為通訊住址登記開戶; 或
   iii. 為現有本行發行之 Citi ULTIMA 信用卡之基本卡持卡人。
7. **銀行戶口客戶推薦計劃不適用於以下受薦人：**
   i. 於開戶月份起前十二個月內曾經持有本行銀行服務之客戶；或
   ii. 於開戶月份起前三十六個月內曾經持有本行 Citigold Private Client 或 Citigold 銀行服務之客戶。

8. 推薦人於推廣期內成功推薦客戶開立本行之
    i. Citigold Private Client / Citigold 戶口及以香港/中國內地/台灣為通訊住址登記開戶；及
    ii. 受薦人須符合 (i) 該 Citigold Private Clients & Citigold 迎新獎賞之一般條款及細則之要求及 (ii) 新資金獎賞所規定之要求及 (iii) 簽署維持款項同意書；及
    iii. 受薦人必須於以下指定之存入資金日期內存入以下所需之新資金；及
    iv. 受薦人須於以下指定之維持資金日期內維持新資金：

推薦要求	**受薦人於維持資金期內之「每月平均總結餘」**	**推薦人每次成功推薦可享之現金回贈 (HK$)**
Citigold Private Client	HK$8,000,000 或以上	HK$12,800
Citigold	HK$1,500,000 或以上	HK$2,088

9. 推薦獎賞將於以下日子存入合資格推薦人及受薦人於本行之港幣戶口：

受薦人開戶日期	**存入新資金日期**	**維持資金期**	**現金回贈存入日期**
2026 年 7 月 1 日至 2026 年 7 月 31 日	2026 年 8 月 31 日或之前	2026 年 9 月 1 日至 2026 年 12 月 31 日	2027 年 2 月 28 日或之前
2026 年 8 月 1 日至 2026 年 8 月 31 日	2026 年 9 月 30 日或之前	2026 年 10 月 1 日至 2027 年 1 月 31 日	2027 年 3 月 31 日或之前
2026 年 9 月 1 日至 2026 年 9 月 30 日	2026 年 10 月 31 日或之前	2026 年 11 月 1 日至 2027 年 2 月 28 日	2027 年 4 月 30 日或之前

10. 每單合資格推薦需要受薦人成功開戶，而推薦的順序會依據受薦人的開戶日期為準。
11. 每位推薦人於過往 12 個月內（由宣傳期完結月份起計），累積計算只能最多推薦 12 位受薦人開戶。例如（宣傳期月份為 2026 年 1 月）：一位推薦人於過往 11 個月內（由 2025 年 12 月 31 日起計，即 2025 年 2 月至 2025 年 12 月）推薦了 10 位受薦人開戶，該推薦人於宣傳期月份（2026 年 1 月）只能最多推薦另外 2 位受薦人，並享有推薦獎賞。任何於過往 12 個月內作出的額外推薦，推薦人及受薦人皆無資格獲得任何推薦獎賞。
12. 推薦人不可推薦自己成為新客戶。推薦人與受薦人不可互相推薦成為新客戶。
13. 受薦人需在開戶日期前或開戶當日完成及簽妥新銀行客戶推薦計劃申請表格，推薦人及受薦人才能獲資格享有推薦獎賞。
14. 當受薦人確認及簽妥新銀行客戶推薦計劃申請表格，所有詳情如推薦人名稱、受薦人名稱及推薦人銀行戶口號碼等均不能更改。
15. 推薦人及受薦人每成功推薦一位新客戶只可享推薦獎賞一次。
16. 若推薦人或受薦人之賬戶為聯名戶口，只有主要賬戶持有人可獲贈獎賞一份。
17. 推薦人及受薦人於受薦人申請開立本行戶口時，其在本行登記的主要手提電話號碼必須 (i) 有效，及 (ii) 能夠接收推送通知或短訊。如未能接收到客戶推薦獎賞註冊確認的短訊或推送通知，回贈將不予發放。
18. 客戶（包括推薦人及受薦人）之有關賬戶必須在推廣期及獎賞期內有效及保持良好賬戶記錄，方可獲贈推薦獎賞。本行將會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。本行對於存入推薦獎賞之賬戶有最終決定權。

