

**Citigold Private Client and Citigold Account Opening Offer for Selected Citi Credit Card Cardholder – Terms & Conditions:**

1. The promotion period is valid from March 17, 2025 to March 31, 2025, both dates inclusive (“Promotion Period”).
2. This promotion applies to selected Cardholders (“Eligible Cardholders”) of Citi Credit Card issued by Citibank (Hong Kong) Limited (“Citibank”) who have received SMS, Push notification or other relevant promotional materials within the Citi Mobile App for this promotion.
3. To be entitled for the Extra Credit Card Spending Rebate, Eligible Cardholders are required to open a new Citigold Private Client/ Citigold account during the Promotion Period and fulfill the requirements stated in respective banking account’s New Funds Offer under the Welcome Offer for Citigold Private Client and Citigold.  
General terms and conditions of the Welcome Offer for Citigold Private Client and Citigold apply. For details, please refer to “citibank.hk/cgtgt” or reach out to branch staff.
4. Upon meeting the requirement listed at Clause 3, Eligible Cardholders can enjoy 10% Extra Credit Card Spending Rebate on their Eligible Transactions (as defined in Clause 6) in the next 3 calendar months after the opening of Citigold Private Client/Citigold account (i.e. April – June 2025). Each Cardholder is entitled to a maximum of HK\$1,000 Extra Credit Card Spending Rebate.
5. “**Eligible Transaction**” includes all posted retail transactions, with official payment records and monthly installments of newly billed Merchant Installment Plan that are also posted during the Promotion Period. Ineligible Transactions (as defined below) are excluded. Citibank has no obligation to clarify whether a transaction is an Eligible Transaction before the Cardholder conducts such transaction.
6. **Ineligible Transactions** include but not limited to cash advance, “Dynamic Currency Conversion non-online transactions”, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, purchase of cash vouchers, purchase/add value of gift cards, purchase/reload of stored value cards, Octopus Automatic Add Value service transactions, Octopus Add Value through Mobile Payment such as ApplePay, transactions made through Faster Payment System (FPS) services, charity donations, phone/fax/mail order, traveler’s checks, foreign exchange transactions using Credit Card (for example but not limited to Forex.com, etc.), withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program, Quick Cash Installment Program, all payments made by Citi PayAll, payment to the Inland Revenue Department, bill payment, utilities bill made with credit card via internet banking or online payment system, auto payment and recurring transactions, mutual funds payment, fees & charges, insurance transactions, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.
7. Eligible Transactions effected through principal and supplementary cards under the same Citi Credit Card account will be combined. Eligible Transactions made with multiple Citi Credit Cards under the Eligible Cardholder will be combined.

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8. Extra Credit Card Spending Rebate will be credited to the Citi Credit Card with the highest amount in Eligible Transactions on or before **October 31, 2025**.
9. Cardholders must keep and submit the relevant original credit card sales slips and original merchant sales receipts in respect of the Eligible Transactions for inspection upon request by Citibank. All documents submitted to Citibank will not be returned.
10. Cardholders' Citigold Private Client/Citigold account must be valid and the Credit Card accounts used for Eligible Transactions must be valid and with good credit record during the Promotion Period and the fulfillment period in order to be eligible to receive any Extra Credit Card Spending Rebate.
11. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which Extra Credit Card Spending Rebate were rewarded, Citibank reserves the right to debit the equivalent amount of Extra Credit Card Spending Rebate from the Cardholder's Credit Card account used for Eligible Transactions without prior notice.
12. The promotions, products and services mentioned in the referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.
13. Citibank reserves the right to amend these Terms and Conditions or withdraw or terminate this promotion at its discretion without prior notice and Citibank accepts no liability for such amendment, withdrawal or termination. All matters and disputes are subject to the final decision of Citibank.
14. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail. If there is any discrepancy between the promotional materials and these Terms and Conditions, these Terms and Conditions shall apply and prevail.
15. No person other than the Eligible Cardholder and Citibank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
16. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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**特選 Citi 信用卡客戶 Citigold Private Clients & Citigold 迎新獎賞之條款及細則：**

