



金融产品及服务条款和条件

修改公告

尊敬的花旗客户：

感谢您长久以来对花旗银行（中国）有限公司的支持与厚爱！我们始终致力于为客户提供优质的财富管理方案和客户服务。

我行近日针对《花旗银行(中国)有限公司金融产品及服务条款和条件》（以下简称“条款和条件”）的有关条款进行修改，现将修改的条款和条件公告如下（请见下文）。修改后的条款和条件将于 2019 年 11 月 15 日生效。若您在本公告发布之日起的 30 天内没有要求提前停止终止本条款和条件或关闭现有账户的，则视为您已经同意并接受该等修改的条款和条件。

条款和条件的修改（具体的修改部分请见下划线标注部分）

1. 条款和条件第二十条“利息”修改为：

对于客户每日的欠款余额，银行可按不时规定的计息期、利率及支付时间收取利息。逾期款项由银行在中国法律允许的范围内按相关协议约定的罚息率以及计息方式计收罚息。

2. 条款和条件第二十六条“通知存款，定期存款及大额存单”第 4 款修改为：

26.4 银行可视乎情况不时向客户提供大额存单，具体产品条件和条款受产品说明书等相关销售文件的约束。

3. 条款和条件原第二十七条“多种货币及多功能账户”删除并由下列条款替代：

第二十七条“结构性存款类产品”

27.1 银行可视乎情况不时向客户提供由银行发行的结构性存款类产品，包括但不限于结构性存款、结构性存款添利系列、结构性存款优利系列和结构性存款汇利系列。

27.2 结构性存款类产品的具体条款和条件由银行与客户另行签署并受该等具体条款和条件约束。

4. 条款和条件原第二十九条“保管箱出租”整条删除。

5. 条款和条件原第三十条“银行理财产品和代销产品”，序号依次前移至第二十九条，且第1款修改为：

29.1 银行可视乎情况不时向客户提供由银行发行的理财产品，包括但不限于代客境外理财产品境外基金、代客境外理财产品境外债券和代客境外理财产品境外结构性票据。

6. 条款和条件原第三十三条“借记卡”，序号依次前移至第三十二条，且第10款、第11款、第17款、第18款和第30款分别修改为：

32.10 花旗中国将自行决定通过当面递交的方式将密码交给持卡人或者提供适当设备由持卡人自行设定密码。持卡人可以随时通过适当的设备修改花旗中国借记卡密码。

32.11 发卡机构已推出电话银行，网上银行和掌上银行等电子银行服务，以及办理账户查询，存款转账结算等业务。持卡人使用这些服务和业务时，应该遵守发卡机构的相关规定。

持卡人可凭花旗中国借记卡和密码在加入银联网络或网联网络的特约商户消费，为了保障持卡人的账户资金安全，花旗中国将不时设置每日累计消费金额的上限。若持卡人在特约商户的消费超过该上限，可通过花旗中国电话银行提高上限。持卡人可凭花旗中国借记卡和密码在银联网络的自动柜员机上提取现金。一张花旗中国借记卡每日在自动柜员机上累计提款额不得超过人民币 20,000 元。

32.17 发卡机构向持卡人提供查询，对账，挂失，咨询，投诉等服务。持卡人可使用花旗中国借记卡及密码通过花旗中国的电话银行，网上银行，掌上银行，发卡机构营业网点等

方式查询花旗中国借记卡项下的账务信息。持卡人对任何账务信息有异议的，须在该笔交易的当期账单日起 30 天内提出查询和更正要求，并支付相应查询费用，发卡机构将于 30 天内给予答复。如持卡人在该笔交易的当期账单日起 30 天内未提出异议，则视同持卡人认可全部交易。

32.18 为确保持卡人的资金安全，持卡人应注意防范下列风险：1)在交易时，妥善使用花旗中国借记卡及密码，以防止被不法分子通过窥视、调包等手段窃取用户的密码和卡片；2)防范不法分子通过安装读卡器、摄像头、假键盘等附加物窃取客户密码和卡片信息；3)勿要轻信贴在自助机具上的“告示”或其他诈骗电话、短信、勿要将个人密码主动告知他人，甚至直接转账给不法分子提供的账户；4)勿要将卡片和密码放在一起，以防止不慎丢失后被他人轻易盗用、转出；5)勿要采用过于简单（如生日、电话号码）或单一的数字做密码，以防止被他人轻易破译盗用；6)勿要随意丢弃交易凭条，以防止被不法分子利用、变造伪卡。因持卡人对卡片保管不善和密码泄露所造成的全部损失由持卡人承担。

