

Service Update for Citibanking Clients - Use of Self-service Channels for Day-to-day Banking

Please note that since **November 15, 2018**, instructions for the following day-to-day banking transactions¹ and investment transactions from Citibanking clients at branches, via CitiPhone[®] hotline or by post have not been accepted:

Banking Transactions:

- HKD cash deposits and withdrawals²
- HKD fund transfers and telegraphic transfers in all currencies³
- Bill and credit card payments
- ATM / Debit Card personal identification number (PIN) set up or reset
- ATM Card and Debit Card activation
- Balance enquiries

Investment Transactions:

- Stock trading for the Hong Kong market and China Connect - Shanghai/ Shenzhen markets

The transactions mentioned above have only be available on Citi Mobile[®] App, Citibank Online, Automatic Teller Machines (ATMs) or Cash Deposit Machines (CDMs) for Citibanking clients since the aforementioned date. For the fees and charges for different banking transactions via various channels, please refer to citibank.hk/fees .

Rest assured that branch and CitiPhone[®] services are available for all your other banking needs and our staff are always happy to assist you in making transactions via digital self-service channels.

To understand more about the services of Citi Mobile[®] App and Citibank Online, please visit citibank.hk/digitalkit .

Remarks:

1. Exemptions apply to (i) senior citizens aged 65 or above; (ii) clients aged below 18; (iii) clients with disabilities; (iv) clients with low income (individual monthly income below HK\$7,900 or household monthly income below HK\$11,500 for clients who are not working), or those receiving social welfare benefits/government subsidies such as the Comprehensive Social Security Allowance. For these cases, self-declaration or supporting documents are required or (v) non-profit making organization.
2. Teller services are still available for the following local currency cash transactions:
 - Cash transactions which are beyond the daily limits or limitations of ATMs and CDMs, including coin deposits and withdrawals.
 - Transactions operated by power of attorney or which are for joint accounts requiring signatures of all account holders
3. Teller services are still available for the following transfers:
 - Foreign currency fund transfers, local currency fund transfers and telegraphic transfers in all currencies which are beyond the daily limits of Citi Mobile[®] App, Citibank Online and ATMs. Please visit citibank.com.hk/fundtransfer for details.
 - Fund transfers to settle the balance of closed accounts or transfers involving accounts which are not active or abnormal.

Citibank (Hong Kong) Limited

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

Citibanking客戶服務修訂 - 使用自助理財處理日常銀行交易

請注意於**2018年11月15日**起，Citibanking客戶透過郵寄指示、CitiPhone®電話理財及分行辦理以下日常理財交易及投資交易將不再獲受理：

日常理財交易：

- 港幣存款及提款²
- 港幣轉賬及所有貨幣之電匯³
- 繳付賬單及信用卡繳費
- 設定/重設提款卡/扣賬卡之私人密碼
- 啟動提款卡及扣賬卡
- 查詢結餘

投資交易：

- 香港股票及上海/深圳股票買賣

於當日起，Citibanking客戶只可透過Citi Mobile®流動理財手機程式、Citibank網上理財、自動櫃員機或現金存款機辦理上述交易。如需查閱各交易途徑的收費簡介，請瀏覽citibank.hk/fees。

CitiPhone®電話理財服務熱線及分行將繼續助您處理其他的理財服務。若您在使用自助銀行服務上有任何問題，我們的職員隨時樂意為您提供協助。

歡迎瀏覽citibank.hk/digitalkit，了解更多有關Citi Mobile®流動理財手機程式和Citibank網上理財的自助服務選項。

備註：

1. 不適用於(i)65歲或以上長者、(ii)18歲以下人士、(iii)傷殘人士、(iv)低收入人士(個人每月收入少於HK\$7,900或非工作人士之家庭每月收入少於HK\$11,500)，或領取社會福利保障/政府津貼如綜合社會保障援助之人士。在以上各情況下，客戶須填寫自行申報表或提供證明文件、或(v)非牟利團體。
2. 以下港幣現金交易仍可透過銀行櫃台辦理：
 - 超出自動櫃員機和現金存款機每日限額或限制的現金交易，包括硬幣存款或提款。
 - 由授權委託書進行的交易，或需要由聯名戶口共同持有人聯署的交易。
3. 以下轉賬仍可透過銀行櫃台辦理：
 - 所有超出Citi Mobile®流動理財手機程式、Citibank網上理財和自動櫃員機每日可執行限額之任何貨幣種類之外幣轉賬、港幣轉賬及電匯等。詳情請瀏覽citibank.com.hk/fundtransfer。
 - 用以結算已關閉戶口的餘額或涉及非活躍或異常賬戶的資金轉賬。

花旗銀行(香港)有限公司 謹啟

如中、英文版本有任何歧異，一概以英文版為準。