

**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\***

	Branches	ATM	Citi Mobile® App/ 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		

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

^Funds received by Citi via the FPS network during regular system maintenance, including 8:00pm - 8:15pm on Mondays to Fridays and 6:00pm - 6:15pm on Saturdays (about 10 minutes, except public holidays), may not be credited to your accounts instantly and may only be posted on the next business day.

**3. Available transactions on Holidays**

Transaction <sup>Note3</sup> / Applicable Currencies / Holidays	Saturday (Non-US Holiday)	Sunday	US Holiday	Holiday of the Other Available Currencies <sup>Note4</sup>
Setup Time Deposit <sup>Note1</sup>	Only available to HKD, CNY, CNH	Not available to all currencies	Available to all currencies (Except USD)	Not available to the respective currencies
Time Deposit Maturity Date <sup>Note2</sup>				
Amend Renewal Instruction	Available to all currencies			
Currency Exchange	Available to all currencies		Available to all currencies <sup>Note5</sup>	
Transfer from Call Deposit to Savings or Checking (if applicable)	Available to all currencies			
Withdraw Cash from Call Deposit	Available to all currencies	Available to all currencies	Available to all currencies	
Deposit Cash to Call Deposit		Not available to all currencies		
Deposit Check (if applicable) to Call Deposit	Not available to all currencies		Only available to HKD	Not available to the respective currencies

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: Other available currencies refer to the currencies listed in Section 4;

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

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

**4. Minimum Transaction Amount and important notes of services**

Currency	Currency Code	Note withdrawal or exchange service from Call Deposit	Time Deposit	Call Deposit (including foreign exchange service)
Hong Kong Dollar	HKD <sup>Note1</sup>	Available to Branches with Counter Service	No Minimum <sup>Note4</sup>	No Minimum <sup>Note3</sup>
US Dollar	USD			
Renminbi	CNY/CNH <sup>Note2</sup>			
Australian Dollar	AUD			
Canadian Dollar	CAD			
EURO	EUR			
Pound Sterling	GBP			
New Zealand Dollar	NZD			
Japanese Yen	JPY			
Singapore Dollar	SGD			
Swiss Franc	CHF	Not available	Not applicable	
Swedish Krona	SEK			
Danish Krone	DKK			
Norwegian Krone	NOK			
Thai Baht	THB			

Note 1: The minimum transaction amount for HKD Interest Maximizer is HK\$30,000.

Note 2: CNY refers to Renminbi for HKID holders. CNH refers to Renminbi for non-HKID holders / business accounts.

Note 3: A minimum threshold of USD 1 or equivalent is applied for Citibank Online/Citi Mobile® App.

Note 4: Interest amount resulted must be no less than 0.01 in respective currency for each Time Deposit booked.

#### 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.
- (iii) In general, transactions made through your Call Deposits will appear in the transaction history on Citi Mobile® App and Citibank Online on the next business day.

#### 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.
- (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.

#### 4.4 Standby Credit<sup>^</sup>

- (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.

<sup>^</sup>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<sup>^</sup>, interest will be calculated from the value 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.

<sup>^</sup>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.
- (iii) Fund Transfer: In general, FPS transfers are almost instantly credited to Call Deposits once our bank receives the funds from the payer banks. However, some transfers, including but not limited to standing instructions and non-FPS transfers, may take two to three business days to be credited to the relevant Call Deposits. In any event, the value date of a fund transfer may not be the date on which our bank receives the funds.

#### 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

Please provide the following information to remitting bank:

##### Receiving bank:

- Bank's Name: Citibank (Hong Kong) Limited
- Bank's Address: Citi Tower, 83 Hoi Bun Road, One Bay East
- Bank Code: 250
- Branch Code: 390\*
- SWIFT: CITIHKAX\*

\*For Citibank N.A. customers, please use Branch Code = 790 and SWIFT Code = CITIHKAXIPB

##### Beneficiary:

- Bank's account: Currency Manager Account number in Citibank (Hong Kong) Limited.
- Account Name: Account holder's name in Citibank (Hong Kong) Limited
- Payee's address: Account holder's address in Citibank (Hong Kong) Limited

If remitting bank cannot send their payment instruction to us direct, please additionally provide our correspondent bank(s), SWIFT code(s) and account number(s) according to corresponding remittance currency (as listed below) on remittance form:

US Dollar (USD)  
Correspondent bank: Citibank New York  
SWIFT: CITIUS33  
USD Account Number: 10990845  
Routing/ABA Number: 021000089

Australian Dollar (AUD)  
Correspondent bank: Citibank Sydney, Australia  
SWIFT: CITIAU2X  
AUD Account Number: 912018-008

