



Citibank (China) Co., Ltd. USD&HKD&SGD&GBP Time Deposit Interest Rate Adjustment Notice

Dear Customers,

Citibank China will adjust interest rate of individual USD&HKD&SGD&GBP Time Deposit, effective from 19th Mar, 2021, as below:

USD Deposit Interest Rate adjustment (2021-03-19)

USD Time Deposit Interest Rate							
Tenor	7-day notice deposit	2 Weeks	1 Months	2 Months	3 Months	6 Months	12 Months
Before	0.05%	N/A	0.05%	0.10%	0.10%	0.10%	0.20%
After	<u>0.01%</u>	N/A	<u>0.01%</u>	<u>0.01%</u>	<u>0.01%</u>	<u>0.01%</u>	<u>0.01%</u>

HKD Deposit Interest Rate adjustment (2021-03-19)

AUD Time Deposit Interest Rate							
Tenor	7-day notice deposit	2 Weeks	1 Months	2 Months	3 Months	6 Months	12 Months
Before	0.01%	N/A	0.01%	0.05%	0.13%	0.23%	0.50%
After	0.01%	N/A	0.01%	<u>0.01%</u>	<u>0.01%</u>	<u>0.01%</u>	<u>0.01%</u>

SGD Deposit Interest Rate adjustment (2021-03-19)

NZD Time Deposit Interest Rate							
Tenor	7-day notice deposit	2 Weeks	1 Months	2 Months	3 Months	6 Months	12 Months
Before	0.01%	N/A	0.10%	0.10%	0.10%	0.10%	0.10%
After	0.01%	N/A	<u>0.01%</u>	<u>0.01%</u>	<u>0.01%</u>	<u>0.01%</u>	<u>0.01%</u>

GBP Deposit Interest Rate adjustment (2021-03-19)

GBP Time Deposit Interest Rate							
Tenor	7-day notice deposit	2 Weeks	1 Months	2 Months	3 Months	6 Months	12 Months
Before	0.01%	0.01%	0.01%	0.01%	0.01%	0.05%	0.05%
After	0.01%	0.01%	0.01%	0.01%	0.01%	<u>0.01%</u>	<u>0.01%</u>

Note:

- The principal and interest will be calculated and credited to saving account or settlement account upon maturity or rollover according to the agreed instruction. Interest amount upon maturity = principal * annualized interest rate * actual number of days of deposit / year base.
- For early withdrawal of the time deposit before maturity, the interests of the early withdrawal deposit shall be calculated based on the Bank's saving account deposit interest rate on the date of the withdrawal and number of days of deposit, interest amount = Withdraw amount * number of days of deposit * Saving account interest rate / year base. The amount of time deposit shall be changed into the remaining balance after the early withdrawal, and the interest accrual period and interest rate shall remain unchanged. Year base vary by currency: with USD being 360 days, HKD, SGD and GBP being 365 days, not affected by leap years. Time deposit cannot be early withdrawal on public holidays or related currency holidays.

Thanks for banking with Citibank China. For more information, please visit www.citibank.com.cn

Thanks for your attention.

Citibank (China) Co., Limited

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