



## Terms and Conditions of Auto FX Top-up

I acknowledge and agree that by turning on Auto FX Top-up (the "Top-up Service"), I shall be legally bound by the Terms and Conditions set out below which are supplemental to and form part of the Terms and Conditions of Citibank Global Wallet, Terms and Conditions for Accounts and Services and Terms and Conditions for Citibank ATM/Debit Card Services and CitiPhone Services (collectively "Account Terms"). In the event of any inconsistency between the Account Terms and these Terms and Conditions, these Terms and Conditions shall prevail in relation to the Top-up Service. Terms not defined in these Terms and Conditions shall have the same respective meanings given to them in the Account Terms unless the context requires otherwise. I am also reminded to refer to your website for further details of the features and the operations of the Top-up Service.

1. Once I turn on the Top-up Service, when I make an overseas spending transaction (applicable to the Citibank Debit Card only) or an overseas ATM cash withdrawal in foreign currency ("Transaction Currency") through Citibank Global Wallet, you may debit my accounts in the manner set out below.
  - a. If I have the Call Deposit of the Transaction Currency in the Currency Manager linked (the "Linked Account") to my Citibank ATM/Debit Card (the "Card") and it has sufficient funds to cover the transaction or withdrawal in full at the time of transaction authorization or withdrawal respectively, such Call Deposit will be debited.
  - b. If I have the Call Deposit of the Transaction Currency but it has insufficient funds to cover the transaction or withdrawal in full (including but not limited to the case in which such Call Deposit has zero available balance), you may debit the difference (the "Outstanding Amount") between the transaction or withdrawal amount and the available balance of the Call Deposit from the default Hong Kong Dollar account linked to the Card at your prevailing exchange rate without prior notice, provided such default Hong Kong Dollar account has sufficient funds. The converted foreign currency amount will be deposited into the Call Deposit and combine with the available funds in such Call Deposit to settle the transaction or withdrawal. If the default Hong Kong Dollar account has insufficient funds, the transaction or withdrawal will be declined in its entirety.
  - c. If I do not have the Call Deposit of the Transaction Currency, you may debit the full transaction or withdrawal amount from the default Hong Kong Dollar account linked to the Card at your prevailing exchange rate without prior notice, provided that such default Hong Kong Dollar account has sufficient funds. You will open, and I authorize you to open, a new Call Deposit of the Transaction Currency in the Linked Account without further notice and deposit the converted foreign currency amount into such Call Deposit for settlement of the transaction or withdrawal. If the default Hong Kong Dollar account has insufficient funds, the transaction or withdrawal will be declined in its entirety.

I shall bear all exchange rate risks, losses, commissions and other fees and charges that may arise.

2. I acknowledge and agree that overseas spending transactions (applicable to the Citibank Debit Card only) settled without getting prior authorizations from you will not be eligible for the Top-up Service and you may debit my default Hong Kong Dollar account linked to the Card in part or in full of the settlement amount if my Call Deposit of the Transaction Currency has insufficient funds to cover the transaction in full, in which event handling fee and/or conversion spread shall apply.
3. I understand and agree that if you effect the Top-up Service and authorize an overseas spending transaction or an overseas ATM cash withdrawal I make, but such transaction or withdrawal is subsequently canceled or not settled, the currency exchange effected through the Top-up Service will not be reversed.
4. I understand and agree that if I turn off Citibank Global Wallet, the Top-up Service will be automatically disabled without prior notice. I can choose to turn on the Top-up Service only when Citibank Global Wallet is enabled.
5. Without prejudice to the limitations of liabilities available to you in the Account Terms, I agree and accept that the Top-up Service will be subject to system downtime and you shall not be liable to me for any interruption, suspension, delay, loss, unavailability or other failure in providing the Top-up Service.

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## 「自動增值外幣」功能之條款及細則

本人確認並同意，「自動增值外幣」功能(「此服務」)一經啟動，本人將受以下條款及細則約束，而有關條款及細則將補充並構成 Citibank Global Wallet 之條款及細則、戶口及服務之條款，及使用 Citibank 提款卡/扣賬卡服務及電話理財服務的條款及細則(統稱為「賬戶條款」)的一部份。若賬戶條款與此等條款及細則有任何歧異，則此服務概以本條款及細則為準。除非文意另有規定，否則本條款及細則中未定義的詞語與賬戶條款中賦予的含義相同。本人亦被提醒，此服務之特點及運作可詳見銀行網站。

1. 此服務一經啟動，當本人經 Citibank Global Wallet 進行以外幣結算(「交易貨幣」)的海外簽賬交易(只適用於 Citibank 扣賬卡)或海外自動櫃員機提款時，銀行可用以下方式對本人的戶口進行扣款。
  - a. 如果連結至本人的 Citibank 提款卡/扣賬卡(「此卡」)的貨幣理財組合(「連結賬戶」)有交易貨幣之通知存款戶口，而該通知存款戶口在交易授權或提款時有足夠的資金全額支付交易或提款金額，金額將從該通知存款戶口扣除。
  - b. 如果連結至本人的 Citibank 提款卡/扣賬卡的貨幣理財組合有交易貨幣之通知存款戶口，但該通知存款戶口沒有足夠的資金全額支付交易或提款時(包括但不限於該通知存款戶口的可用結餘為零的情況)，銀行可以在不事先通知本人的情況下，從與此卡連結的預設港元賬戶中扣除交易或提款時的金額與該通知存款戶口可用餘額之間的差額(「未付金額」)，並以銀行的現行匯率作兌換。兌換後的外幣金額將存入該通知存款戶口，並結合該通知存款戶口中的可用資金來結算該筆交易或提款。如果預設港元賬戶資金不足，該筆交易或提款將會被全數拒絕。
  - c. 如果本人沒有交易貨幣之通知存款戶口，銀行可以在不事先通知本人的情況下按照現行匯率從與此卡連結的預設港元賬戶中扣除全部交易或提款金額，前提是該預設港元賬戶有足夠資金。我授權銀行在不事先通知本人的情況下在本人的連結賬戶中開立新的交易貨幣之通知存款戶口，並將兌換後的外幣金額存入該通知存款戶口，以用於結算交易或提款。如果連結港元賬戶資金不足，該筆交易或提款將被全數拒絕。

本人將承擔可能產生的所有匯率風險、損失、佣金和其他費用和收費。

2. 本人確認並同意未經銀行事先授權而結算的海外簽賬交易(只適用於花旗銀行扣賬卡)將不符合自動增值外幣功能資格，如果本人的交易貨幣通知存款戶口的資金不足以全額支付該筆交易，銀行可以從本人與此卡連結的預設港元賬戶中扣除部分或全部金額，在這種情況下，本人將被收取相關的手續費及/或外幣兌換差價。
3. 本人理解並同意如果在此服務生效下進行之海外簽賬交易或海外自動櫃員機提款最後被取消或未能成功誌賬，經此服務而生效的外幣兌換將不能撤銷。
4. 本人理解並同意如果本人關閉 Citibank Global Wallet，銀行可以在不事先通知本人的情況下關閉自動增值外幣功能。只有在啟動 Citibank Global Wallet 的情況下，本人才可以開啟自動增值外幣功能。
5. 在不影響賬戶條款賦予銀行的有限責任下，本人同意及接受自動增值外幣功能服務將受制於系統暫停服務，而銀行將毋須就任何中斷、停止、延遲、損失、暫停服務或其他故障而承擔任何責任。

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