



Private Bank

4 July 2022
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**Amendments to the Terms and Conditions
For Banking, Custodian, Investment and Credit Services
銀行、保管、投資及信貸服務之條款及細則的修訂**

To: Citibank, N.A., by its branch in Singapore/Hong Kong (“Citibank”)

致：花旗銀行新加坡/香港分行（“花旗銀行”）

I/We acknowledge and agree that the following provisions are supplemental to and form part of the Terms and Conditions for Banking, Custodian, Investment and Credit Terms (“**Account Terms**”) governing my/our account(s) with Citibank (“**Account**”). Terms not defined below shall have the same meaning given to them in the Account Terms.

本人/吾等確認及同意以下條款是規管本人/吾等的花旗銀行的賬戶（“**賬戶**”）的銀行、保管、投資及信貸服務之條款及細則（“**賬戶條款**”）的補充，並構成其一部分。下文未定義的術語應具有賬戶條款中賦予它們的相同涵義。

Amendments to Account Terms

賬戶條款的修訂

1. Meaning of Words

詞彙涵義

For the purpose of these amendments to the Account Terms, the following terms have the meanings prescribed below:

就本賬戶條款的修訂而言，以下術語具有以下規定的涵義：

“**CSDR**” means Regulation (EU) No 909/2014 and the Settlement Discipline RTS as they may be modified from time to time.

“中央證券存管條例 (CSDR)” 指第 909/2014 號條例（歐盟）和交割紀律 RTS，該條例可不時修改。

“**Settlement Discipline RTS**” means Commission Delegated Regulation (EU) 2018/1229 as it may be modified from time to time.

“結算紀律監管技術標準” 指第 2018/1229 號委員會委托條例（歐盟），該條例可不時修改。

2. CSDR Settlement Discipline Provisions

中央證券存管條例條款

2.1 Cash Penalties

現金罰款

The Account Terms shall be amended, where applicable, to include the following clause:

在適用的情況下，賬戶條款將修訂以包括下述條文：

- 2.1.1 Notwithstanding any other provisions in the Terms, or any other agreement, document or contract between me and Citibank, relating to fees, charges, costs, claims, losses, benefits, commission or expenses, in connection with the requirements of the CSDR, Citibank or another Citigroup Company may be charged cash penalties ("**Cash Penalties**") or receive payments of cash penalties ("**Penalty Credits**") in connection with their provision of custody or other services which relate to a transaction executed with or for us that fails to settle. We agree that the relevant Citigroup Company will be responsible for the payment of such Cash Penalties and any such Penalty Credits received by a Citigroup Company shall be due and payable to it and for its account only. Upon request, you shall use reasonable efforts to provide us with the details of any Cash Penalties paid and Penalty Credits received by a Citigroup Company which relate to services you provide to us.

儘管本條款或本人與花旗銀行之間的任何其他協議、文件或合同中有關費用、收費、成本、索償、損失、利益、佣金或開支的任何其他規定，在與 CSDR 的要求有關的情況下，花旗銀行或其他花旗集團公司可因其提供的保管或其他服務而被收取現金罰金(“**現金罰款**”)或接收現金罰款的付款(“**罰款抵免**”)。吾等同意，有關花旗集團公司將負責支付該等現金罰款，而花旗集團公司收到的任何該等罰款抵免應支付給花旗集團公司而相關利益歸其所有。並僅支付給該公司的賬戶。在吾等提出要求時，花旗銀行應根據要求盡合理努力向吾等提供與花旗銀行向吾等提供的與服務有關的任何已付現金罰款和花旗集團公司收到的罰款積分的詳情。

- 2.1.2 Without prejudice to the wording above, we agree to indemnify on request a relevant Citigroup Company which has been charged Cash Penalties, which relate to a transaction executed with or for us that fails to settle, provided that such Cash Penalties do not flow directly from fraud, negligence or wilful default on the part of the relevant Citigroup Company.

在無損上述措辭的情況下，吾等同意應要求，向被收取與吾等執行的或為吾等執行的交易未能結算有關的現金罰款的有關花旗集團公司作出彌償，該罰款，但該現金罰款不得直接來自有關花旗集團公司的欺詐、疏忽或故意失責。

2.2 Allocations and Confirmations

分配及確認

The Account Terms shall be amended, where applicable, to include the following clause:

在適用的情況下，賬戶條款應通過修訂以包括下述條文：

- 2.2.1 Upon Citibank's request and within the time frame requested, we will provide Citibank with all relevant settlement information.

