



CURRENCY MANAGER GUIDE

1. Service Summary

Currency Manager Account is a multifunctional account which provides customers with services such as Foreign Exchange, Call Deposit, Time Deposit and Standby Credit, etc.

2. Transaction Days & Hours^a

| | Branches | ATM | Mobile Banking/ Phone Banking/ Online Banking/ Automatic Voice Response |
|------------------|----------------|---------------|--|
| Monday to Friday | 09:30 - 19:00 | 07:30 - 19:55 | 24 Hours |
| Saturday | 09:30 - 12:30 | 07:30 - 18:00 | |
| Sunday | Not applicable | | |

^a Citibank (Hong Kong) Limited has the discretion to change the transaction hours from time to time.

3. Available transactions on Holidays

| Transaction ^{Note3} / Applicable Currencies / Holidays | Saturday (Non-US Holiday) | Sunday | US Holiday | Holiday of the location of the Designated Currency |
|---|----------------------------------|----------------------------------|--|---|
| Setup Time Deposit ^{Note1} | Only applicable to HKD, CNY, CNH | Not Applicable to all currencies | Applicable to all currencies (Except USD) | Not applicable to Designated Currency (except CNY, CNH) |
| Time Deposit Maturity Date ^{Note2} | | | | |
| Amend Renewal Instruction | Applicable to all currencies | | | |
| Currency Exchange | Applicable to all currencies | | Applicable to all currencies ^{Note5} | |
| Transfer from Call Deposit to Savings or Checking (if applicable) | Applicable to all currencies | | Applicable to all currencies (Except USD) ^{Note4} | Not applicable to Designated Currency (except CNY, CNH) |
| Withdraw Cash from Call Deposit | Applicable to all currencies | Not Applicable to all currencies | | Not applicable to Designated Currency (except CNY, CNH) |
| Deposit Cash to Call Deposit | | | | |
| Deposit Check (if applicable) to Call Deposit | Not applicable to all currencies | | Only applicable to HKD | |

Note 1: Customer can, via Online Banking and CitiPhone, set up time deposit instruction for execution on the next business day

Note 2: The maturity date of other non-applicable currencies time deposit will be extended to the next business day

Note 3: All CNH/CNY transactions are referring to same currency transaction except those noted in the "Currency Exchange" row

Note 4: Not applicable to transactions involved currency exchange

Note 5: Applicable to transactions with same value date and transaction date

4. Minimum Transaction Amount and important notes of services

| Currency | Currency Code | Call Deposit | Time Deposit | Note withdrawal or exchange service from Call Deposit | |
|--------------------|---------------|--------------|--------------------------|---|--|
| Hong Kong Dollar | HKD* | No Minimum | HKD 10,000 | Applicable to Branches with Counter Service | |
| US Dollar | USD | | USD 3,900 | | |
| Renminbi | CNY/CNH** | | CNY/CNH 1,000 | | |
| Australian Dollar | AUD | | HKD 30,000 or equivalent | | |
| Canadian Dollar | CAD | | | | |
| EURO | EUR | | | | |
| Pound Sterling | GBP | | | | |
| New Zealand Dollar | NZD | | Not applicable | | |
| Japanese Yen | JPY | | | | |
| Singapore Dollar | SGD | | | | |
| Swiss Franc | CHF | | | | |
| Swedish Krona | SEK | | | | |
| Danish Krone | DKK | | | | |

*The minimum transaction amount for HKD Interest Maximizer is HK\$30,000.

**CNY refers to Renminbi for HKID holders. CNH refers to Renminbi for non-HKID holders / business accounts.

4.1 Call Deposit

- (i) The interest rate of Call Deposit is subject to change from time to time without prior notice. For the current rate of Call Deposit, please refer to the monthly statement.
- (ii) Unless specified, Call Deposit will be the settlement account for all matured Time Deposit, Premium Account, Market-Linked Account and redeemed Investment Transaction.

4.2 Time Deposit

- (i) Unless otherwise requested, the principal and interest of any Time Deposit will be credited to the designated account at the end of day upon maturity. Upon maturity of a time deposit without prior renewal instruction, customer can visit any of our branches or call our CitiPhone Banking Hotline to place the renewal instruction.
- (ii) A time deposit may not be withdrawn or terminated prior to maturity. Any request for withdrawal or termination prior to maturity is subject to the approval of Citibank (Hong Kong) Limited and the Bank may charge a fee that may result in deduction from the principal as it deems appropriate.