32.30 本章程的修改或花旗中国借记卡收费项目和标准等发生调整，花旗中国可通过第 32.31 条规定的方式依法进行公告或通知。公告或通知期满后，修改后的章程或收费项目和标准生效，对持卡人具有约束力。在公告或通知期内，如持卡人有任何疑问或建议的，可以书面形式向花旗中国提出。持卡人因对本章程的修改或收费项目和标准的调整有异议而决定不再继续使用花旗中国借记卡的，可向发卡机构提出销卡申请，发卡机构为其办理销卡手续。公告或通知期满，持卡人未提出销卡申请的，视为同意章程的修改或收费项目和标准的调整。

7. 条款和条件原第三十四条“花旗逸支付业务”，序号依次前移至第三十三条，且第 11 款和第 12 款(2)、(5)分别修改为：

33.11 客户如欲取消花旗逸支付业务功能，则将一并取消网上银行及掌上银行。取消花旗

逸支付业务功能可致电电话银行： 800-830-1880 或者 86-20-3880-1267。

33.12.2 尽管有上述第 33.4 条的规定，掌上支付业务的开通时间以移动通信运营商向客户发送业务开通短信通知为准；

33.12.5 客户取消掌上支付业务功能并不会同时自动取消花旗逸支付业务功能。客户取消花旗逸支付业务功能应依照第 33.1 1 条的规定 办理。

如您对条款和条件的修改有任何疑问，请您联系您的客户经理或者致电 24 小时银行服务热线 800-830-1880（国内）或 8620-38801267（境外）。

恭颂

商祺！

花旗银行（中国）有限公司

2019 年 10 月 14 日



Terms And Conditions For Products And Services

Amendment Notification

Dear Client:

Thank you for your continuous support to Citibank (China) CO., Ltd., we are committed to providing our clients with excellent wealth management solutions and customer service.

Please be advised that we have recently amended the relevant terms and conditions as indicated in the Terms and Conditions for Products and Services of Citibank (China) Co., Ltd. (hereinafter referred to as the "Terms and Conditions") . We hereby publish the amended clauses of Terms and Conditions. The complete version of the amended Terms and Conditions will be effective as of November 15, 2019. For existing clients, if you do not request early termination of the Terms and Conditions or close the existing account within 30 days after the date of the publication, it will be deemed that you have consented to and accepted such revised Terms and Conditions.

Amendment to the Terms and Conditions (The amendments are marked with underlying)

1. Article 20 "Interest" shall be amended to:

Interest will be charged on the daily balance of any amount outstanding from the Customer at such intervals and rates and payable at such times as the Bank may specify from time to time. Overdue sums will carry interest at the default rate and with the calculation methodology as indicated in the relevant agreement to the extent permitted by the law of China.

2. Subsection 4 of Article 26 "Notice Deposits, Time Deposits, and Certificate of Deposit" shall be amended to:

26.4 The bank may, subject to availability, offer to the customer the Certificate of Deposit. The specific product terms and conditions shall be subject to the product sales documents including but not limited to product factsheet.

3. Original Article 27 "Multicurrency and Multi-function Account" is deleted and replaced by the following clause of Article 27 "Structured Deposit Products":

27.1 The Bank may, subject to availability, offer to the Customer the structured deposit products from time to time. The structured deposit products include but not limited to Structured Investment Account, Structured Investment Account Growth Account, Premium Account and Enhanced Yield Account.

27.2 The specific terms and conditions governing the structured deposit products shall be agreed by separate agreement and term sheet between the Bank and the Customer.

4. Original Article 29 "Lease of Safe Deposit Box" shall be deleted.

5. Original Article 30 "Bank's Investment Products and Third Party Issued Products" shall be re-numbered as Article 29 "Bank's Investment Products and Third Party

Issued Products”, and the Subsection 1 of the Article 29 shall be amended to:

29.1 The Bank may, subject to availability, offer to the Customer investment products from time to time. The investment products include but not limited to QDII Mutual Funds, QDII Bond, QDII Structured Notes which are investment products as per the scheme of qualified domestic institutional investors (“QDII Products”).