吾等將應花旗銀行的要求及在要求的時間範圍內，向花旗銀行提供所有相關的結算信息。

3. Negative Interest Rates for Deposits or Placements of Funds

存款或資金存放的負利率

The Account Terms shall be amended, where applicable, to include the following clause:

在適用的情況下，賬戶條款應通過修訂以包括下述條文：

“In the event that an interest rate in any account balances, deposit or placement is negative for any denomination of currency in the Account, Citibank shall debit such negative interest or impose a fee or charge in lieu of such negative interest as may be applicable and the balance, amount of the deposit or placement may eventually be less than the initial sum deposited or placed with Citibank. Citibank shall have the right to modify (increase or decrease) the rate of interest or equivalent fee or charge applied to account balances, deposits or placements of funds for any denomination of currency in the Account.”

如賬戶中任何貨幣面額的賬戶結餘、存款或資金存放的利率為負數，花旗銀行應扣減該負利息，或征收適用的費用或收費以取代該負利息，而該餘額、存款或資金存放的金額最終可能少於最初在花旗銀行的存款或資金存放的金額。花旗銀行有權修改(上調或下調)適用於賬戶餘額、或以該賬戶的貨幣作單位的存款或放置的資金。

4. Zero Floor Negative Costs of Funds Rate for Credit Facilities

信用貸款以零為下限的資金成本利率

The Account Terms shall be amended, where applicable, to include the following clauses:

在適用的情況下，賬戶條款將修訂以包括下述條文：

“I agree that:

“本人同意：

- (a) the availability of the credit facilities or any part thereof is in Citibank’s discretion, subject to (including but not limited to) Citibank’s credit review from time to time and is at all times subject to its internal credit approval; and
信用貸款或其任何部分的提供由花旗銀行酌情自行決定，但受限於（包括但不限於）花旗銀行不時的信貸審查，並在任何時候受限於其內部信貸批核；和
- (b) Citibank may, at any time, in its discretion, review and, by notice to me, amend, modify and/or revise the credit facilities or any part thereof (including revising any rate of interest, fee or commission payable by me, as well as the flooring at zero of interest rates used to price the credit facilities) and any such amendment, modification or revision shall be effective and binding on me on and from the date of amendment as Citibank shall notify, or any earlier or later date as Citibank shall designate. To the extent where credit facilities are priced off the “Cost of Funds” interest rate, I acknowledge that “Cost of Funds”

is a reference to the average cost (determined either on an actual or a notional basis) which Citibank would incur if it were to fund, from whatever source(s) it may reasonably select, an amount equal to the loan amount for a period equal in length to the loan tenor.”

花旗銀行可在任何時候按其酌情權審查並通過通知本人修正、修改和/或修訂信用貸款或其任何部分(包括修改本人應支付的任何利率、費用或佣金，以及用於為信用貸款定價以零為下限的利率)，任何此類修正、修改或修訂應自花旗銀行通知的修正日期(或花旗銀行指定的任何較早或較晚日期)起生效並對本人有約束力。如信用貸款是按“資金成本”利率定價的，本人確認“資金成本”是指花旗銀行如從其可能合理選擇的任何來源為相等於貸款金額的金額提供資金，並在與貸款期限相同的時期內產生的平均成本（按實際或名義基礎確定）。

5. Exclusion Clauses in relation to Quincecare Duty 與 Quincecare 責任有關的免責條款

The following new clauses shall be made a part of the Account Terms:

下述新條款應成為賬戶條款的一部分：

“5.1 Citibank shall not owe me, any duty whatsoever, whether express, implied, negative or otherwise, including without limitation any duty to inquire or investigate the authenticity of any instructions given or purportedly given by me or my Authorised Signatory, and/or to refrain from executing such instructions, where it may suspect that such instructions may be part of a fraudulent or dishonest scheme (the “**Quincecare duty**”). However, nothing in this clause shall exclude liability on the part of Citibank where Citibank has actual knowledge of fraud being perpetrated against me, or where Citibank acts fraudulently or with gross negligence or recklessness.