4.3 Exchange

FX Order Watching

- Order Service allows customer to preset their preferred exchange rate, once the preset exchange rate is reached, customer can buy/ sell Foreign currency at their target price. There are 5 different orders for customers to select from (Normal Order, Stop Limit Order, If Done Order, If Done One-Cancel-The-Other (OCO) Order, One-cancel-The-order Order). For more details of the service, please visit our website www.citibank.com.hk.

4.4 Standby Credit[^]

- (i) Standby Credit offers a credit line of up to 83.33% of the total Currency Manager deposits in Hong Kong (**Exclude MaxiSavings TD, RMB Deposit, Gold Manager, Market-Linked Account or any pledged deposit**).
- (ii) **Important Note: This is the Risk Disclosure Statement pertaining to the Standby Credit facility. Please read this risk disclosure statement carefully in conjunction with Terms and Conditions for Account and Services.**

Standby Credit facility ("the Facility") is a general purpose revolving credit facility. Customer should not utilise Standby Credit Facility for investing in financial products which may create leveraged effect as the degree of investment risk customer is exposed to is greatly increased and risk of loss in leveraged account can be substantial. In some market situation, customer may be called upon to deposit additional fund and will be remain liable for any resulting deficit in his/her account if the transaction is leveraged. Customer should open a leveraged account separately if he/she wants to leverage his/her financial position but should carefully consider whether such account is suitable in light of his/her own financial position and investment objectives. The line limit of the Facility is determined with reference to the aggregate margin value of the eligible deposits in the Currency Manager and may be revised by the Bank from time to time. Currency Manager may consist of Premium Account and is subject to risk of fluctuation in the alternate currency relative to the base currency. Usage of the Facility is subject to the liquidity risk of Premium Account and cannot be terminated before maturity. Any loan repayment or top up requirement under the Facility before maturity should be covered by additional funds. If customer fails to bring in additional funds, the Bank has the discretion to terminate the Premium Account before its maturity date to fulfill loan repayment or top up requirement. There is an inherent risk that losses may be incurred as a result of such early termination of Premium Account. Please carefully read relevant product disclaimers and terms and conditions.

[^] From December 30, 2013, new loan drawdown service from Standby Credit Account(s) will not be accepted.

5. Interest Calculation

- (i) For locally booked deposit of all currencies and Standby Credit[^], interest will be calculated from the transaction day.
- (ii) Interest for Call Deposit will be calculated daily and credited into your account monthly.
- (iii) Interest rates for HKD, RMB, GBP and SGD are calculated on the basis of a 365 day year (both 365 day year and leap year). Any other currencies, we calculate interest on the basis of a 360 day year.

[^] From December 30, 2013, new loan drawdown service from Standby Credit Account(s) will not be accepted.

6. Pay-in Instructions

- (i) Cash Deposit: Please refer to the "Citibank Service Fees" Booklet for the fees and charges of Cash Deposit
- (ii) Checks/ Drafts: Payable to "account holder's name" and crossed.

7. Pay-out Instructions

- (i) Cash Withdrawal: Please refer to the "Citibank Service Fees" Booklet for the fees and charges of Cash Withdrawal
- (ii) All pay-outs will be made according to your written instructions. Verbal instructions can be accepted for:
 - i Transferring funds to your linked savings/ checking account;
 - ii Executing prior funds disbursement instruction

8. Telegraphic Transfer (TT)

- (i) Transfer in

Step 1 : Please indicate the account holder's name and Currency Manager account number, and address (as listed below) according to the corresponding remittance currency:

