



## "Pay with Clubpoints - Mobile Redemption Service" Terms and Conditions

1. The Pay with Clubpoints - Mobile Redemption Service (the "Service") is only applicable to the principal cardholders ("Cardholders") of Citi The Club Credit Card issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Card"), and subject to the Terms and Conditions below.
2. The Service is only applicable and offered to selected transactions made by Cardholders at selected merchants or selected merchant categories with Eligible Card in the current billing period and unbilled selected transactions, up to the last 60 days ("Selected Transactions") at Citibank's and/or Club HKT Limited ("The Club")'s absolute discretion. Temporary authorizations are not eligible for the Service. Merchant categories are subject to the definition of Mastercard® Merchant Data Standards and the settings of the acquiring bank. Selected Transactions exclude, but are not limited to, cash advances, fees and charges, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, "FlexiBill" Installment Program, "PayLite" Installment Program, "Quick Cash" Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, unposted / cancelled / refunded transactions, split transactions, payment made through Citi PayAll, unauthorized, fraudulent or abusive transactions, transfer or top-up transaction to certain e-wallet accounts (includes but not limited to PayMe, Alipay and WeChat Pay), and any other payments/transactions that Citibank and/or The Club may at their absolute discretion exclude from time to time. Citibank and The Club reserve the right to determine and change which purchases/payments/transfers/transactions qualify as eligible Selected Transactions at their absolute discretion from time to time.
3. Once the Selected Transaction is made, Cardholders agree, accept and consent that Citibank will pass Cardholders' The Club membership ID that is linked with Cardholders' Eligible Card to The Club for processing the Service.
4. To enjoy the Service, Cardholders must be enrolled to Citi Mobile® App.
5. Citibank may offer the Service to a Cardholder whose Eligible Card account is in good standing to participate in the Service ("Eligible Cardholder"), as determined by Citibank at its sole and absolute discretion. Citibank and The Club are not obliged to provide the Service to any Cardholder at Citibank's and The Club's absolute discretion.
6. The Service is valid and available for the Selected Transactions for a limited period only. Within the validity period as stated in Clause 2, Eligible Cardholders may tap the Selected Transactions on Citi Mobile® App to enjoy the Service. It will show Eligible Cardholder's then available Clubpoints of the corresponding The Club membership account of Eligible Card. Eligible Cardholders may redeem Clubpoints up to a net amount of the Selected Transaction (rounded down without decimals) or the available Clubpoints of the corresponding The Club membership account of Eligible Card (whichever is lower). Eligible Cardholders who choose to redeem must redeem a minimum redemption amount, which is subject to the minimum Clubpoints required for each redemption. The exact redemption amount and Clubpoints required ("Conversion Rate") are based on the display at the time of each redemption. The Conversion Rate varies and may be changed by Citibank and The Club at their discretion from time to time.
7. Once the redemption is confirmed by the Eligible Cardholder, the Eligible Cardholder agrees, accepts and consents that Citibank will pass the Eligible Cardholder's The Club membership ID and the amount of Clubpoints redeemed (rounded up to the nearest integer) to The Club for The Club to deduct from the corresponding The Club membership account of Eligible Card ("Redemption").
8. The statement credit redeemed from Clubpoints ("Statement Credit", also referred to as "Credit" in other communications relating to the Service; for the avoidance of doubt, the terms "Statement Credit" and "Credit" have the same meanings when used in relation to the Service) will be posted to Eligible Cardholder's Eligible Card account within 7 days of Redemption by Citibank.

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

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9. The Eligible Card account and the corresponding The Club membership account of Eligible Card must be in good standing at the time the Eligible Cardholder uses the Service and at the time when the Statement Credit is posted.
10. Statement Credit will apply towards the statement balance of the following statement of the Eligible Cardholder's Eligible Card, but not the minimum payment due or statement balance of the statement(s) that are already issued. The required minimum payment due or payment in full of the statement balance stated on the monthly issued statement(s) of Eligible Card must be paid pursuant to the terms of the Cardholder Agreement of the Eligible Card.
11. Statement Credit cannot be used for the following, including but not limited to, (a) offset interest, fees and charges, minimum payment on Eligible Card account statement; nor (b) be withdrawn as cash advance; nor (c) be transferred or exchanged for cash or cheque or other offers.
12. If Eligible Cardholder returns or cancels the Selected Transaction, any associated Statement Credit redeemed from Clubpoints will remain on Eligible Cardholder's Eligible Card account and the redeemed Clubpoints will not be returned.
13. The Service is subject to the Cardholders' mobile device ability to support the Service for which Citibank and The Club are not responsible.
14. Information relating to Clubpoints (including without limitation availability, accuracy, and the amount of Clubpoints available for redemptions) are provided and managed by The Club. Citibank and The Club do not guarantee, and will not be liable to any Cardholders or anyone else for any Clubpoint information available for redemptions (including without limitation the availability or the accuracy of the amount of then available Clubpoints). Citibank and The Club shall not be liable to any Cardholders or anyone else for any losses or damages arising from any unauthorized redemptions or fraudulent or abusive redemptions.
15. All redemptions cannot be cancelled, returned, exchanged or traded for cash nor eligible for other promotion.
16. Citibank and The Club are not responsible for any Cardholders' failure to initiate, submit and/or process any redemption, voluntarily or involuntarily, arising from (but not limited to) network disconnection, technical device malfunction or any delay, interruption or disruption of the system.
17. Citibank and The Club reserve the right to suspend or terminate the Service or amend these terms and conditions at any time without prior notice.
18. Citibank and The Club shall not be responsible for any matters in relation to the related products or services of the Selected Transactions. The respective merchants are solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services.
19. Clubpoints are governed by the terms and conditions of The Club. For details, please visit <https://www.theclub.com.hk/en/terms-and-conditions.html>
20. In the event of any dispute, the decision of Citibank and The Club shall be final and conclusive.
21. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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