

有关花旗中国个人银行业务的重要通知

尊敬的客户，

感谢您对花旗中国的信任。

花旗之前已宣布战略调整和转型，将在亚洲、欧洲、中东、非洲和墨西哥的全球14个市场中退出个人银行业务，包括中国大陆市场。在过去数月中，我们仔细评估了各种方案的可能性，最终决定逐步关闭花旗中国个人银行业务，涵盖银行卡、房贷、个人贷款、存款、投资、保险和外汇。

花旗将逐步有序推进相关工作。在此过程中，我们将协助您有序地转移您的存款和所有持有的产品，逐步终止信用卡服务，并继续按照合同约定收取房贷还款和信用卡还款。

您一定想了解这对您意味着什么，接下来您要做些什么。请放心，整个过程我们将充分考虑保护客户利益。在接下来的几个月里，您将收到详细的通知，根据您在我行持有的账户和产品，您可依据通知进行账户关闭的流程。在那之前，您可以继续照常使用您在花旗中国的账户。

与此同时，我们个人银行业务的运营和服务，包括分行、花旗服务热线、花旗网上银行、掌上银行及微信公众号，都照常为客户服务。我们将竭诚为您提供服务，助您顺利过渡。

如有任何疑问，请登录花旗网上银行 (www.citibank.com.cn)，或致电花旗服务热线 (400-921-6888)。我们将持续更新和公示相关信息。



再次向您和我们在中国大陆所有尊贵的客户致以衷心的感谢!感谢给与花旗信任,让我们在过去的岁月里陪伴大家,共度四季更迭,共赴财富之旅。为您服务是我们的荣幸,我们期待在过渡期继续为您至诚服务。

致意!

花旗银行(中国)有限公司

2022年12月15日



常见问题

1) 为什么花旗逐步关闭这些业务？

2021年4月花旗宣布了在全球范围内对个人银行业务进行战略调整和转型，将在亚洲、欧洲、中东和非洲，后又宣布在墨西哥，共计14个市场退出个人银行业务，包括中国大陆。

在过去数月中，我们仔细评估了多种方案的可能性，最终确定逐步关闭花旗中国大陆的个人银行业务。花旗逐步关闭中国大陆的个人银行业务的同时，也将继续寻求个人银行个体业务单独出售的可能性。

2) 逐步关闭的程序是怎样的？

我们预期全部业务关闭可能需要几年时间。根据不同产品和个体业务的具体情况，单个时间表会有所不同。花旗中国个人银行业务的产品和服务包括个人存款、个人房贷、个人投资、个人贷款和个人银行卡。花旗将在遵循适用的法律法规的前提下，并在征询相关方包括监管部门意见的基础上，有条不紊地逐步关闭服务和业务，同时尽量把对客户、员工和合作伙伴的影响降至最低。

3) 整个过程需要多久？

我们预期全部业务关闭可能需要几年时间。根据不同产品和个体业务的具体情况，单个时间表会有所不同。

4) 会对顾客和客户产生什么影响?

在进一步通知前,花旗服务客户的方式不会产生改变,客户可以继续使用花旗的服务,包括花旗客户热线、分支行和财富中心等。当有进一步的变化,我们将及时通知客户。

5) 我的客户经理还会继续为我提供服务吗?

这项公告不会对花旗服务客户的方式和您使用花旗的服务产生立即的影响。如果您的客户经理发生改变,我们会及时通知您。

6) 个人银行业务网点分支行是否会关闭?

是的。个人银行业务网点将会被逐步关闭,但是需要一定的时间和履行一定的监管流程。我们会在关闭网点前及时通知您。即便在网点关闭后,您也可以继续通过花旗银行数字渠道或银行指定的其他方式使用账户服务。具体安排,我们会及时通知您。

7) 中国大陆的企业和机构类客户业务会怎么样?也会有退出的打算吗?

这次个人银行业务调整不涉及花旗中国的企业机构客户业务。依托花旗的全球网络,我们依然坚定地为中国大陆的企业和机构客户提供全面优质的服务。

8) 作为现有花旗客户,我还可以申请新的信用卡或房贷吗?