| | |
|--------------------------|--|
| US Dollar (USD) | : To Citibank New York, account Citibank Hong Kong A/C#10990845 |
| Australian Dollar (AUD) | : To Citibank Sydney, Australia, account Citibank Hong Kong A/C#912018-008 |
| Canadian Dollar (CAD) | : To : Royal Bank of Canada, Toronto (ROYCCAT2) A/C#071721006824, for account Citibank N.A. Canadian Branch (CITICATTBCH), further credit to Citibank Hong Kong A/C#2070094005 |
| Pound Sterling (GBP) | : To Citibank London, account Citibank Hong Kong A/C#600172 |
| Swiss Franc (CHF) | : To Citibank London, account Citibank Hong Kong A/C#10570281 |
| New Zealand Dollar (NZD) | : To Citibank Auckland, account Citibank Hong Kong A/C 31-2840-0400188-10 |
| EURO (EUR) | : To Citibank London, account Citibank Hong Kong IBAN#GB44 CITI1850-0800-6558-21 |
| Japanese Yen (JPY) | : To Citibank Tokyo, account Citibank Hong Kong A/C# 0201079403 |
| Renminbi (CNY) | : To Bank of China Hong Kong, account Citibank Hong Kong A/C#012-875-60108481 |

Step 2: Please also inform remitting bank to advise Citibank (Hong Kong) Limited, separately, by MT103 to SWIFT BIC: CITIHKAX

For the attention of: CRP/ Citibank (Hong Kong) Limited with details of receiver's Currency Manager account number and account holder's name, product type and tenure.

- (ii) RMB Remittance

- i Maximum daily limit is CNY 80,000 per person for HKID holders.
- ii Cut-off time is 2:00 PM daily on Monday to Friday. The Remittance Service is not available on Saturday, Sunday, Public Holiday and China Holiday.
- iii Money in the RMB account can only be remitted to the remitter's same name personal bank account in Mainland China.
- iv Cross-border remittances to or from the Mainland China or other places outside Hong Kong are subject to the rules and requirements of the jurisdiction of the originating or receiving markets.

9. Local Inter-bank transfer (CHATS)

- (i) CHATS inward: To Citibank (Hong Kong) Limited, Hong Kong, SWIFT BIC : CITIHKAX. Please advise the remitting bank to quote 250 as the bank code, 390 as the branch code and include the Currency Manager Account number and account holder's name on the transfer message.
- (ii) CHATS outward : Only available for HKD, USD, EUR and RMB

10. Important notes to Renminbi Service

- (i) RMB deposits / trading are subject to exchange rate fluctuations, which may provide both opportunities and risks. Exchange Controls imposed by the relevant authorities may also adversely affect the applicable exchange rate.
- (ii) RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to certain restrictions. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

For more details of Currency Manager Account, please call our CitiPhone Banking (852) 2860 0333.

「貨幣理財組合」運用指南

1. 服務簡介

貨幣理財組合戶口為一個多功能綜合戶口，為客戶提供外幣兌換、通知存款、定期存款及備用透支等服務。

2. 交投日期及時間^a

| | 分行 | 自動櫃員機 | 流動理財/電話理財/ 網上理財/自動語音系統 |
|---------|--------------|--------------|---------------------------|
| 星期一至星期五 | 9:30 - 19:00 | 7:30 - 19:55 | 二十四小時 |
| 星期六 | 9:30 - 12:30 | 7:30 - 18:00 | |
| 星期日 | 不適用 | | |

^a花旗銀行（香港）有限公司有權隨時更改交投時間。

3. 於假期可執行之交易項目

| 交易項目 ^{註3} / 適用貨幣 / 假期 | 星期六（非美國假期） | 星期日 | 美國假期 | 有關貨幣地區假期 |
|--------------------------------|------------|----------|---------------------------------|---------------------|
| 開立定期存款 ^{註1} | 只適用於港元、人民幣 | 不適用於所有貨幣 | 適用於所有貨幣 （美元除外） | 不適用於有關貨幣 （人民幣除外） |
| 定期存款到期日 ^{註2} | | | | |
| 更改定期到期指示 | 適用於所有貨幣 | | | |
| 貨幣兌換 | 適用於有關貨幣 | | 適用於有關貨幣 ^{註5} | |
| 由通知存款轉賬至儲蓄或支票戶口（如適用） | 適用於所有貨幣 | | 適用於所有貨幣 （美元除外） ^{註4} | 不適用於有關貨幣 （人民幣除外） |
| 由通知存款提取現金 | 適用於所有貨幣 | 不適用於所有貨幣 | | |
| 存入現金至通知存款 | | | | 只適用於港元 |
| 存入支票（如適用）至通知存款 | 不適用於所有貨幣 | | | |

