



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 16, 2022. 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. Clause 24.16 shall be amended to:

"24.16 Subject to any express provision herein to the contrary, the law in effect from time to time governs these terms and conditions. The Customer hereby irrevocably submits to the jurisdiction of the court where the Bank is located and waives any immunity from legal process in respect of Customer itself and Customer's assets."

2. Clause 27.1 shall be amended to:

"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, Premium Account and Enhanced Yield Account."

You may refer to the Amended and Restated Terms and Conditions (V202211).

Link: <https://www.citibank.com.cn/sim/chinese/pdf/ProductsAndServices.pdf>

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 95038/400-821-1880 (domestic) or (8621) 38969500 (overseas).

Citibank (China) Co., Ltd.

October 14, 2022