

通知存款条款和条件

下列条件和条款将适用于任何客户(“客户”)在花旗银行(中国)有限公司(包括其任何分支机构)(“银行”)开立的任何通知存款(“通知存款”):

1. 通知存款以七天为一个计算利息的周期(下称“计息周期”,每满一个计息周期之日为“结息日”)。
2. 根据客户与银行的约定计息周期,在款项存入时视为客户已通知银行在下一结息日支取存款,如客户未在通知的取款日支取存款,该笔通知存款将自动终止,本金和利息将自动转入客户的下述活期存款账户。如该结息日不是银行的工作日,或不是相关货币发行国的工作日,则该结息日将自动顺延为下一银行及相关货币发行国的工作日。非银行工作日和/或相关货币发行国的非工作日期间,客户无法开立、提前终止或部分支取通知存款。
3. 自通知存款起始日起,通知存款将按银行规定的相应利率计息。该利率将仅适用于在通知存款存满计息周期的存款。如在一个计息周期内,银行调整利率,新利率将在下一个计息周期起始日开始适用。开立通知存款的最低存款金额为50,000元人民币(适用于人民币通知存款)或美金10,000等值(适用于外币通知存款)。
4. 通知存款允许提前终止或部分支取。部分支取外币通知存款时,支取金额最低为1千美元等值,并以1千美元等值的整数倍递增;部分支取人民币通知存款时,支取金额最低为50,000人民币,并以1000元人民币的整数倍递增。若提前支取导致通知存款余额低于最低起存金额,该通知存款将自动提前终止,剩余存款金额将转存至客户的下述活期存款账户。
5. 若客户提前终止通知存款或部分支取,则相应存款在存入日或上一结息日到终止日或取款日的期间内将以银行当时的活期利率计算存款利息,银行将在收到客户提前终止通知存款或部分支取申请之日起的二个工作日内将相应本金和利息划入客户的下述活期存款帐户。
6. 银行将根据相关法律法规规定代扣代缴利息所得税。
7. 银行可在任何时候通过向客户发出转让通知的方式,将其在本条款和条件项下的权利和/或义务转让给任何其他实体/人士,客户同意该等转让通知可以银行自主酌情决定的任何书面形式作出,且该等转让无需另行取得客户的同意或批准。尽管有该等转让,本条款和条件将对客户继续有效,客户同意受并继续受本条款和条件的约束。未经银行书面同意,客户不得将其在本条款和条件项下的权利和/或义务转让给任何其他实体/人士。
8. 银行有权变更本条款和条件中的任何条款。若银行变更或修改本条款与条件的,银行将通知客户。若客户在通知送达后的30天内没有要求提前终止本条款和条件的,视为客户已经同意并接受该等修改的条款和条件,在此种情况下,银行无须收到客户的签字确认回执。
9. 通知存款与客户在银行开立的其他账户一样,受《金融产品及服务条款和条件》的约束。若本条款和条件与《金融产品及服务条款和条件》有冲突,则以本条款和条件的内容为准。

客户以在此签署确认，客户已收到本条款和条件，并已阅读、理解及同意本条款和条件的全部内容。

客户姓名 _____

身份证号码/护照号码 _____

客户姓名 _____

身份证号码/护照号码 _____

活期存款账户 _____

客户签名 _____

客户签名 _____

日期 _____

日期 _____

理财顾问/花旗财富管理经理签名 _____

复核人签名 _____

日期 _____

日期 _____

Terms and Conditions for Notice Deposit

The following terms and conditions are applicable to any Notice Deposit (a “Notice Deposit”) opened by a customer (the “Customer”) with Citibank (China) Co., Ltd. (including its branches and sub-branches) (the “Bank”):

1. The period for calculating interest of a Notice Deposit (referred to as an “Interest Period” and the last date of an Interest Period is referred to as a “Interest Settlement Day”) is 7 days.
2. Pursuant to the agreed Interest Period between the Customer and the Bank, the time when customer first deposit in, it is agreed that customer notice bank to withdraw notice deposit at next Interest Settlement Day. If customer do not withdraw notice deposit at noticed withdrawal date, the notice deposit will be terminated automatically, the principal together with the interest accrued thereon will automatically be credited to the savings account specified below on each of the Interest Settlement Days. If the Interest Settlement Days is not a working day of the Bank or a working day of the relevant currency issuance country, such Interest Settlement Day will automatically be postponed to the next working day of both the Bank and the relevant currency issuance country. Booking, early termination or early partial withdrawal is not permitted when it is not a working day of the Bank or a working day of the relevant currency issuance country.
3. Any amount in a Notice Deposit will bear interest that shall be calculated on the corresponding interest rate stipulated by the Bank from the commencement date of the Notice Deposit. Such interest rate will be applicable only to the amounts deposited in the Notice Deposit until the Interest Settlement Day of an Interest Period. If interest changed by Bank during interest period, the new interest rate will be applied to next interest period. The minimum deposit amount of a Notice Deposit is RMB 50,000 (applicable to Notice Deposit dominated in Renminbi) or USD 10,000 or its equivalent (applicable to Notice Deposit dominated in foreign currency).
4. Early termination or early partial withdrawal is permitted. Any partial withdrawal must be in a minimum of USD 1,000 and an integral multiple of USD 1,000 (applicable to Notice Deposit dominated in foreign currency) or be in a minimum of RMB 50,000 and an integral multiple of RMB 1,000 (applicable to Notice Deposit dominated in Renminbi). If the remaining balance in a Notice Deposit after partial withdrawal is less than the minimum deposit requirement, such Notice Deposit will be automatically terminated.
5. If the Customer terminates a Notice Deposit prematurely or partially withdraws any amount, the withdrawal amount together with the accrued interest calculated on the applicable savings rate of the Bank for the period from the deposit day or Interest Settlement Day of the immediately preceding Interest Period up to the termination date or the withdrawal day will be credited to the savings account specified below within 2 business days after the Bank’s receipt of the Customer’s application for early termination or partial withdrawal.
6. The Bank will deduct from and withhold any interest tax payable on the interest in accordance with the relevant laws and regulations.
7. The Bank may at any time assign or transfer any of its rights and/or obligations under these Terms and Conditions to any other entity/person by giving a notice of the assignment or transfer to the Customer. The Customer agrees that the notice of assignment or transfer may be in any written form at the sole discretion of the Bank and no consent or approval from the Customer is required for such assignment or transfer. These Terms and Conditions will continue to be effective against the Customer,

and the Customer agrees to be bound and continue to be bound by these Terms and Conditions notwithstanding such assignment or transfer. The Customer may not assign or transfer any of its rights and/or obligations hereunder to any other entity/person without the Bank's written approval.

8. Then Bank has the right to change any terms in this Terms and Conditions. If any changes or modifications are made on this Terms and Conditions, the Bank will notice customers. If customer do not early terminate this Terms and Conditions within 30 days after notice from the Bank arrived, it is regarded that the customer has agreed and accepted this modified Terms and Conditions. In such situation, the Bank does not need customers' signed reply.
9. Any Notice Deposit shall be subject to the Terms and Conditions for Accounts Products and Services in the same way as other account(s). If there is any conflict between these Terms and Conditions and the Terms and Conditions for Accounts Products and Services, these Terms and Conditions shall prevail.

The Customer acknowledges that he/she has read, understood and agreed to these Terms and Conditions.

Name _____

ID Card Number/ Passport Number _____

Name _____

ID Card Number / Passport Number _____

Savings Account _____

Customer Signature _____ Customer Signature _____

Date _____

Date _____

PB/CRM Signature _____ Checked by _____

Date _____

Date _____