註1：客人可透過網上理財及 Citibank 電話理財設立定期指示並於下一個工作天執行。註2：其他不適用貨幣之定期存款到期日將順延至下一個工作天。

註3：所有人民幣交易為同一貨幣交易，兌換交易除外。註4：不適用於涉及貨幣兌換的交易。註5：適用於即日兌換的貨幣交易。

4. 交易最低金額及服務須知

| 貨幣 | 貨幣代碼 | 通知存款 | 定期存款 | 透過通知存款 提取現鈔或兌換服務 | |
|------|-----------|--------|-------------|---------------------|-----|
| 港元* | HKD | 不設最低限額 | 港幣 10,000 | 適用於設有櫃台服務之分行 | |
| 美元 | USD | | 美金 3,900 | | |
| 人民幣 | CNY/CNH** | | 人民幣 1,000 | | |
| 澳元 | AUD | | 等值港幣 30,000 | | 不適用 |
| 加拿大元 | CAD | | | | |
| 歐元 | EUR | | | | |
| 英鎊 | GBP | | | | |
| 紐西蘭元 | NZD | | | | |
| 日圓 | JPY | | | | |
| 新加坡元 | SGD | | | | |
| 瑞士法郎 | CHF | | 不適用 | | |
| 瑞典克朗 | SEK | | | | |
| 丹麥克朗 | DKK | | | | |

*港元高息保障存款之最低交易金額為港幣 30,000 元。

**CNY 適用於香港身份證持有人的人民幣。CNH 適用於非香港身份證持有人/商業戶口的人民幣。

4.1 通知存款

- (i) 通知存款之利率可隨時變更而不另行通知。現時通知存款之利率請參考月結單。
- (ii) 除非客戶另有指示，所有到期之定期存款、外幣優惠戶口、市場掛鈎戶口及已贖回投資金額均會存入通知存款。

4.2 定期存款

- (i) 除非客戶另有指示，定期存款之本金及利息將於到期日當天完結前存入指定戶口。如欲於到期日續存沒有設立到期指示之定期存款，客戶可親臨本行或致電本行電話理財服務辦理。
- (ii) 定期存款在到期前不能提取或終止。任何於到期前提取或終止定期存款之申請須由花旗銀行（香港）有限公司核准，本行亦可收取適度數額的費用，並可能從本金中扣除。

4.3 兌換

外匯限價單服務

- 限價單服務讓您預設兌換匯率，一旦觸及預設匯率，即可以心水價買入或賣出外匯，並有 5 種不同指示（普通、止蝕限價、完成、完成取消及替代和取消及替代）以供選擇。如欲了解更多服務詳情，請瀏覽本行網址 www.citibank.com.hk。

4.4 備用透支[^]

- (i) 備用透支額可高達貨幣理財組合在香港總存款之 83.33%（**不包括 MaxiSavings 高息儲蓄、人民幣、黃金、市場掛鈎戶口及任何已抵押之存款**）
- (ii) **重要聲明：此乃備用透支之風險披露條文，敬請仔細閱讀此文與戶口及服務之條款。**

備用透支為一般目的之循環信用貸款，客戶不可以備用透支之信用貸款作任何金融產品之投資，因此等投資將產生槓桿效應，而其投資風險會大幅提升及虧損風險可以十分重大。如備用透支戶口被用作為槓桿性投資，於某些市場情況下，客戶可能被通知要求存入額外資金，而客戶將要為自己的戶口所出現的任何逆差負責。如客戶須作任何槓桿性投資，應另外開立相關之槓桿式投資戶口，但客戶須仔細考慮，根據自己的財務狀況及投資目標，而決定此等投資戶口是否適合。備用透支之貸款額度須根據於貨幣理財組合戶口內本行指定之存款總值而定，而本行可隨時按實際情況而修改。貨幣理財組合戶口包括外幣優惠戶口及其市值會受基本貨幣相對於的掛鈎貨幣匯率影響。客戶的備用透支及全能組合增值服務須承受有關外幣優惠戶口的流通量風險及不能於到期日前終止存款。所有於到期日前之還款或補倉均需以額外款項補償。若客戶未能存入補償金額，銀行有權於到齊日前終止該外幣優惠戶口，款項將用作償還備用透支或全能組合增值服務的結餘用途。此外，提前終止外幣優惠戶口存在著閣下有機會蒙受損失的固有風險。請仔細參閱有關產品之免責聲明與條款及細則。

