AIA x Citi Referral Partnership

Training Material

1 The Arrangement of Referral 客戶預約流程

Referral Flow 預約流程

<For Internal Reference Only>

Interest 查詢途徑

Clients express their interest in banking / wealth services to their AIA HK Financial Planner

如客戶有興趣在花旗銀行開戶口或對花旗銀行提供財富服務
有興趣,-並向友邦保險財務策劃顧問查詢

Book Appointment/ 預約

AIA HK Financial Planners send the Citi e-appointment form URL* to Referred Clients for the Referred Clients to fill in and capture Referred Clients' consent
友邦保險（香港）財務策劃顧問將花旗電子預約表格URL*發送給轉介客戶填寫並獲取同意

For urgent request (appointment in less than T+2), AIA Financial Planners to contact Citi Corporate Partnership team who can facilitate appointment booking at the selected Citi branch (e-appointment form has to be filled in by Referred Client when Referred Client arrive branch)

如有緊急要求（預約時間少於T+2），友邦保險財務策劃顧問可聯絡花旗Citi Corporate Partnership團隊，協助預約到選定的花旗分行（被轉介客戶到達分行時須填寫電子預約表格)

Outreach /確認預約

Citi staffs conduct a servicing call back to the Referred Client and confirm appointment
花旗銀行職員會致電被轉介的客戶並確認預約

Citi e-appointment form*
花旗電子預約表*



CPC	citibank.com.hk/aiacpcc citibank.com.hk/aiacpc
CG	citibank.com.hk/aiacgc citibank.com.hk/aiacg

*The short-cut URL of the e-form will be shared with the client in the form of image to ensure no clickable link to be sent to client per regulatory requirement.

