



## Citibank (China) Co., Ltd. RMB Saving Account

### Interest Rate Adjustment Notice

Dear Customer,

Citibank China will adjust interest rate of individual RMB saving account deposit, effective from 21<sup>st</sup> of September 2018, as below:

#### RMB Saving Account Interest Rate adjustment (2018-09-21)

	Annualized Rate Before Adjustment	Annualized Rate After Adjustment
RMB Saving Account of Individuals	0.35%	<b><u>0.30%</u></b>

Note:

The interest of the individual RMB saving account shall be paid on the quarterly basis, and calculated according to the published saving interest rate on the date of settlement of interest, and the 20th day of the last month of each quarter shall be the date for the settlement of interest. In case the account is closed before the date for interest settlement, the interest shall be calculated in light of the published saving interest rate from last interest settlement date till the day before account closure.

Citibank China adopted accumulated interest calculation method for RMB saving interest calculation. The accumulated interest calculation method is to calculate interest rate based on daily accumulated account balance multiplying daily interest rate. The formula for calculating interest is: Interest = daily accumulated account balance × daily interest rate, Daily interest rate = annualized interest rate ÷ 360.

For early withdraw of RMB time deposit and Certificate of deposit, the interests of the



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early withdrawal deposit shall be calculated based on the Bank's published saving account deposit interest rate on the date of withdrawal and the number of the days of deposit.

Thanks for banking with Citibank China. For more information, please visit [www.citibank.com.cn](http://www.citibank.com.cn)

Thanks for your attention.

Citibank (China) Co., Limited

September, 2018