6. Original Article 33 “Debit Card” shall be re-numbered as Article 32 “Debit Card”, and the Subsection 10,11,17,18 and 30 of the Article 32 shall be respectively amended to:

32.10 Citibank China, at its own discretion, delivers the password to Card Holder face to face or provides Card Holder with proper equipment to set password by himself/herself. Card Holder may change the password for his/her own Citibank China Debit Card through proper equipment at any time.

32.11 Card Issuer has launched such services like telephone banking, online banking, Citi Mobile, and business like account inquiry, deposit-transfer-settlement, etc. When using such services, Card Holder shall comply with the Card Issuer's relevant provisions. Card Holder may make any purchasing, by using his/her Citibank China Debit Card and the password, at the designated commercial venues that have joined China Union Pay or NetsUnion network. Citibank China will set up limitation for maximum daily consumption amount from time to time. If Card Holder's consumption at the designated commercial venues exceeds such limitation, Card Holder shall raise the limitation through Citibank China telephone banking. Card Holder may use Citibank China Debit Card and the password to withdraw cash from

Automated Teller Machines (ATM) under China Union Pay network. The accumulated amount withdrawn by the Card Holder from the ATM for each card shall not exceed the maximum of RMB20,000 per day.

32.17 Card Issuer provides Card Holders with services such as account information inquiry, account reconciliation, loss report, consultation and complaint, etc. Card Holder may use Citibank China Debit Card and password to check account information of the Card through methods launched by Citibank China such as telephone banking, online banking, Citi Mobile, business sites of Card Issuers and etc. Should there be any dispute concerning account information, Card Holder shall request for inquiry and correction within 30 days from the date of Account Statement. Card holder shall make relevant payment for such inquiry and Card Issuer shall give a reply within 30 days. If Card Holder does not raise objection to such transactions within 30 days from the date of Account Statement, it will be deemed that Card Holder has agreed with such transactions.

32.18 To ensure the safety of the cardholder's funds, cardholder shall take cautious on the following risks: 1) During transaction, use the Citibank Debit Card and related PIN prudently to avoid the criminal stealing the card and PIN through peaking, card exchange, or else. 2) To avoid the criminal getting password and information of the card through installing card reader, camera or false keyboard. 3) Do not trust notes pasting on ATM, and other fishing calls or SMS. Do not release the password to anybody else. Do not transfer fund directly to the account the criminal provide. 4) Do not place your debit card and password together to prevent embezzling or fund

outflow should you lost your card. 5) Do not use simple number (such as birthday, phone number) as your password to avoid decoding by other parties. 6) Do not discard transaction slip improperly to avoid the fraudsters using it to manufacture fake cards. Cardholder shall be responsible for all related loss caused by password leak or improper safekeeping of the card.

32.30 For any amendment of the Terms and conditions or adjustment of Citibank China Debit Card fee charge items and standards, Citibank will make public announcement or give notice in accordance with the law through the rule in the Clause 32.31. After the announcement or notice period, the amended Terms and Conditions or charge items will take effect and have binding force upon Card Holder. During the announcement or notice period, if Card Holder has any questions or suggestions, Card Holder can raise it to Card Issuer in writing. If Card Holder decides not to continue to use Citibank China Debit Card because of any objection of the amended Terms and Conditions or adjusted fee charge items and standards, Card holder may apply for card cancellation and Card Issuer will handle the card cancellation process. If Card Holder does not apply for card cancellation after the announcement or notice period, it is deemed that Card Holder has agreed with amendment of the Terms and Conditions or adjustment of fee charge items and standards.

7. Original Article 34 "ePay Services" shall be re-numbered as Article 33 "ePay Services" , and the Subsection11,12(2) and 12(5) of the Article 33 shall be respectively amended to:

33.11 The Online Banking and Mobile Banking would be cancelled if Customers inactivated Citibank ePay service. The customer may inactivate Citibank ePay service through Citibank China 24-hour service hotline: 800-830-1880 (or overseas 86-20-3880-1267)

33.12.2 Notwithstanding the Clause 33.4 above, the activating time of the Mobile Payment service shall be when the activating SMS is sent to the Customer by the mobile communications operators.

33.12.5 Citibank ePay service will not be automatically inactivated upon the Customer's inactivating Mobile Payment service. The Clause 33.11 shall apply for the Customer to inactivate Citibank ePay service.

Should you have any queries regarding the revision to the Terms and Conditions, please call your personal relationship manager or our 24-hour phone-Banking hotline 800-830-1880(domestic) or 8620-38801267 (overseas).

Citibank (China) Co., Ltd.

October 14, 2019