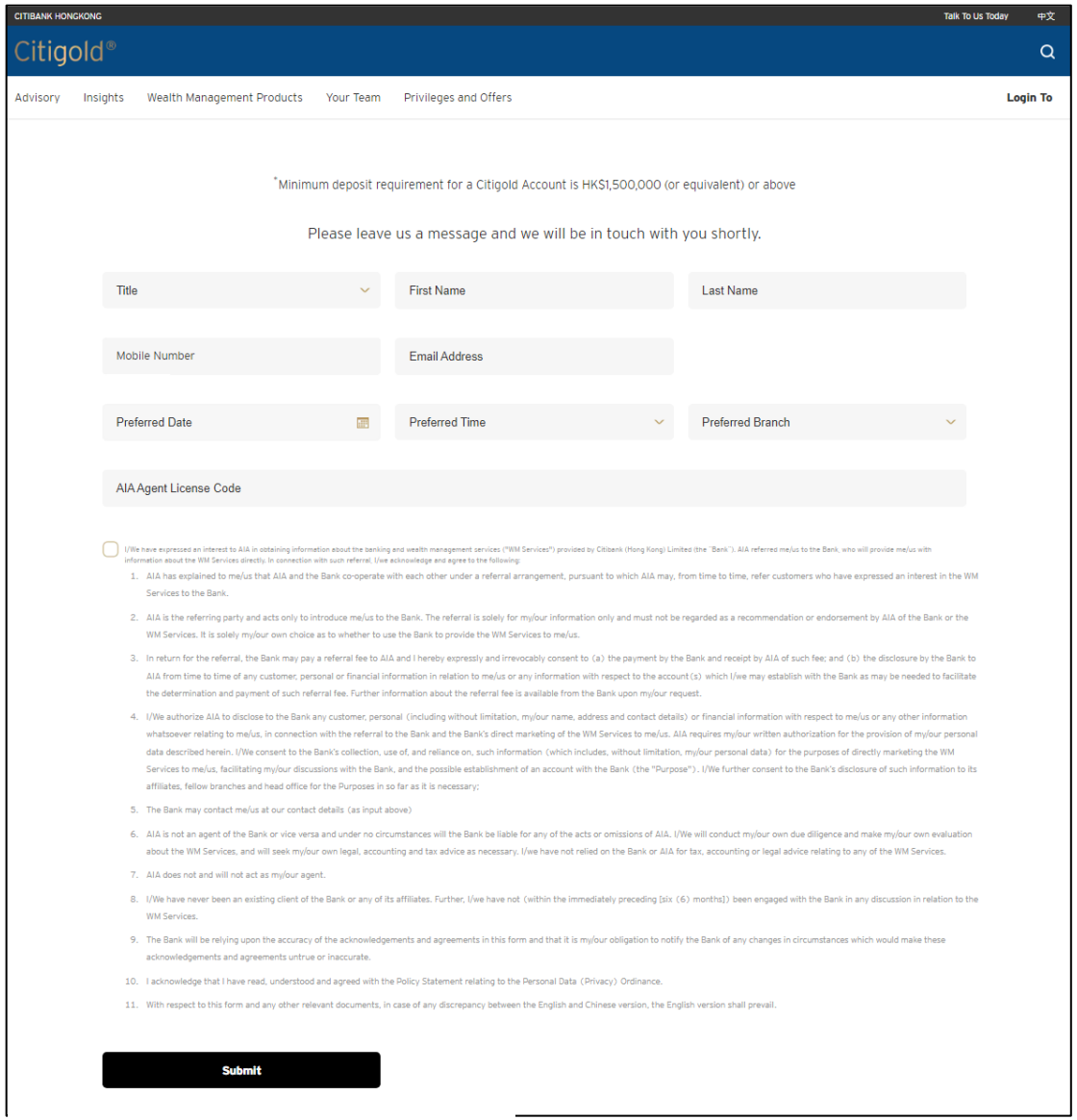
Citi Selected Branch
花旗特選分行

Client Type 兩種類型的帳戶	Branch 分行	Address 地址
Citigold Private Client（"CPC"）(AUM >=HK$8,000,000) 花旗私人客戶帳戶：最低存款額為港幣800萬元	K11 Atelier Branch K11 Atelier 分店	Units 04 - 06, Level 10, K11 ATELIER, 18 Salisbury Road 梳士巴利道18號K11 Atelier 10樓04-06室
Citigold（"CG"）(AUM >=HK$1,500,000) CitiGold帳戶：最低存款額為港幣150萬元	Nathan Road Branch 彌敦道分行	G/F, 72 Nathan Road 彌敦道72號地舖
	Causeway Bay Branch 銅鑼灣分行	G/F - 2/F, Wellable Commercial Building, 513-517 Hennessy Road 軒尼詩道513-517號維寶商業大廈地下至二樓

*Please refer to the latest branch info on Citi website <https://www.citibank.com.hk/english/personal-banking/branch-locations/>.

Citi e-Appointment Form 花旗電子預約表格

<For Internal Reference Only>



Information Collected on e-Form
在電子表格上收集的資料

1. Referred Customer's Name **轉介客戶的姓名**
2. Referred Customer's Identification Number**轉介客戶的身份證號碼**
3. Referred Customer's Email Address **轉介客戶的電子郵箱**
4. Referred Customer's Phone Number**轉介客戶的電話號碼**
5. Referring Insurance Intermediaries Licensed Number ID (the ID on Insurance Authority record)**轉介客戶的友邦財務策劃顧問持牌保險中介人牌照號碼的牌照號碼（保險業監管局記錄上的牌照號碼）**
6. Preferred Branch Location, Date & Time of Appointment (*at least **T+2 business days** from form filling date)**首選分行地點、預約日期及時間（*自填表日期起至少T+2個工作日）**

Important Notes 重要提示

1. Please provide your Insurance Intermediaries Licensed Number to your referral customer
   請向您推薦的客戶提供您的持牌保險中介人牌照號碼
2. The e-form must be filled in by the customer himself/ herself
   電子表格必須由客戶本人填寫

2 The Arrangement of Referral Incentive Payout
推薦計劃的獎勵

Referral Incentive Payout 推薦獎勵

<For Internal Reference Only>



Citigold Private Client (CPC)	Citigold (CG)
US$1,200 per Qualified Client • 每推薦一位合格客戶，將會獲得1,200 美元推薦獎勵	US$500 per Qualified Client • 每推薦一位合格客戶，將會獲得500 美元推薦獎勵

The referral fee will be paid to AIA 2 months after the bank account opens and fulfilling the below requirements as a Qualified Client.
獎勵將會在客戶成功開戶以及滿足以下條件後的**兩個月**內發出