花旗銀行不對本人承擔任何責任，不論是明示、隱含、消極或其他責任，包括但不限於查詢或調查本人或本人的授權簽署人發出或宣稱由本人或本人的授權簽署人發出的任何指示的真確性的責任，和/或在懷疑該指示可能是欺詐或不誠實計劃的一部分時，避免執行該指示的責任（“**Quincecare 責任**”）。但若花旗銀行實際知悉有人對本人進行欺詐，或如花旗銀行有欺詐行為或有嚴重疏忽或魯莽行為，則本條款中的任何內容都不排除花旗銀行的責任。

5.2 I undertake to ensure the accuracy, prudence and completeness and the due authorisation of all and any instructions provided or purported to be provided by me to Citibank and, to the extent permitted under Applicable Laws and Regulator Expectations without prejudice to the generality of the foregoing, it is my duty to independently conduct such checks as may be necessary on the purpose of such instructions, including payment instructions, any recipient or counterparty that is the subject of my instructions to Citibank.

本人承諾確保本人向花旗銀行提供或宣稱由本人向花旗銀行提供的所有和任何指示的準確性、審慎性和完整性及具有適當的授權，並在有適用法律及監管當局期望允許的範圍內，及在無損於前述條文的一般性的原則下，本人有責任對該等指示的目的（包括支付指示）、任何收件人或作為本人向花旗銀行發出指示的對象的交易方進行必要的獨立檢查。

- 5.3 In addition to and not in derogation to clauses 5.1 and 5.2 above, Citibank shall have no duty of care to investigate whether any instructions from me comply with any Applicable Laws and Regulator Expectations. Further, Citibank shall also have no (i) duty to investigate whether any instructions given by me are consistent and in line with my investment objective, policy or approach, or in compliance with the requirements of any Applicable Laws and Regulator Expectations, or (ii) other duty whatsoever, including without limitation, any Quincecare duty in relation to the Account or any dealings in relation thereto, and any right or claim that I may have at law or in equity against Citibank in relation to (i) and (ii) above are hereby waived by me.”

在附加於及在不損在第 5.1 條和第 5.2 條的情況下，花旗銀行並無責任調查本人的任何指示是否符合任何有關法律和監管機構的期望。此外，花旗銀行無(i)調查本人發出的任何指示是否與本人的投資目標、政策或方法一致，或是否符合任何適用法律及監管當局的要求的責任，或(ii)任何其他責任，包括但不限於與賬戶或與之相關的任何交易有關的任何 **Quincecare** 責任，而本人在法律上或衡平法原則上可能就上述(i)和(ii)向花旗銀行提出的任何權利或索賠均在此獲本人寬免。”

6. Definitions, Singapore Supplement, and Shared Relationship Supplement

定義、新加坡補充條款和共用聯繫補充條款

- 6.1 Clause 1.2 of the Account Terms shall be amended as follows:

賬戶條款第 1.2 條應作以下修訂：

- 6.1.1 The definition of “Booking Services” is hereby deleted and replaced with:

特此刪除“記賬服務”的定義，並由以下內容取代：

“**“Booking Services”** means Services which are provided (or to be provided) to me by Citibank which relate to: (a) the opening, and operation of my Account; (b) acting as custodian for me in respect of non-cash assets which are recorded to my Account; (c) accepting cash deposits or acting as deposit-taker, lender of record, counterparty, broker, or other similar capacity in respect of any transaction that I enter into (whether for myself or on behalf of a third party, where I act as agent) and which are booked to my Account; and (d) any other Services in respect of my Account as may be specified by Citibank from time to time and/or for which I may enter into a specific agreement for Citibank to provide to me. For the avoidance of doubt, the Booking Services shall not include any Relationship Services.”

“**“記賬服務”** 指由花旗銀行向本人提供（或將會向本人提供）的服務，其有關：(a)本人賬戶的開立及運作；(b)作為記錄在本人的賬戶的非現金資產的託管人；(c)就本人所訂立的任何交易而言（不管是為了本人或本人作為代理代表第三方）接受現金存款或作為存款接收人、記錄中的貸款人、對手方、經紀或其他類似身份，並將其記賬到賬戶；及(d)花旗銀行不時指定的任何與本人賬戶有關的其他服務和/或根據本人可能簽訂具體協議由花旗銀行向本人提供的其他服務。為免生疑問，記賬服務並不包括任何聯繫服務。”

6.1.2 The definition of “Relationship Centre” is hereby deleted and replaced with:

特此刪除“聯繫中心”的定義，並由以下內容取代：

“**Relationship Centre**” means the branch which provides such part of the Relationship Services to me as may be requested by me, and/or as may be determined by Citibank in its discretion. For the avoidance of doubt, part of the Relationship Services can be provided by the branch which is also the Booking Centre. Citibank shall determine at its discretion, including pursuant to a specific request by me, the Relationship Centre for a particular part of the Relationship Services, and Citibank shall have the discretion to determine that such part of the Relationship Services, shall also be provided by the Booking Centre.”