19. 於存入現金回贈時，推薦人須持有有效之銀行戶口或為 Citi 信用卡之基本卡持卡人而受薦人則須持有有效之 Citigold Private Client 或 Citigold 或國際個人銀行戶口 (Citigold Private Client 或 Citigold)。推薦人及受薦人之通訊住址須仍然為香港、中國內地或台灣。
20. 如多於一位推薦人推薦同一位受薦人，推薦獎賞將贈予該受薦人於新銀行客戶推薦計劃申請表格所載之首項推薦紀錄之推薦人。
21. 推薦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。
22. 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於開戶日起計 6 個月內保持「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。
23. 新客戶如於開戶日起計 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。
24. 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。如對本推廣活動有任何爭議，本行保留一切最終決定權。
25. 此同意書所述的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專有的司法管轄權所管轄，不得撤回。
26. 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。

樓宇按揭客戶推薦計劃條款及細則

1. 此樓宇按揭客戶推薦計劃適用於由**2026年1月1日起至2026年12月31日**(包括首尾兩日)之樓宇按揭申請並於其後成功提取按揭貸款，方可獲享現金獎賞。受薦人須於申請貸款時填妥及遞交此表格，方合資格獲享此獎賞。
2. 受薦人之申請按揭貸款必須為港幣2佰萬元或以上。此獎賞不適用於現有客戶的加按貸款申請及員工住宅貸款。申請按揭貸款額以花旗銀行(香港)有限公司批核為準。
3. 受薦人申請貸款金額港幣2佰萬元或以上或港幣5佰萬元以下，推薦人可享港幣HK$2,000現金獎賞。受薦人申請貸款金額5佰萬或以上，推薦人可享港幣HK$5,000現金獎賞。推薦人於每項成功推薦中最多可獲HK$5,000現金獎賞。
4. 如申請人或介紹人獲享現金回贈或優惠，經銀行計算後，最終貸款額或會有所扣減。
5. 推薦人必須持有花旗銀行戶口；推薦人及受薦人不能為同一個人。推薦人須為非申請按揭之借款人或業主或擔保人。
6. 推薦人之現金券將於受薦人提取貸款後3個月內直接存入合資格推薦人於本行所持有及有效的指定港幣儲蓄或支票戶口。
7. 此獎賞計劃並不適用於美國人士。
8. 此計劃不適用於推薦人或受薦人為歐盟、歐洲經濟區居民或推薦活動受限制的其他司法管轄區之個人客戶，或不符合此計劃中的條件。詳情請與本行職員查詢。
9. 此推薦計劃不可與其他樓宇按揭客戶推薦計劃同時使用。受薦人如經其他推薦計劃而遞交按揭申請將不獲此計劃之獎賞。
10. 此獎賞不接受自我推薦。本行職員可為推薦人並獲享獎賞但不適用於已持有其他獎賞計劃或獎金之職員。本行職員之間的推薦安排將不會獲享現金獎賞。
11. 公司有權隨時修改或取消此計劃優惠及/或更改此條款及細則而毋須事先通知。如有任何爭議，公司保留最終之決定權。
12. 如中英文版本之條款有所差異，一概以英文為準。

「月月增息」支票儲蓄戶口(「戶口」)之條款及細則： (由 2020 年 9 月 1 日起生效)