0 Month 開戶月	1st Month 第1個月	From 2nd Month to 5th Month 第2個月至第5個月	From 6th Month to 7th Month 第6個月至第7個月
Client	**Fund-in Period** Client to fund account 1 month after account opened (Month 1)	Fund Retention Period Client retains funds till 5th Month	Client is qualified and will be recorded in Fee Report for reconciliation **如客戶符合以上資格，將會記錄在案以及進行對賬。**
Application complete and account successfully opened 客戶完成申請並成功開戶	Client starts funding in 客戶開始注入資金 **Fund in Threshold:** **門檻:** Citigold Private Client: >=HK$8,000,000 CitiGold : >=HK$1,500,000	To be a Qualified CPC/ CG, clients have to retain funds for >=3 months **Retain an Average Daily Combined Balance Threshold**: **戶口每日平均結餘** Citigold Private Client: >=HK$8,000,000 CitiGold : >=HK$1,500,000	Referral Incentive for this client will be paid to AIA as a lump sum on 7th Month **該客戶的推薦獎勵將於第7個月一次性支付給友邦保險**

*Please refer to the latest definition on Citi website <https://www.citibank.com.hk/english/wealth-management/citigold-private-client/?lid=HKENCBGCPMITLCitigoldPrivateClient OR https://www.citibank.com.hk/english/wealth-management/citigold/?lid=HKENCBLBGMITLCitigoldBABN>.

3 Important Notes for AIA HK Financial Planner 友邦保險財務策劃顧問須知

Important Notes for AIA HK Financial Planner 友邦保險財務策劃顧問須知

<For Internal Reference Only>

Important Notes重要提示

1. Please complete this training before any referral is made to Citi 請在向花旗進行任何轉介之前完成有關此轉介安排之培訓(請詳细閱讀此Memo及附錄文件,以完成培訓)

2. The Referred Client must be in Hong Kong and open account at the selected branches of Citi in Hong Kong 被推薦客戶必須在香港，並在香港的花旗銀行指定分行開立帳戶

3. The Prospect must first express an interest in the banking / wealth management services before any referral is made 在進行任何推薦之前,准客戶必須首先表達對花旗銀行/財富管理服務的興趣

4. If the Prospect who has not filled in and accepted the terms set out in the e-Appointment Form, please do not refer to Citi 如果准客戶未填寫並接受電子預約表中列出的條款，請不要推薦給花旗銀行

5. Please provide your Insurance License ID to your referral customer. The e-form must be filled in by the customer himself/ herself 請向您的推薦客戶提供您的保險牌照號碼, 以及電子表格必須由客戶本人填寫

6. The Referral Program covers AIA Financial Planners referring his/ her client to Citi (AIA Financial Planners / AIA employees are excluded from this Referral Program. Please refer to Citi Corporate Partnership team for AIA Financial Planners / AIA employees who wish to open Citi account) 推薦計劃涵蓋友邦保險財務策劃顧問將其客戶推薦給花旗（友邦財務策劃顧問/友邦雇員不包括在此推薦計劃之內）。AIA代理人/AIA員工，如欲開立花旗帳戶,請向Citi Corporate Partnership團隊諮詢）

7. Citi has no obligation to provide AIA with any reason or explanation for its decision on whether to open an account for any Prospect.花旗並無義務向友邦保險提供任何理由或解釋，以決定是否為任何准客戶開立帳戶

8. AIA Financial Planners do NOT represent as an agent of Citi and must NOT:友邦財務策劃顧問不代表花旗的代理人，也不得:
   a. solicit, promote, advertise or offer any Citi's product / service and/or any specific Citi investment product to any Prospect;招攬、推廣、宣傳或向任何潛在客戶提供任何花旗產品/服務和/或任何特定的花旗投資產品;
   b. distribute any Citi documentation or materials to any Prospect;向任何潛在客戶傳送任何花旗銀行的文件或檔案
   c. publish or otherwise use Citi's name or logo in any of AIA own documentation and materials;在友邦保險的任何文件或檔案中發佈或以其他方式使用花旗的名稱或標誌;
   d. (on behalf of Citi) collect any information, documentation, money or other assets from any Prospect;以花旗銀行名義從任何潛在客戶處收集任何資訊、文件、金錢或其他資產;
   e. (on behalf of Citi) negotiate any terms with any Prospect or bind Citi to any agreement with any Prospect; and/or以花旗銀行名義與任何准客戶談判任何條款，或使花旗受任何准客戶的任何協議約束;和/或以花旗銀行名義作中介人與代表銀行與潛在客戶溝通