“**“聯繫中心”** 指根據本人的要求和/或花旗銀行自行決定向本人提供該部分聯繫服務的分行。為免生疑問，部分聯繫服務可由同時皆為記賬中心的分行提供。花旗銀行應自行（包括根據本人的具體要求）為個別部分的聯繫服務決定聯繫中心，及花旗銀行可自行決定該部分的聯繫服務亦應由記賬中心提供。”

6.1.3 The definition of “Relationship Services” is hereby deleted and replaced with:

特此刪除“聯繫服務”的定義，並由以下內容取代：

“**Relationship Services**” means Services which are provided (or to be provided) to me by Citibank which relate to: (a) communications with me (other than the provision of any Statement, Advice or any other communication which may be sent by the Booking Centre to me from time to time); (b) client relationship management; (c) client servicing; (d) the receipt, processing and passing of instructions from me; (e) the provision of product information (including but not limited to information pertaining to Investments and leverage); and (f) any other Services in respect of Citibank’s relationship with me as may be specified by Citibank from time to time. For the avoidance of doubt, the Relationship Services shall not include any Booking Services.”

“**“聯繫服務”** 指花旗銀行向本人提供（或將會向本人提供）的服務，該服務關於：(a)與本人的通訊（由記賬中心不時向本人提供的結單、通知、或發送的通訊除外）；(b)客戶聯繫管理；(c)客戶服務；(d)接收、處理及傳遞本人的指示；(e)提供產品信息（包括但不限於與投資和杠杆有關的信息）及(f)不時由花旗銀行訂明關於花旗銀行與本人的聯繫的任何其他服務。為免生疑問，聯繫服務並不包括任何記賬服務。”

6.2 The following Clause 14 shall be included in the Singapore Supplement:

在新加坡補充條款中加入下述第 14 條：

“14. To the extent that I am provided with access to the execution desk for after-hours trading, I agree and acknowledge that this service is provided by CPB HK, the CPB HK representatives shall solely provide client support to execute instructions after Singapore normal banking hours, and

respond to unsolicited requests for execution, and accordingly are not subject to the regulatory regime in Singapore and are not notified as appointed representatives of CPB SG."

“如本人有權進入執行辦公室進行盤後交易，本人同意並確認此項服務由花旗銀行香港分行提供，花旗銀行香港分行代表須獨自在新加坡正常銀行營業時間後提供客戶支援以執行指示，及對非應邀的執行要求作出回應，並因此不受新加坡監管機制的約束，亦不作爲花旗銀行新加坡分行的指定代表接受通知。”

6.3 Clause 1.1 of the Shared Relationship Supplement shall be amended to include the following sub-Clause 1.1.8:

共享聯繫補充條款第 1.1 條應通過修訂以包括下述第 1.1.8 分條：

“1.1.8 where required by Applicable Laws and Regulator Expectations, I hereby consent to the disclosure of Relevant Information to any Authority in connection with the Services provided to me under the Shared Relationship.”

“如有適用法律及監管當局的期望要求，本人特此同意向任何機關披露根據共享聯繫向本人提供的服務的相關信息。”

7. Seamless Sign On Feature

無縫登錄功能

7.1 Clause 6.8 of the Account Terms shall be deleted and replaced with the following:

應刪除賬戶條款第 6.8 條，並由以下內容取代：

“6.8 Citibank is able to effect Instructions only during normal banking hours on Business Days unless otherwise provided for. Any Instructions received after the cut-off time (as determined by Citibank from time to time) on any Business Day may, subject to the Terms, only be carried out by Citibank on the next Business Day. Additionally, Instructions involving a jurisdiction other than Singapore or Hong Kong (as the case may be) can be effected, subject to the Terms, by Citibank only on days when banks in the applicable financial markets are open for business in the relevant jurisdiction.”