1. 此推廣由 2025 年 3 月 17 日至 2025 年 3 月 31 日 (包括首尾兩日) (「推廣期」)。
2. 此推廣只限持有由花旗銀行(香港)有限公司(「花旗銀行」)所發行之 Citi 信用卡並成功透過短訊、Citi Mobile® App 推送通知或收到其他相關推廣訊息之特選持卡人(「合資格持卡人」)參加。
3. 持卡人須於推廣期內成功開立 Citigold Private Client/ Citigold 戶口並符合 Citigold Private Clients & Citigold 迎新獎賞相關新資金獎賞所規定之要求。  
受 Citigold Private Clients & Citigold 迎新獎賞之一般條款及細則約束。  
詳情請查閱“citibank.hk/cgtgt”或向本行職員查詢。
4. 只要達成條款 3 之要求，持卡人於成功開立 Citigold Private Client/ Citigold 戶口後的三個曆月 (2025 年 4 至 6 月)之「合資格簽賬」可享 10%額外簽賬回贈。每位持卡人最高可獲額外 HK\$1,000 回贈。
5. 「合資格簽賬」包括附有正式交易紀錄的已誌賬零售簽賬、及於推廣期內全新商戶分期計劃之每月供款，並不包括不合資格簽賬；花旗銀行沒有義務在持卡人進行簽賬之前釐定該項簽賬是否為合資格簽賬。
6. 不合資格簽賬包括(但不限於)現金透支、交易時涉及外幣匯率折算為港幣之非網上「動態貨幣兌換交易」、購買現金券、購買或增值禮物卡、購買或充值儲值卡、八達通自動增值服務之費用、八達通於手機付款如 ApplePay 之增值、透過快速支付系統(「轉數快」)進行之交易、慈善機構捐款、電話/傳真/郵寄購物、旅行支票之金額、以信用卡支付外幣兌換交易(例如但不限於 Forex.com)、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃、簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、以 Citi PayAll 所繳交之費用、繳付予稅務局之稅項、以網上、網上銀行或支付系統繳交之公共事務費、用自動轉賬及循環付款、繳交基金之供款、銀行手續費、保險費用、賭場交易、未誌賬/取消/退款的交易、分拆賬單交易及其他未經許可或有舞弊/欺詐成份之簽賬。
7. 持卡人名下不同信用卡的簽賬將會合併計算。同一信用卡賬戶之基本卡及附屬卡的簽賬亦會合併計算。
8. 持卡人所獲的額外簽賬回贈將於 2025 年 10 月 31 日或之前直接存入合資格簽賬金額最高的信用卡戶口。
9. 持卡人必須保留所有合資格簽賬之信用卡簽賬存根及商戶購物單據正本。如有任何爭議，花旗銀行保留要求持卡人提供有關合資格簽賬之文件的權利，以作核實。所提供有關合資格簽賬之文件將不獲退回。

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10. 持卡人的 Citigold Private Client/ Citigold 戶口及作合資格簽賬之信用卡賬戶必須於推廣期內及獲取相關額外回贈時保持有效及信用狀況良好，花旗銀行保留取消獲取相關額外回贈之權利而毋須另行通知。
11. 如有任何舞弊/欺詐成分或取消用作計算相關額外回贈之有關交易，花旗銀行有權從有關信用卡賬戶內扣取相等於相關額外回贈之金額而毋須另行通知。
12. 此條款及細則所提及的產品及/或服務並不適用於居住於歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國、巴西、紐西蘭、牙買加、厄瓜多、斯里蘭卡的個人客戶。此條款及細則並不旨在對該類個人客戶構成任何買賣產品及/或服務的建議、銷售或招攬。
13. 花旗銀行保留隨時更本改條款及細則或酌情取消或終止此優惠的權利，而毋須事先通知。本行不會為相關改變、終止或取消負上任何責任。如有任何爭議，花旗銀行保留最終決定權。
14. 如中英文條款及細則有所差異，一概以英文版本為準。如推廣資料與本條款及細則在文義上出現分歧，概以本條款及細則為準。
15. 除合資格客戶及花旗銀行以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則，或享有本條款及細則的權益。
16. 推廣條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。

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