Please refer Prospect/customer to contact Citibank's branch directly if there is any enquiry on any Citi's product / services/ promotion offers / marketing communication.如對花旗的任何產品/服務/促銷優惠/營銷有任何疑問，請準客戶直接與花旗銀行聯絡。

9. AIA Financial Planners does not and will not act as agent for the Prospect/ customer.友邦保險財務策劃顧問不會作為花旗銀行的准客戶/現有客戶的代理人

10. AIA Financial Planners are not bank staff and are not in a proper position to make recommendations to customers in relation to account opening and/ or bank-related services. 友邦保險財務策劃顧問並非銀行職員,因此不適宜就銀行開戶及/或任何銀行相關服務向客戶提供建議或作出推薦

11. AIA Financial Planners are reminded to confirm with the customers that customers freely, knowingly and voluntarily apply for account opening services. If customers show interest in the relevant details, they shall be referred directly to the staff of Citibank for advice. 友邦保險財務策劃顧問必須確認客戶是在自由、自願及充分知情的情況下申請銀行開戶服務。如客戶有意了解相關銀行產品或服務詳情，應直接轉介予花旗銀行職員提供進一步資訊及協助

12. AIA Financial Planners shall disclose to the customers that they may receive incentive for the referral, and customers should make their own decision about account opening application. 友邦保險財務策劃顧問必須向客戶清楚披露，其可能因成功轉介而獲得相關獎勵或轉介費用；客戶應根據自身需要及情況，獨立作出是否申請開戶服務的決定

友邦保险财务策划顾问须知

Important Notes重要提示
1. 在向花旗进行任何转介之前，请先完成有关此转介安排的培训（请仔细阅读本 Memo 及附件文件，以完成培训）。
2. 被推荐客户必须身处香港，并于指定的花旗香港分行开立账户。
3. 在进行任何推荐之前，潜在客户必须先表达对银行 / 财富管理服务的兴趣。
4. 如潜在客户未填写或未接受电子预约表中规定的条款，请勿向花旗提交任何转介
5. 请向您的客户提供您的持牌保险中介人牌照号码。电子表格必须由客户本人填写。
6. 本转介计划仅适用于由 AIA 代理人转介的客户（AIA 代理人及 AIA 员工并不包括在此转介计划内）。如 AIA 代理人或 AIA 员工有兴趣开立花旗账户，请联络花旗 Corporate Partnership 团队
7. 花旗没有责任向 AIA 提供潜在客户是否成功开户的相关资料或决定
8. AIA 代理人并非花旗的代理人，亦不得进行以下行为： a. 向任何潜在客户招揽、推广、宣传或提供任何花旗产品 / 服务及 / 或任何特定花旗投资产品。 b. 向任何潜在客户派发任何花旗文件或资料。 c. 在 AIA 自身的任何文件或资料中发布或以其他方式使用花旗的名称或标志。 d. 代表花旗向任何潜在客户收集任何资料、文件、金钱或其他资产。 e. 代表花旗与任何潜在客户协商任何条款，或使花旗受任何与潜在客户达成的协议约束。 f. 充当花旗与潜在客户之间的沟通桥梁。 如对花旗银行的任何产品 / 服务 / 推广优惠 / 市场营销活动有任何疑问，请潜在客户直接联系花旗银行。
9. 友邦保险财务策划顾问不会作为花旗银行潜在客户 / 现有客户的代理人
10. 友邦保险财务策划顾问并非银行职员，因此不适宜就银行开户及 / 或任何银行相关服务向客户提供建议或作出推荐。
11. 友邦保险财务策划顾问必须确认客户是在自由、自愿及充分知情的情况下申请银行开户服务。如客户有意了解相关银行产品或服务详情，应直接转介予花旗银行职员提供进一步资讯及协助。
12. 友邦保险财务策划顾问必须向客户清楚披露，其可能因成功转介而获得相关奖励或转介费用；客户应根据自身需要及情况，独立作出是否申请开户服务的决定。

Citi Contact Point 花旗銀行聯絡專線

For any enquiries, please contact Citi Corporate Partnership Team
如有任何查詢，請聯絡Citi Corporate Partnership團隊

Andy Yip	9703 3577
Emily Wan	9703 5557
Choco Yiu	9703 6313