“除非另有規定，花旗銀行只可在營業日的一般銀行辦公時間內執行指示。在任何營業日的截止時間(由花旗銀行不時決定)後收到的任何指示，可由花旗銀行，在符合條款的規定下，於下一個營業日執行。此外，涉及新加坡或香港(視乎情況而定)以外的司法管轄區的指示，花旗銀行可，在符合條款的規定下，只於有關的司法管轄區內銀行在適用的金融市場裏開放營業的日子執行。”

7.2 The following new Clause 6D shall be included after Clause 6C.13:

下述新第 6D 條應加入到第 6C.13 條後：

“6D.1 For the purposes of Clause 6D, the following terms have the meanings prescribed below:

就第 6D 條而言，以下術語具有以下規定的涵義：

“Citibank Online” means the platform designated as “Citibank Online” (including such website, channel or other electronic means (including by way of the Citi Mobile® App) thereto) or such other name as may be amended from time to time and is operated by or on behalf of a Citigroup Company through which internet banking services, products, features and/or functionalities are offered by such Citigroup Company from time to time to me.

“Citibank 網上理財” 指被指定為 “Citibank 網上理財” (包括該網站、頻道或其他電子方式(包括通過其中的 Citi Mobile®流動理財手機程式)，或可能被不時修訂為其他名稱的平台，該平台由花旗集團公司或其代表運作，並由該花旗集團公司通過該平台不時向本人提供網上銀行服務、產品、特色和/或功能。

“Citibank Online Access Credentials” means any prescribed security procedures or any prescribed access codes, pin codes, online security devices, electronic signatures, passwords, identification numbers, hardware, tokens, enrolled biometric data, electronic devices or other equipment, for use by me in accessing and/or using Citibank Online (including the use and access of Citibank Online through the Seamless Sign On Feature).

“花旗銀行網上理財訪問憑證” 指任何規定的安全程序或任何規定的存取代碼、PIN 碼、網上安全裝置、電子簽署、密碼、識別號碼、硬件、記認、已登記的生物識別數據、電子裝置或其他設備，以供本人訪問和/或使用花旗銀行網上理財（包括通過無縫登錄功能使用和訪問花旗銀行網上理財）。

“Citibank Online Operator” means the then-current Citigroup Company operating Citibank Online.

“花旗銀行網上理財營運商” 指當時營運花旗銀行網上理財的花旗集團公司。

“Seamless Sign On Feature” means the feature made available on an Electronic Client Application which provides me with access and/or use of Citibank Online.

“無縫登錄功能” 指電子客戶應用程式提供的功能，該應用程式為本人提供訪問和/或使用花旗銀行網上理財的訪問權限。

6D.2 I acknowledge and consent that Citibank has the absolute discretion, but not the obligation, to provide the Seamless Sign On Feature (or any part thereof). I acknowledge and agree that Citibank may from time to time without giving any reason or prior notice, upgrade, modify, alter, suspend, discontinue the provision of or remove, whether in whole or in part, the Seamless Sign On Feature (including in connection with unplanned downtime or scheduled maintenance of the relevant systems) and shall not be liable if any such upgrade, modification, alteration to,

suspension, discontinuation or removal of the Seamless Sign On Feature prevents me from accessing or using Citibank Online and/or any part or feature thereof.

本人確認並同意花旗銀行有絕對酌情權，但無義務提供無縫登錄功能（或其任何部分）。本人確認並同意，花旗銀行可在不提出任何理由或事先通知的情況下，不時升級、修改、更改、暫停、中止提供或刪除無縫登錄功能（不論是全部或是部分）（包括與相關系統的非計劃內的停運或計劃內對有關的功能的維修），及如出現任何此類無縫登錄功能的升級、修改、更改、暫停、中止或刪除而造成阻礙本人訪問或使用花旗銀行網上理財和/或其任何部分或功能，花旗銀行概不負責。

6D.3 In order to access and/or use the Seamless Sign On Feature (or any part thereof), I acknowledge that I am required to satisfy the relevant eligibility criteria as may be prescribed by Citibank from time to time, including the following:

為了訪問和/或使用無縫登錄功能（或其任何部分），本人確認本人需滿足花旗銀行不時規定的相關資格標準，包括以下內容：

- (a) sign in to the relevant Electronic Client Application using the Codes; and
使用代碼登入相關電子客戶應用程式；和
- (b) where required, successfully completing all onboarding procedures and requirements in respect of the Seamless Sign On Feature.
必要時，成功完成與無縫登錄功能相關的所有登入程序和要求。

6D.4 I acknowledge that all access and use of Citibank Online via the Seamless Sign On Feature is strictly between the Citibank Online Operator and me. I further acknowledge that Citibank Online and the services and functionalities therein are provided by the Citibank Online Operator and not Citibank. I agree to, and will access and/or use Citibank Online in accordance with the terms and conditions between the Citibank Online Operator and me governing my access and/or use of Citibank Online, as amended by the Citibank Online Operator from time to time ("Citibank Online Terms"). I agree that I am solely responsible for checking and reading the most up-to-date versions of the Citibank Online Terms. In the event I do not agree to any of the relevant terms and conditions under the Citibank Online Terms, I acknowledge that I must immediately discontinue use of the Seamless Sign On Feature (or any part thereof).

本人確認所有通過無縫登錄功能訪問和使用花旗銀行網上理財是僅屬花旗銀行網上理財營運商和本人之間的行為。本人進一步確認，花旗銀行網上理財及其服務和功能由花旗銀行網上理財營運商而非花旗銀行提供。本人同意，並將根據花旗銀行網上理財營運商與本人之間規管本人訪問和/或使用花旗銀行網上理財的條款及細則（經花旗銀行網上理財營運商不時修訂）（“花旗銀行網上理財條款”）訪問和/或使用花旗銀行網上理財。本人同意本人需負責檢查及閱讀花旗銀行網上理財條款的最新版本。如本人不同意任何花旗銀行網上理財條款的相關條款及細則，本人確認本人必須立即停止使用無縫登錄功能（及其任何部分）。

- 6D.5 I acknowledge that I shall be wholly responsible for all instructions and transactions effected through Citibank Online which are referable to the Citibank Online Access Credentials, whether or not such instructions or transactions are made with my knowledge, authority or consent. Citibank shall have no liability or responsibility for any loss, damage or expense arising directly or indirectly in connection with my access and/or use of the Seamless Sign On Feature and/or Citibank Online that are referable to the Citibank Online Access Credentials. I further acknowledge that Citibank is not responsible for and is not involved in any instructions, transactions or communications made between the Citibank Online Operator and me and/or between any third parties and me via the Seamless Sign On Feature or Citibank Online, as the case may be. I agree that Citibank is under no duty and shall not be required to take any steps to ascertain or enquire whether any such instructions, transactions or communications were made with my knowledge, authority or consent.

本人確認，本人須就通過花旗銀行網上理財進行並與花旗銀行網上理財訪問憑證有關的所有指示和交易負全部責任，不論該類指示或交易是否在本人知情、授權或同意的情況下作出。花旗銀行對於直接或間接與本人訪問和/或使用無縫登錄功能和/或花旗銀行網上理財（與花旗銀行網上理財訪問憑證有關）有關而產生的任何損失、損害或費用概不負責。本人進一步確認，花旗銀行對花旗銀行網上理財營運商與本人，和/或任何本人與第三方經無縫登錄功能或花旗銀行網上理財（視情況而定）的任何指示、交易或通訊概不負責及參與。本人同意，花旗銀行沒有任何責任，也無需採取任何步驟確定或詢問任何此類指示、交易或通訊是否是在本人知情、授權或同意的情況下作出。

- 6D.6 I acknowledge that certain aspects, features or services of Citibank Online or any part thereof may not be available for access and/or use through the Seamless Sign On Feature. To access such aspects, features or services, I may be required to sign in to Citibank Online through such means as may be prescribed by the Citibank Online Operator from time to time, in accordance with the Citibank Online Terms and/or the Citibank Online Operator's latest guidelines or policies.

本人確認，花旗銀行網上理財或其任何部分的某些方面、功能或服務可能無法通過無縫登錄功能訪問和/或使用。為了訪問該些方面、功能或服務，本人可能需要根據花旗銀行網上理財條款和/或花旗銀行網上理財營運商的最新指導方針或政策，通過花旗銀行網上理財營運商不時規定的方式登錄花旗銀行網上理財。

- 6D.7 Without prejudice to any of Citibank's rights and remedies, Citibank reserves the right to terminate or suspend my access to and/or use of the Seamless Sign On Feature at its sole discretion and without prior notice to me.