1. 戶口之利息可分為以下兩部分：
   a. **基本利率**將按戶口之每日結餘計算:
   b. **額外利率**將按該月之每日平均戶口結餘計算，並受下列條款所約束：
      i. 如欲獲得額外利率，客戶該月之每日平均戶口結餘須較上月增長達花旗銀行(香港)有限公司或花旗銀行香港分行(視情況而定，為「銀行」或「本行」)預設之**最低增長要求**(2017 年2 月 1 日之最低增長要求為港幣 8,000 元，而該金額可隨時更改)。
      ii. 於符合本文件所述之其他條款下，若該戶口達到(i)所述之要求，該戶口之遞增級別將遞增「1」級。每連續增長之遞增級別將獲指定額外年利率，詳情請參考本行網頁**www.citibank.com.hk** 上之示範例子。年利率將不時、或因應市場波動、或跟據本行決定而作出更改。有關最新年利率，請留意本行於分行及本行網頁(**www.citibank.com.hk**)張貼之公告。
      iii. 遞增級別上限為11，而最高之額外年利率，請留意本行於分行及本行網頁上(**www.citibank.com.hk**)張貼之公告。
      iv. 遞增級別將於戶口開戶後每18個月的最後一天重新設定為「0」。
      v. 額外利率只適用於不多於港幣1,000,000元之戶口結餘。
      vi. 如客戶於該月沒有按最低增長要求增長該戶口之每日平均戶口結餘，遞增級別以及額外利率將重新設定。「安全網」規則將分別設定於遞增級別6及11。如客戶之現有遞增級別在「安全網」後，未能按要求增長該戶口之每日平均戶口結餘，其遞增級別將重設於「安全網」遞增級別及其對應之額外年利率，即為級別6或11。有關對應不同遞增級別之年利率，請留意本行於分行及本行網頁上(**www.citibank.com.hk**)張貼之公告。
      vii. 額外利率將於當月最後一個工作天存入戶口。
2. 該月之每日平均戶口結餘以每日之戶口結餘的總數除以該月之曆日數目計算。
3. Citibanking客戶必須保持「每日平均總結餘」達最低存款要求，否則須繳付每月服務月費(有關服務費及最低存款要求之詳情，請參考於本行分行或本行網頁**www.citibank.com.hk**上最新之服務手續費小冊子)。不設最低存款要求及豁免服務月費之優惠只適用於以「月月增息」支票儲蓄戶口作出糧服務之客戶。客戶須連續使用該戶口出糧方可享上述優惠，否則本行有權將該戶口轉換為一般儲蓄/支票戶口並終止上述所有優惠而不另行通知。
4. 所有利率、本戶口之條款及細則(包括但並不限於基本利率及額外利率)、最低增長要求、遞增級別上限、可享有額外利率之結餘上限、重設遞增級別之基制、不設最低存款要求及豁免服務月費之優惠及其他戶口詳情，本行將不時檢討並擁有絕對酌情權更改本戶口以上之細則。本行保留給予戶口額外利息之最終決定權。
5. 如有任何利率(基本利率及額外利率)之變更，本行將於分行及本行之網頁上(**www.citibank.com.hk**)張貼告示。客戶須留意於以上途徑之有關告示。
6. 「月月增息」支票儲蓄戶口之條款及細則屬戶口及服務的條款及細則之附加及補充，不能代替或毀損其他戶口及服務的條款及細則。如「月月增息」支票儲蓄戶口之條款及細則與戶口及服務的條款及細則有任何分歧，概以此條款及細則為準;銀行有權隨時更改此等條款及細則而不作另行通知;如有任何爭議，銀行保留最終決定權。如本文的中、英文本有任何差異，將以英文本為準。重要資料披露：產品可能只限在某些司法管轄區提供。

「財務需要分析」客戶獎賞之條款及細則 ：

1. 此推廣日期為 2026 年 7 月 1 日至 9 月 30 日（包括首尾兩日）（「推廣期」）。
2. 此推廣適用於在推廣期內完成財務需要分析的所有 Citigold Private Client®、Citigold®、Citi Plus、Citi Priority、Citibanking 或 Citi 信用卡客戶 （統稱「合資格客戶」)。
3. 合資格客戶於分行完成財務需要分析，可享有如下表所列之現金回贈 (「獎賞」)。

客戶戶口類別	**獎賞**
Citigold Private Client®	HK$400現金回贈
Citigold®	HK$200現金回贈
Citi Plus 、Citi Priority及Citibanking	HK$100現金回贈
Citi 信用卡	HK$100信用卡回贈

