



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 July 24, 2023. 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 24.1 shall be amended to:

"24.1 The Bank values the protection of the Customer's privacy. The Personal

Information Protection Policy indicates how the Bank shall protect and handle the Customer's personal information in course of the provision of the products and services to the Customer with regard to collection, use, sharing, transfer, disclosure and deletion of the Customer's personal information."

2. The below content shall be newly added under Clause 24.6:

"24.6 "Payment Infrastructure Provider" in this Terms and Conditions refers to a third party that forms part of the global payment system infrastructure, including without limitation communications, clearing or payment systems, intermediary banks and correspondent banks."

3. 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."

4. Clause 32.11 shall be amended to:

"32.11 Card Issuer has launched such services like telephone banking, online banking, Citi Mobile, and business like account inquiry, deposit-transfer-settlement, etc. 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. Card Holder may also bind Citi debit card with third party payment systems which are approved by Citi (such as Alipay, etc.) for quick payment transactions including fund transfer and consumption. 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. When using the card related services, Card Holder shall comply with the Card Issuer's relevant provisions applicable to such specific services."

You may refer to the Amended and Restated Terms and Conditions (V202307).

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.

Jun 21, 2023