Canadian Dollar (CAD)  
Correspondent bank:  
Citibank N.A. Canadian Branch  
SWIFT: CITICATTBCH  
CAD Account Number: 2070094005

Pound Sterling (GBP)  
Correspondent bank: Citibank London  
SWIFT: CITIGB2L  
Sort Code: 185008  
GBP Account Number: 600172

Swiss Franc (CHF)  
Correspondent bank: Citibank London  
SWIFT: CITIGB2L  
CHF Account Number: 10570281

New Zealand Dollar (NZD)  
Correspondent bank: Citibank Auckland  
SWIFT: CITINZ2X  
NZD Account Number: 31-2840-0400188-10

EURO (EUR)  
Correspondent bank: Citibank Dublin  
SWIFT: CITIIE2X  
EUR IBAN Number: IE91CITI99005123897008

Japanese Yen (JPY)  
Correspondent bank: Citibank Tokyo  
SWIFT: CITIJPJT  
JPY Account Number: 0201079403

Renminbi (CNY)  
Correspondent bank: Bank of China Hong Kong,  
SWIFT: BKCHHKHH838  
CNY Account Number: 012-875-60108481

(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 fund transfer

- FPS inward: goes through bank account number to transfer fund  
Bank's Name: Citibank (Hong Kong) Limited  
Bank's Address: Citi Tower, 83 Hoi Bun Road, One Bay East  
Bank Code: 250  
Branch Code: 390\*  
Account Number: 8-digit Currency Manager account number  
Account Name: Account holder's name  
\*For Citibank N.A. customers, please use Branch Code = 790 and SWIFT Code = CITIHKAXIPB
- FPS outward: Only available for HKD and RMB
- FX conversion at prevailing exchange rate will be conducted without further notice if the transfer currency and the receiving account's currency are different.
- CHATS inward:  
Bank's Name: Citibank (Hong Kong) Limited  
Bank's Address: Citi Tower, 83 Hoi Bun Road, One Bay East  
Bank Code: 250  
Branch Code: 390\*  
SWIFT Code: CITIHKAX\*  
Account Number: 8-digit Currency Manager account number  
Account Name: Account holder's name  
\*For Citibank N.A. customers, please use Branch Code = 790 and SWIFT Code = CITIHKAXIPB
- CHATS outward: Only available for HKD, USD, EUR and RMB
- FX conversion at prevailing exchange rate will be conducted without further notice if the transfer currency and the receiving account's currency are different.

## 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\*

	分行	自動櫃員機	Citi Mobile® App/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		

\*花旗銀行(香港)有限公司有權隨時更改交投時間。

^Citi 系統的定期維護時間為星期一至五晚上 8 時至 8 時 15 分及星期六下午 6 時至 6 時 15 分(過程約 10 分鐘,公眾假期除外),期間從轉數快網絡接收的轉賬款項有機會未能即時存入您的戶口,並可能延至下一個工作天入賬。

## 3 於假期可執行之交易項目

交易項目 <sup>註3</sup> / 適用貨幣 / 假期	星期六 (非美國假期)	星期日	美國假期	其他貨幣地區假期 <sup>註4</sup>
開立定期存款 <sup>註1</sup>	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)	不適用於相關貨幣
定期存款到期日 <sup>註2</sup>				
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 <sup>註5</sup>	
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			
由通知存款提取現金	適用於所有貨幣	適用於所有貨幣	適用於所有貨幣	
存入現金至通知存款		不適用於所有貨幣		
存入支票(如適用)至通知存款	不適用於所有貨幣	不適用於所有貨幣	只適用於港元	不適用於相關貨幣

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 4: 其他貨幣指下面第 4 部份所列之貨幣。

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 5: 適用於即日兌換的貨幣交易。

註 3: 所有人民幣交易\*\*為同一貨幣交易,兌換交易除外。

\*\*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 交易最低金額及服務須知

貨幣	貨幣代碼	透過通知存款 提取現鈔或兌換服務	定期存款	通知存款 (包括買賣外幣服務)
港元	HKD <sup>註1</sup>	適用於設有櫃台服務之分行	不設最低限額 <sup>註4</sup>	不設最低限額 <sup>註3</sup>
美元	USD			
人民幣	CNY/CNH <sup>註2</sup>			
澳元	AUD			
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			
瑞典克朗	SEK	不適用	不適用	
丹麥克朗	DKK			
挪威克朗	NOK			
泰銖	THB			

註 1: 港元高息保障存款之最低交易金額為港幣 30,000 元。

註 4: 每筆定期存款所得利息不可低於存款貨幣的 0.01 元。

註 2: 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。

註 3: 經由網上理財或 Citi Mobile® App 執行的外幣買賣或轉賬設有美元 1 元或其等值的最低限額。

### 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。

(iii) 一般情況下,涉及通知存款的交易將在下一個工作天顯示於 Citi Mobile® App 及 Citibank 網上理財的相關戶口交易記錄。

### 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。

(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,請瀏覽本行網頁。

#### 4.4 備用透支<sup>^</sup>

(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，銀行有權於到期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。