4. 每位合資格客戶於推廣期內只能享獲獎賞一次。若賬戶為聯名戶口，只有該聯名戶口之主要賬戶持有人有資格享獲獎賞一次。
5. 此文件提供有關在香港的花旗銀行（香港）有限公司及 / 或花旗銀行（「本行」）所提供的賬戶及金融服務的資訊及使用途徑。它不構成，亦不應被詮釋為，向居住於香港以外地區人士的服務提供、邀約或招攬。此文件不擬向任何身處在分發或使用會違反當地法律或規例的國家的人士分發或供其使用；而此文件所述的任何服務或投資，均不提供予居住於任何提供該等服務或投資會違反當地法律或法規的國家的人士。
6. 此推廣並**不適用**於美國人士（「美國人士」即美國公民/美國居民/美國永久性居民/美國綠卡持有者或任何持有美國通信地址或美國電話號碼的人士）。
7. 本行之所有僱員均排除於參與此市場推廣活動，包括任何相關利益或獎勵。
8. 合資格客戶於本行的賬戶必須在推廣期內及獎賞按照本條款及細則存入其戶口時有效及保持良好賬戶記錄，方有資格享有獎賞。如在推廣期內的任何時間或獎賞如以上所述存入客戶的戶口前，客戶之賬戶狀況有任何改變，本行保留取消相關客戶參與此推廣之權利而事前毋須作出任何通知。
9. 完成財務需要分析後，獎賞將於推廣期完結後 3 個月內存入合資格客戶之港幣存款戶口。
   合資格客戶需維持客戶戶口類別以享受有關獎賞，說明如下：

財務需要分析完成日期	**維持客戶戶口類別至以下日期**	**現金回贈將在以下日期存入**
2026 年 7 月 1 日至 9 月 30 日	2026 年 9 月 30 日	2026 年 12 月 31 日或之前

10. 此推廣不可與其他財務需要分析有關的優惠同時使用，亦不可轉讓他人或換取其他優惠。
11. 此推廣並不旨在影響客戶購買任何花旗銀行產品或服務之決定。
12. 如有任何爭議，本行保留最終決定權。本行保留修改此條款及細則之權利，而毋須事前通知。如本條款及細則之中英文版本有任何差異，一概以英文版本為準 。
13. 本文件只限在香港派發。
14. 此條款及細則應按照香港法律進行解釋並受其管轄。

花旗銀行（香港）有限公司 – 為保險代理之重要注意事項

1. 花旗銀行（香港）有限公司已於保險業監管局登記為持牌保險代理機構，並獲友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）（「保險公司」）委任為持牌保險代理人。
2. 花旗銀行（香港）有限公司只限於分銷保險產品，而花旗銀行（香港）有限公司對有關產品提供的任何事項概不負責。
3. 保險產品只是保險公司之產品和責任，而並非花旗銀行（香港）有限公司的責任。保險產品並非花旗銀行（香港）有限公司、花旗銀行或花旗集團或其任何附屬公司或聯屬公司的銀行存款或責任，亦非由其提供保證或承保。
4. 對於閣下與花旗銀行（香港）有限公司因由花旗銀行（香港）有限公司以保險公司代理人身分銷售的任何保險產品而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），閣下可能與花旗銀行（香港）有限公司根據香港適用的規則進行金融糾紛調解計劃程序。然而，對於有關產品的合約條款的任何爭議應由閣下與保險公司直接解決。
5. 保險公司全權負責其保險計劃的所有批核、承保賠償及與保險產品有關的戶口更新。
6. 花旗銀行（香港）有限公司並無提供法律、會計或稅務意見。閣下應就有關閣下的情況獲取閣下個人專業顧問之意見。
7. 客人應細閱所提供之有關產品資料。
8. 如欲獲得進一步保單詳情，請聯絡銀行的有關持牌職員或保險公司。

其他獎賞之條款及細則

請參考以下獎賞的特定條款及細則：

獎賞	**詳情請瀏覽以下網址**
全新客戶定期存款優惠	https://www.citibank.com.hk/chinese/personal-banking/interest-and-foreign-exchange-rates/
港股及美股首 3 個月買入免佣優惠	citibank.com.hk/stocktrading
經紀佣金折扣	citibank.com.hk/stocktrading
手機及網上外幣兌換 0%差價	citibank.hk/fxtrade

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、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。