[^]由 2013 年 12 月 30 日起，以「備用透支服務」提取任何新貸款將不被接納。

5. 利息計算

- (i) 所有在港存款及備用透支[^]的利息會在交投日起計算。
- (ii) 通知存款之利息是以每日計算，並會即月存入閣下之戶口內。
- (iii) 除港元、人民幣、英鎊及新加坡元按照一年 365 日作年利息計算外（閏年同樣以 365 日作年利息計算），其他外幣均以一年 360 日作年利息計算。

[^]由 2013 年 12 月 30 日起，以「備用透支服務」提取任何新貸款將不被接納。

6. 存款

- (i) 現鈔存入：有關現鈔存款服務之收費，請參閱《花旗銀行服務手續費》小冊子
- (ii) 支票/匯票存入：抬頭請寫“戶口持有人姓名”並劃線

7. 提款

- (i) 現鈔提款：有關現鈔提款服務之收費，請參閱《花旗銀行服務手續費》小冊子
- (ii) 所有提款將依照閣下書面指使辦理。閣下亦可在下列情況口述授權本行：
 - i 將款項轉賬至已聯繫之儲蓄／支票戶口；
 - ii 執行預設之支付指示。

8. 電匯

(i) 匯入

步驟 1: 請註明戶口持有人的姓名及其貨幣理財組合之戶口號碼，並根據匯款貨幣類別，註明收款銀行戶口名稱及號碼（見下列）。

| | |
|--------------------------|--|
| US Dollar (USD) | : To Citibank New York, account Citibank Hong Kong A/C#10990845 |
| Australian Dollar (AUD) | : To Citibank Sydney, Australia, account Citibank Hong Kong A/C#912018-008 |
| Canadian Dollar (CAD) | : To : Royal Bank of Canada, Toronto (ROYCCAT2) A/C#071721006824, for account Citibank N.A. Canadian Branch (CITICATTBCH), further credit to Citibank Hong Kong A/C#2070094005 |
| Pound Sterling (GBP) | : To Citibank London, account Citibank Hong Kong A/C#600172 |
| Swiss Franc (CHF) | : To Citibank London, account Citibank Hong Kong A/C#10570281 |
| New Zealand Dollar (NZD) | : To Citibank Auckland, account Citibank Hong Kong A/C 31-2840-0400188-10 |
| EURO (EUR) | : To Citibank London, account Citibank Hong Kong IBAN#GB44 CITI1850-0800-6558-21 |
| Japanese Yen (JPY) | : To Citibank Tokyo, account Citibank Hong Kong A/C# 0201079403 |
| Renminbi (CNY) | : To Bank of China Hong Kong, account Citibank Hong Kong A/C#012-875-60108481 |

步驟 2: 請同時通知匯款銀行以 MT103 及 SWIFT BIC: CITIHKAX 知會花旗銀行（香港）。

並註明: CRP/ Citibank (Hong Kong) Limited 及列明收款人之貨幣理財組合戶口號碼及持有人姓名，存款類別及存款期。

(ii) 人民幣匯款

- i 每位香港身份證持有人每日最高電匯限額為人民幣 80,000 元
- ii 每日匯款終止時間為星期一至五下午二時，匯款服務不適用於星期六、日、公眾假期及中國假期。
- iii 戶口內的人民幣只可電匯至匯款人在內地的同名戶口。
- iv 往來中國內地或其他香港以外地區的跨境人民幣匯款受限於收款或付款方所在地的相關規則和規定。

9. 本地匯款 (CHATS)

(i) 匯入：請傳送至花旗銀行（香港）有限公司，SWIFT BIC: CITIHKAX，並通知匯款銀行在轉賬傳訊中，分別以 250 及 390 作為銀行號碼及分行號碼，並附註貨幣理財組合之戶口號碼及持有人姓名。

(ii) 匯出：只適用於港元、美元、歐羅及人民幣

10. 人民幣服務注意事項

- (i) 人民幣存款／買賣均受匯率波動影響而產生獲利機會及虧損風險。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。
- (ii) 目前人民幣並非可自由兌換的貨幣，於香港銀行兌換人民幣亦有一定的限制。實際的兌換安排須取決於當時的兌換限制而定。

如欲了解更多貨幣理財組合之產品詳情，歡迎致電本行 Citibank 電話理財服務（852）28600333。