很抱歉,我们将不再受理任何新的信用卡或房贷申请。

9) 逐步关闭期间, 还能享用限时的优惠吗?这些优惠依然有效吗?

是的, 在进一步通知前, 您可以继续根据活动条款, 继续享用限时的优惠。今后若有变化, 我们将及时通知客户。

10) 这项公告将对客户定期存款有何影响?

目前, 我们将根据条款, 如常兑付现有定期存款的存款利息。若有变化, 我们将及时通知客户。

11) 这项公告将如何影响我的保险产品?

保险产品由保险公司履行。在进一步通知前, 这项公告不会对花旗客户的保险服务产生立即影响。您也可以联系您的保险公司, 将您的关联缴费账户更改至其他银行。

12) 我的投资已经到期了, 我现在该做什么?

如果您的投资已经到期, 它会将其退还到您指定的存款账户。您可以继续通过花旗数字渠道查看您的账户余额。由于逐步关闭的决定, 我们不建议您继续认购花旗个人银行的投资产品。

13) 我的房贷是否会受到影响?是否会要求我提前还款? 我提交了新的房贷申请, 现在可以继续吗?

在进一步通知前, 您现有的房贷和还款周期不会受到影响。您仍需按时还款。我们将不再受理任何新提交或尚未完成的贷款申请。后续其他安排, 我们会另行通知。

14) 此事对我后续卡片使用有什么影响吗?以后怎么查询账单?

目前,这不会对您的卡片使用产生立即的影响。您可以继续使用信用卡(包括查询账单)。后续安排我们会及时通知您,请留意我们通知,包括手机短信、网上渠道通告等。

15) 如果我信用卡尚有分期付款,花旗信用卡退出的情况会对我有什么样的影响?分期需要提前全部还清吗?

目前网上最新分期条款仍然适用。这项退出公告对您的分期还款时间表不会产生影响。

16) 我可以继续享受第三方商户的优惠吗?

在进一步通知前,只要这些优惠仍在活动有效期,您可以继续享用第三方商户优惠。



Important advisory on Citi's consumer banking business in China

Dear Valued Client,

Thank you for your trust in Citi China.

Citi had announced its plan to exit China consumer banking in April 2021, which is part of its broader global strategy refresh to exit consumer franchises in 14 markets in Asia, Europe, Middle East, and Africa and Mexico. We have since explored multiple strategic options for our China consumer business over the past several months, and decided to wind down our consumer banking business in Mainland China, including cards, mortgages, personal loans, deposits, investments, insurance, and foreign exchange.

The wind down will be conducted in a phased and orderly manner. During the process, we will assist you to move out your deposits and all product holdings in an orderly way. We expect to sunset credit card services and continue to collect mortgages and credit card repayments as per contractual schedules.

We know you will have concerns or questions about what this means for you. We assure you that we will keep your interests in mind as we make the transition. In the coming months, you will receive notices from us to guide you through the account closure process, depending on the nature of accounts and products you hold with us. In the interim, you may continue to access your Citibank accounts in China as normal.





In the meantime, all our consumer banking business operations and services, including branches, CitiPhone, Citibank Online and mobile banking services, will continue to serve clients as usual. We are committed to making the transition as smooth as possible for you.

If you have any questions, please reach out to Citibank Online (www.citibank.com.cn) or CitiPhone (400-921-6888) for ongoing updates on the process and public notices.

Again, to you and all of our valued clients in Mainland China who have trusted us to fulfil their ambitions in both good and challenging times for years - a heartfelt thank you. It is our privilege to serve you and we look forward to continuing to serve you as we work through the transition period.

Best Regards,

Citibank (China) Co., Ltd.

15th Dec. 2022



FAQs

1) Why is Citi winding down these businesses?