<sup>^</sup>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<sup>^</sup>的利息會在起息日起計算。

(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。

<sup>^</sup>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

(iii) 轉賬：當本行收到付款銀行的「轉數快」轉賬後，一般情況下會幾乎即時存入款項至通知存款。然而，部份轉賬，包括但不限於預設轉賬指示及非「轉數快」轉賬，需時 2 至 3 個工作天方可將款項存入至相關通知存款戶口。任何情況下，轉賬的起息日未必與本行的收款日期相同。

#### 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

請提供以下資料給匯款銀行：

收款銀行：

- 銀行名稱：花旗銀行（香港）有限公司
- 銀行地址：Citi Tower, 83 Hoi Bun Road, One Bay East
- 銀行編號：250
- 分行編號：390\*
- SWIFT：CITIHKAX\*

\*Citibank N.A. 客戶，請使用分行編號 790 及 SWIFT 代號 CITIHKAXIPB

收款人：

- 銀行戶口：於花旗銀行（香港）持有之貨幣理財組合戶口號碼
- 戶口名稱：於花旗銀行（香港）之戶口持有人全名
- 收款人地址：於花旗銀行（香港）之戶口持有人地址

如匯款銀行未能直接遞交匯款指示給予花旗銀行（香港）有限公司，根據匯款的貨幣類別，請於匯款表格上額外提供相對應的聯絡銀行之名稱、SWIFT 及戶口號碼（見下列）。

美元 (USD)  
聯絡銀行名稱：Citibank New York  
SWIFT: CITIUS33  
美元戶口號碼：10990845  
Routing/ABA Number: 021000089

澳元 (AUD)  
聯絡銀行名稱：Citibank Sydney, Australia  
SWIFT: CITIAU2X  
澳元戶口號碼：912018-008

加拿大元 (CAD)：  
聯絡銀行名稱：  
Citibank N.A. Canadian Branch  
SWIFT: CITICATTBCH  
加拿大元戶口號碼：2070094005

英鎊 (GBP)：  
聯絡銀行名稱：Citibank London  
SWIFT: CITIGB2L  
Sort 代號：185008  
英鎊戶口號碼：600172

瑞士法郎 (CHF)：  
聯絡銀行名稱：Citibank London  
SWIFT: CITIGB2L  
瑞士法郎戶口號碼：10570281

新西蘭元 (NZD)：  
聯絡銀行名稱：Citibank Auckland  
SWIFT: CITINZ2X  
新西蘭元戶口號碼：31-2840-0400188-10

歐元 (EUR)：  
聯絡銀行名稱：Citibank Dublin  
SWIFT: CITIIE2X  
歐元 IBAN 號碼：IE91CITI99005123897008

日圓 (JPY)：  
聯絡銀行名稱：Citibank Tokyo  
SWIFT: CITIJPJT  
日圓戶口號碼：0201079403

人民幣 (CNY)：  
聯絡銀行名稱：Bank of China Hong Kong  
SWIFT: BKCHHKHH838  
人民幣戶口號碼：012-875-60108481

(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

- 「轉數快」匯入：選擇以銀行戶口匯入款項  
銀行名稱：花旗銀行（香港）有限公司  
銀行地址：Citi Tower, 83 Hoi Bun Road, One Bay East  
銀行編號：250  
分行編號：390\*  
戶口號碼：8 位數字之貨幣理財組合戶口號碼  
戶口名稱：戶口持有人之全名  
\*Citibank N.A. 客戶，請使用分行編號 790
- 「轉數快」匯出：只適用於港元及人民幣
- 如果轉賬貨幣和收款戶口的貨幣不同，外匯將以當時匯價自動轉換並不另行通知。
- 匯入：選擇以銀行戶口匯入款項  
銀行名稱：花旗銀行（香港）有限公司  
銀行地址：Citi Tower, 83 Hoi Bun Road, One Bay East  
銀行編號：250  
分行編號：390\*  
SWIFT：CITIHKAX\*  
戶口號碼：8 位數字之貨幣理財組合戶口號碼  
戶口名稱：戶口持有人之全名  
\*Citibank N.A. 客戶，請使用分行編號 790 及 SWIFT 代號 CITIHKAXIPB
- 匯出：只適用於港元、美元、歐羅及人民幣
- 如果轉賬貨幣和收款戶口的貨幣不同，外匯將以當時匯價自動轉換並不另行通知。

## 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。