



“Citi PayAll New User Offer (August 1 – December 31, 2024)” Terms & Conditions

1. The Promotion Period is valid from August 1, 2024 to December 31, 2024, both dates inclusive (“Promotion Period”), based on Payment Due Date. For future dated, monthly and weekly Payments, Payment Due Date must be at least 4 Business days (Monday to Friday, except public holiday) (“Business Days”) after the date of Payment setup. For instant Payment, the Payment Due Date is the same as Payment Setup Date. Capitalized terms and expressions used in these Terms and Conditions shall have the same respective meanings as defined in the Citi PayAll Service Terms and Conditions unless the context requires otherwise.
2. This Promotion is applicable to Cardholders (“Eligible Cardholders”) of Citi Credit Card issued by Citibank (Hong Kong) Limited (“Citibank”) (excluding Citi Rewards UnionPay Card) (“Eligible Card(s)”) who have not made any Citi PayAll transaction during the period between December 1, 2021 and July 31, 2024.
3. **Subject to successful Registration (as defined in Clause 6), starting from the first calendar month (based on Payment Due Date) (“Initial Month”) when an Eligible Cardholder makes the first Eligible Citi PayAll transaction (as defined in Clause 9), the Eligible Cardholder is required to meet the relevant spending requirements (as referred in Clause 4) consecutively within the first three calendar months (“Payment Period”) in order to earn the spending rebate (as referred to in Clause 4) during the relevant Payment Period. For avoidance of doubt, please refer to the table below to understand the Payment Period used to calculate relevant payment requirements :**

The Initial Month when Eligible Cardholder makes the first Eligible Citi PayAll transaction (based on Payment Due Date)	Eligible Cardholder’s Citi PayAll payments made in the below months will be considered for this Promotion (Payment Period)
August 2024	August – October 2024
September 2024	September – November 2024
October 2024	October – December 2024
November 2024	November 2023 – January 2025
December 2024	December 2024 – February 2025

4. Registered Cardholders (as defined in Clause 6) may earn HK\$300 spending rebate by making accumulated HK\$10,000 or above of Eligible Citi PayAll transactions successfully in each consecutive month of the Payment Period.

**To borrow or not to borrow?
Borrow only if you can repay!**

Citi Privacy Policy: citibank.hk/privacye
Terms & Conditions: citibank.hk/disclaimere





- Registered Cardholders may earn a maximum of HK\$900 spending rebate throughout the entire Promotion Period.

Illustrative Examples:

The Initial Month when Eligible Cardholder makes the first Eligible Citi PayAll transaction (based on Payment Due Date)	Eligible Cardholder’s <u>Eligible Citi PayAll transactions</u> made in the below consecutive months of not less than accumulated HK\$10,000 in each month will be considered for this Promotion (i.e. Payment Period)	Spending rebate earned
August 2024	August 2024 : HK\$10,000 September 2024: HK\$10,000 October 2024: HK\$10,000	HK\$900
August 2024	August 2024 : HK\$10,000 September 2024: HK\$10,000 October 2024: HK\$9,999	HK\$600
August 2024	August 2024 : HK\$10,000 September 2024: HK\$9,999 October 2024: HK\$10,000	HK\$300

- Eligible Cardholders are required to make successful one-time registration (“Registered Cardholders”) via Citi Mobile App “Get More” page during the Promotion Period (“Registration”) in order to participate in this Promotion. Each Eligible Cardholder is required to register once only and may participate in this Promotion for one time only during the entire Promotion Period. Only the first 10,000 successfully Registered Cardholders are eligible for this Promotion. Registration with a supplementary card is not accepted.
- Citibank will not accept any liability in relation to any loss of rewards / payment delay incurred due to an incorrect information being provided by the Eligible Cardholder.**
- If Registered Cardholders choose to pay Citi PayAll service fee (“Service Fee”) for a new Citi PayAll payment setup, the fee will be reflected on “Review & Confirm” page upon payment setup, and it applies to all recurring payments thereafter under the same setup. Registered Cardholders can earn rewards on the relevant Eligible Card (“basic credit card rewards”) subject to the relevant rewards program terms and conditions and extra spending rebate from this Promotion for the Citi PayAll transactions with Service Fee. If Registered Cardholders choose to enjoy zero Service Fee, no basic credit card rewards or spending rebate from this Promotion will be earned from the respective transaction.