外匯買賣之重要事項

本文件只供參考之用，並不構成任何投資方式之招售。外匯買賣的虧損風險可以十分重大，外幣交易受匯率波動而產生獲利機會及虧損風險。外幣買賣涉及風險，亦可能導致本金的損失。人民幣買賣，如同其他貨幣一樣，會受匯率波動影響。有 關人民幣兌換的匯率可升可跌。人民幣兌換的匯率是人民幣（離岸）匯率。即使投資者定下備用買賣指示，例如[止蝕]或[限價]買賣指示，亦未必可以將虧損局限於原先設想的數額。市場情況可能使這些買賣指示無法執行。當投資者將外幣兌換為本地貨幣時，投資者有可能蒙受虧損。投資帶有風險，亦可能導致本金的損失。投資者必須仔細考慮，根據自己的投資目標、 財務狀況及風險取向，而決定這種買賣是否適合。有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。

花旗銀行（香港）有限公司及 / 或花旗銀行（依美國法律成立的有限責任組織）盡力確保所提供的任何數據和資料的準確性及可靠性，但不保證該等數據和資料皆為準確或可靠，並不會對任何不準確或遺漏所帶來的損失或破壞負責（不論是民事侵權行為或合約或其他責任）。使用者需獨自承擔使用該等數據和資料的風險。有關本網頁的數據和資料只供個人使用並不可因任何理由提供予任何其他人士或實體。如未有獲得花旗銀行（香港）有限公司及 / 或花旗銀行（依美國法律成立的有限責任組織）的同意，嚴禁翻印、複製及/或再分配任何出現於花旗網上銀行和/或透過其服務所提供的文件、數據、內容或材料。

上述例子純屬假設，僅作說明用途。上述情況並非以外匯的過往表現為基礎。本行並非以模擬例子預測外匯的未來價格動向。上述例子並不代表所有可能出現的結果，也無盡列可能影響到投資本行外幣交易限價單所派付的所有可能因素。

股票服務之重要事項

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。本文件所載資料只供參考之用，並不構成任何買賣證券的邀約或建議。 投資並非銀行存款，並無意構成花旗銀行(香港)有限公司、花旗銀行，依美國法律成立的有限責任組織、花旗集團或其附屬機構或聯營公司、任何當地政府或保險機構的責任、保證或承保。投資帶有風險，亦可能導致本金的損失。證券價格可升亦可跌。此證券投資服務不適用於美國人士，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，應尋求獨立諮詢，考慮有關投資是否適合閣下。

重要聲明

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。本文件只供參考之用，並無意構成任何買賣的邀約或建議。投資並不應視為定期存款的替代品。投資者作出任何認購前，應細閱基金說明書。投資並非銀行存款，且帶有風險，亦可能導致本金的損失。投資者應注意，投資於以非本土貨幣結算的基金將受匯率波動的影響，可能導致本金出現虧損。基金及證券價格可升亦可跌。過往表現未必可作日後業績的準則。除非其保証已列明於有關之認購章程中，否則一般投資並未獲得花旗銀行（香港）有限公司、花旗銀行（依美國法律成立的有限責任組織）、花旗集團或其附屬或聯營公司、任何地方政府或保險機構的負責、保證或承保。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，應尋求獨立諮詢，考慮有關投資是否適合閣下。

外匯買賣的虧損風險可以十分重大，外幣交易受匯率波動而產生獲利機會及虧損風險。外幣買賣涉及風險，亦可能導致本金的損失。即使投資者定下備用買賣指示，例如[止蝕]或[限價]買賣指示，亦未必可以將虧損局限於原先設想的數額。市場情況可能使這些買賣指示無法執行。當投資者將外幣兌換為本地貨幣時，投資者有可能蒙受虧損。投資帶有風險，亦可能導致本金的損失。投資者必須仔細考慮，根據自己的投資目標、財務狀況及風險取向，而決定這種買賣是否適合。有關當局所實施的外匯管制亦可能對適用匯率造成不利的影響。花旗銀行（香港）有限公司只限於介紹保險產品，而花旗銀行（香港）有限公司對有關產品提供的任何事項概不負責。保險產品只是保險公司之產品和責任，而並非花旗銀行（香港）有限公司的責任。保險產品並非花旗銀行（香港）有限公司、花旗銀行（依美國法律成立的有限責任組織）或花旗集團或其任何附屬公司或聯屬公司或任何本地政府機構的銀行存款或責任，亦非由其提供保證或承保。

借定唔借？還得到先好借！

花旗銀行(香港)有限公司

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