Citi announced its plan to exit Mainland China consumer banking in April 2021, which is part of its broader global strategy refresh to exit consumer franchises in 14 markets in Asia, Europe, Middle East and Africa and Mexico. We have since explored multiple strategic options for our Mainland China consumer business over the past several months, and decided to wind down our consumer banking business in Mainland China. As part of the wind down process, Citi will also continue to actively pursue sales of portfolios within its Mainland Chinese consumer banking business.

2) What is included in this wind down?

The wind-down is expected to take several years to complete, with parts of the business to be wound down in phases. Consumer products and services affected by the wind-down include deposits, mortgages, investments, insurance, personal loans, and credit cards. The wind down will be carried out in compliance with applicable regulations and in consultation with all stakeholders including regulators. Citi will wind down services and the business in an orderly manner while minimizing the impact to clients, employees, and partners.

3) How long will the process take?

The completion of the wind-down may take several years, with parts of the business to be wound down in phases.

4) What changes will customers/clients experience?

Until further notice, there is no immediate change in the way Citi serves its clients or how they bank with us. Clients can continue to use our service channels, including Citibank Online, mobile banking services, CitiPhone, branches, and wealth centers, etc. As and when there are changes for our clients, we will inform you in a timely manner once we have detailed arrangements in place.

5) Will my current Relationship Manager continue to serve me?

Until further notice, there is no immediate change in the way Citi serves its clients or how you bank with us. As and when there are changes to your Relationship Manager, we will inform you in a timely manner.

6) Will the Consumer Banking branches/network be closed?

Yes. The Consumer Banking branches/network will be closed gradually. The closure of any branch will take time and be subject to a regulatory process. Before the closure, we will inform you in a timely manner. Even after branch closure, you can continue to access your account through Citibank digital channels or other alternative channels to redeem your holdings. We will keep you informed of the arrangement.

7) What about your ICG business in Mainland China? Are you planning to exit that as well?

The wind-down of our consumer businesses in China has no impact on our Institutional business. Citi will continue to serve its institutional clients in Mainland China supported by Citi's global network.

8) If I am an existing client, can I apply for new credit card or mortgage loans?

We are sorry that we will no longer accept any new application for credit cards or mortgage loans.

9) What happens to limited time offers that may coincide with the wind down? Will the offer still be valid?

Yes, until further notice, we will continue to honor the program expiry dates in accordance with the Terms & Conditions(T&Cs). As and when there are changes for our clients, we will inform you in a timely manner.

10) What will be the impact on client term deposits?

Until further notice, the existing term deposit will continue to receive the saving interest in accordance with the agreed terms. As and when there are changes for our clients, we will inform them in a timely manner.

11) Will my insurance be impacted by the announcement?

Insurance products will be honored by insurance companies. There is no immediate change in the way Citi serves its clients as a result of this announcement until further notice. You can also contact your insurance company to change your linked account to other banks.

12) My investment has matured. What shall I do now?

If your investment has matured, it should be paid to account designated by you. You can continue to see the balance through Citi digital channels. Due to this wind-down decision, we do not recommend that you subscribe to any new investment products in Citi Consumer Bank.

13) Will there be any change in my mortgage loan? Will I be required to pay off my mortgage loan ahead of schedule? And I have submitted another application for Citibank mortgage loan. Will it still be processed?

Until further notice, there is no change to your mortgage loan and repayment schedule. You should continue to make repayments on time. After this announcement, we will not underwrite any new applications or those which have not been approved. If there is any further change, we will notify you in advance.

14) Does this have any impact on my future card usage? How can I check my statement in the future?

Until further notice, there is no immediate impact to the way you use your credit card or check your statement. As and when there are changes, we will inform you in a timely manner through SMS and our digital channels, etc.

15) If I have installments on my card, what impact will the wind-down have on me? Do all installments need to be paid off ahead of the schedule?

The terms and conditions (T&Cs) you have agreed to continue to apply. There is no immediate impact on the repayment instalment schedule.

16) Can I enjoy the merchant offer?

Until further notice, you may continue to enjoy merchant offers for as long as they are in effect, and you are eligible.