**To borrow or not to borrow?
Borrow only if you can repay!**

Citi Privacy Policy: citibank.hk/privacye
Terms & Conditions: citibank.hk/disclaimere





9. **Eligible Citi PayAll transactions referred to in these Terms and Conditions include only Citi PayAll transactions in respect of which Registered Cardholders opt to pay Service Fee (“Eligible Citi PayAll transactions”). Eligible Citi PayAll transactions exclude payments to Inland Revenue Department between October 1, 2024 and February 28, 2025 (based on Payment Due Date).**
10. Transactions made with Eligible Card(s) by the same Eligible Cardholder (including all principal and supplementary card(s) of Eligible Cards) will be combined.
11. For future dated, monthly and weekly payments, Citi Credit Card will be charged and debited (with Service Fee, if any) at least 2 Business Days prior to the Payment Due Date. For instant Payment, Citi Credit Card will be charged on the same day instead, and the Payment Charged Date will be the date of the instant Payment. For the respective “Purpose of Payment” under “Pay to Designated Merchants”, transaction made after 3:30 pm on Monday to Friday, or anytime on Saturday, Sunday and Public Holiday will be handled on next business day. Cardholders are responsible to make sure their credit limit is sufficient for payment. Each purpose of payment may subject to a monthly cap, please refer to citibank.hk/payall for details.
12. Any unposted, cancelled or reversed Citi PayAll transactions will not be eligible for any rewards or offers under this Promotion.
13. If the payment is rejected by third parties other than Citibank, original payment (with handling Service Fee, if any) will be refunded to transacted credit card on the next Business Day after the Payment Due Date.
14. Citi PayAll Service Terms and Conditions apply. **In case of any breach of Citi PayAll Service Terms and Conditions or any abuse of Citi PayAll service, including the circumstances of sending money to Cardholder's own accounts or to recipients who have not provided Cardholders with goods or services, Cardholders will not be entitled to any rewards or offers under this Promotion.** Cardholders undertake to provide information, receipt or other documentary proof at any time as Citibank may require to show that a Payment is not a breach of Citi PayAll Service Terms and Conditions nor an abuse of Citi PayAll service. All documents submitted to Citibank will not be returned.
15. Cardholders who have registered during the Promotion Period and subsequently have their respective Eligible Card(s) replaced, renewed (inclusive of renewal from Visa Card to a Mastercard), report lost / stolen, all the eligible transactions made on the corresponding newly issued Eligible Card due to the aforementioned scenarios will be combined with the eligible transactions made with the original Eligible Card, with no additional registration required.
16. Citibank will determine the eligibility of Eligible Cardholders to participate in this Promotion as well as the transactions based on Citibank’s record, and at the sole and absolute discretion of Citibank. If transactions are confirmed to be qualified for spending rebate after verification by Citibank at its sole and absolute discretion, the corresponding spending rebate will be automatically credited to the last Citi PayAll transacted Eligible Card account (or the corresponding newly issued Eligible Card as referred to Clause 15) and shown in the monthly statement on or before the dates specified below (based on Payment Due Date).

**To borrow or not to borrow?
Borrow only if you can repay!**

Citi Privacy Policy: citibank.hk/privacye
Terms & Conditions: citibank.hk/disclaimere





Initial Month when Eligible Cardholder makes the first Eligible Citi PayAll transaction (based on Payment Due Date)	Spending rebate will be credited on or before
August - September 2024	March 31, 2025
October - December 2024	June 30, 2025

17. Registered Cardholders' Eligible Card accounts must be valid and with good credit record during the entire Payment Period and fulfillment period in order to be eligible for any spending rebate; otherwise, Citibank reserves the right to forfeit the spending rebate without prior notice.
18. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the spending rebate were awarded, Citibank reserves the right to debit the corresponding spending rebate from the Registered Cardholder's Eligible Card account without prior notice.
19. Citibank reserves the right to amend these Terms and Conditions or withdraw or terminate/suspend this Promotion at its discretion without prior notice and Citibank accepts no liability for such amendment, withdrawal, termination or suspension. All matters and disputes are subject to the final decision of Citibank.
20. 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.
21. No person other than the Registered 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.
22. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

**To borrow or not to borrow?
Borrow only if you can repay!**

Citi Privacy Policy: citibank.hk/privacye
Terms & Conditions: citibank.hk/disclaimere