在不損害花旗銀行的任何權利和補救措施的情況下，花旗銀行保留自行決定終止或暫停本人訪問和/或使用無縫登錄功能的權利，並無需事先通知本人。

- 6D.8 I acknowledge and agree that Citibank may receive details of my use of Citibank Online, conducted through, or purported to be conducted through the use of the Seamless Sign On Feature (or any part thereof).

本人確認並同意，花旗銀行可能會收到本人使用花旗銀行網上理財（通過或聲稱通過使用無縫登錄功能（或其任何部分）進行）的詳細信息。

6D.9 I represent and warrant that I have obtained and/or will obtain, prior to the use of the Seamless Sign On Feature by my Authorised Signatory, the agreement and consent of my Authorised Signatory to the terms and provisions of this Clause 6D and terms and conditions governing the Seamless Sign On Feature provided by Citibank (whether made available on-line, in printed form or any other medium selected by Citibank), including any updates and changes and all related supplements thereto. My Authorised Signatory's use of the Seamless Sign On Feature shall in any event constitute such continued agreement and consent."

本人聲明並保證，在本人的授權簽署人使用無縫登錄功能前，本人已獲得和/或將獲得本人的授權簽署人同意本 6D 條的條款和條文及規管由花旗銀行提供的無縫登錄功能的條款及細則（不論是經網上、印刷形式還是任何由花旗銀行選擇的媒介提供），包括其任何更新和更改以及所有相關補充。本人的授權簽署人在任何情況下使用無縫登錄功能都應構成該持續同意和協議。”

Please retain the Amendments to the Terms and Conditions for Banking, Custodian, Investment and Credit Services dated 4 July 2022 for your records and please sign and return the below acknowledgement to Citi Private Bank.

請保留於2022年7月4日簽訂的對銀行、保管、投資和信貸服務條款及細則的修訂，以供您記錄，並請簽署以下確認書並將其送返花旗私人銀行。

To: Citibank, N.A., by its branch in Singapore/Hong Kong

致：花旗銀行新加坡/香港分行（“花旗銀行”）

By signing below, I/we confirm that I/we have reviewed the Amendments to the Terms and Conditions for Banking, Custodian, Investment and Credit Services dated 4 July 2022 and understand and agree to the provisions therein.

通過以下簽署，本人/吾等確定本人/吾等已審閱於2022年7月4日簽訂的銀行、托管、投資和信貸服務的條款及細則修訂，並理解及同意其中的規定。

Account Title: _____
賬戶名稱

Account Holder/Authorized Signer
賬戶持有人/授權簽署人
Name:
姓名
Date:
日期

Account Holder/ Authorized Signer
賬戶持有人/授權簽署人
Name:
姓名
Date:
日期

Account Holder/Authorized Signer
賬戶持有人/授權簽署人
Name:
姓名
Date:
日期

Account Holder/ Authorized Signer
賬戶持有人/授權簽署人
Name:
姓名
Date:
日期

For new individual/joint accounts, all individual/joint account holder(s) is/are required to sign the letter.

就新個人賬戶/聯名賬戶，所有個人/聯名賬戶持有須在本信件簽署。

For new corporate accounts, the letter should be signed by the authorized signers per account mandate.

Original/ non-original wet inked signature(s) or DocuSign is acceptable.

就新企業賬戶，本信件須由賬戶授權的授權簽署人簽署。

親筆簽名的正本/非正本或DocuSign均可被接納。

Note: Your relationship with Citi Private Bank, and each of the products and services provided by Citi Private Bank, are subject to and governed by the applicable English language documents, which are the only official version of such documents, including this document in English. The Chinese translation of this document (if provided) has been provided for your convenience and do not substitute or amend in any way this document in English that governs your relationship with, and the products and services offered by, Citi Private Bank.

注意：您與花旗私人銀行的關係，以及花旗私人銀行提供的每項產品和服務，均受適用的英文文件的約束，該些文件屬唯一官方版本，包括本英文文件。本文件的中文譯本（如有提供）為方便您而提供，中文譯文並不以任何方式替代或修改本文件的英文版本，英文版本規管您與花旗私人銀行的關係以及花旗私人銀行提供的產品和服務的英文版本。