



For Immediate Release
Citigroup Inc. (NYSE symbol: C)
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Citibank Officially Launches Citi Plus[®]
Co-creating With Target Clients to Suit Their Banking and Investment Needs
Fostering Financial Education to Level-Up Digital Natives Through Mobile Banking

Hong Kong – Citibank announced today the official launch of Citi Plus[®], a digital value proposition offering financial education and a novel banking experience to level-up digital natives through mobile banking. Citi Plus[®] clients can obtain personalized wealth management information and knowledge kits to accumulate their wealth and earn more through accomplishing fun tasks.

Having its pilot launch in early December 2020, Citi Plus[®] accumulated nearly 5,000 registrants, who are interested in the new service, in the first three weeks. “Citibank Hong Kong has shown strong determination in the development of digital banking in recent years. Citi Plus[®] is our latest initiative to bring digital natives a banking experience they admire,” said Mr Lawrence Lam, Consumer Business Manager of Citibank Hong Kong. “Millennials were invited to participate in research and the co-creation process, through which we could better address target clients’ pain points, and help them grow their wealth via the new service.”

Citi Plus[®] offers a range of investment products to clients including stocks, money market funds as well as an array of mutual funds primarily from Aberdeen Standard Investments, Allianz Global Investors and Franklin Templeton.

One of the key features of Citi Plus[®] is a series of financial wellness modules specially designed to educate clients and guide their thinking when it comes to making decisions about managing money, building wealth and achieving financial goals. These engaging modules enhance wealth inclusion, allow clients to build healthy financial habits and achieve targets responsibly.

- **Wealth Smart:** A financial literacy guide covering a series of easy-to-follow courses and quizzes, with bite-sized content that helps clients level-up and approach investments with greater confidence. Clients can learn at their own pace, whilst keeping themselves abreast of the times and acquiring financial knowledge.
- **Wealth Digest¹:** A personalized series of news, articles and insights on wealth which are updated continually to help clients make informed investment decisions.
- **Money Goal²:** A personal goal tracking tool that helps clients define financial objectives and track their progress towards these targets.

Alongside this step-by-step guidance providing clients with financial knowledge and resources, Citi Plus[®] also offers innovative features that engage clients and help them level-up along their financial journey.

¹ “Wealth Digest” will be available soon, please visit citibank.hk/citiplus for updates.

² “Money Goal” will be available soon, please visit citibank.hk/citiplus for updates.



- **Deposit:** “Citi Interest Booster” enables clients to earn additional bonus interest (up to 1.8% p.a.³) on savings by completing simple missions. Beginning with a base interest rate of 0.3% p.a., clients can complete “missions” – such as maintaining balance, funding-in, spending with Citi Plus[®] cards, investment and currency exchange – to boost interest rates up to 1.8% p.a.³
- **Investment⁴:** Citi Plus[®] offers a reliable investment platform that allows clients not only to trade stocks, but also to invest in mutual funds. With progressive self-learning resources and low investment thresholds, clients have the flexibility to choose their investment options.
 - “Flexi Wealth” allows clients to start investing in money market funds with as little as HK\$1, and to conduct transactions at their convenience, without any transaction charges or monthly service fees.
 - Our suggested mutual fund portfolios based on clients’ financial goals and risk profiles will also be offered, featuring mutual funds primarily from Aberdeen Standard Investments, Allianz Global Investors and Franklin Templeton at a minimum of HK\$100, thus giving clients a hassle-free investment experience.
- **Spending:** Citi Plus[®] Debit Mastercard[®] and Citi Plus[®] Credit Card bring clients a world of privileged shopping rewards while spending with these cards also boosts their saving interest rate by 0.3% p.a.³.
 - Spending with Citi Plus[®] Debit Mastercard[®] offers up to 1% cashback⁵, and with Citibank Global Wallet, clients can exchange foreign currencies at preferred rates⁶, and then spend with the debit card for online/ in-store shopping and withdraw cash overseas directly with foreign currency accounts. Citi does not charge any handling fees⁷ for cash withdrawals made with the card at any overseas ATMs (including Citi and Mastercard[®] ATMs).
 - Citi Plus[®] Credit Card is tailor-made for Citi Plus[®] clients and has no annual fee. Payments for online shopping and fitness memberships can earn up to 3X reward

³ Terms and Conditions for Citi Interest Booster: <https://www.citibank.com.hk/english/banking/pdf/interest-booster-tnc.pdf>

⁴ Customer can enjoy the investment services by opening the investment accounts via the app separately.

⁵ Enjoy up to 1% cash rebate for every point-of-sale purchase or online purchase for the first 6 months of card issuance, and up to 0.5% thereafter.

⁶ Citibank Global Wallet supports 12 currencies: AUD, CAD, CHF, CNY, EUR, GBP, HKD, JPY, NZD, SGD, THB and USD. Before shopping at overseas shops or online, prepare sufficient foreign currencies in the account and this service will select the corresponding currency and directly debit from the account when the client spends. Citibank will not charge the foreign currency handling fee.

⁷ For overseas withdrawals made with Global Wallet, the withdrawal amount, together with any surcharge levied by the overseas ATM operator, will be directly deducted from the relevant foreign currency account. For overseas withdrawals not made with Global Wallet, Citi does not charge any flat handling fee and charges a conversion spread up to 2.4% of the Hong Kong Dollar equivalent amount which includes the withdrawal amount and any surcharge levied by the overseas ATM operator. Please refer to the fees and charges for details.



points, while clients can also instantly offset spending anytime with Citi Pay with Points and get free purchase protection insurance.

- **One App to do it all:** Citi Mobile[®] App enables clients to transfer funds, invest, spend, and more at their fingertips. In-app messaging is also available 24/7 to offer customer support promptly.

From now until April 30, clients can team up with their families and friends to join Citi Plus[®] to unlock an additional bonus savings rate of up to 6% p.a.⁸ via 'Citi Interest Booster'. For more information, please visit <https://www.citibank.com.hk/english/banking/citi-plus/>.

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Investment in derivatives involves risks. Investors should understand the nature of the products before they make investment decisions.

To borrow or not to borrow? Borrow only if you can repay.

About Citi

Citi, the leading global Bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services and wealth management.

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⁸ Terms and Conditions apply.