



Citi The Club Credit Card – General Terms and Conditions

1. Unless otherwise specified, these programs and offers apply to spending by Principal and Supplementary Cardholders (each “a Cardholder”) with Citi The Club Credit Card (“Eligible Card”) issued by Citibank (Hong Kong) Limited (“Citibank”).
2. The Cardholder must be a member of “The Club Membership Program” (“The Club”) operated by Club HKT Limited (“Club HKT”), which provides a platform offering its members various benefits and services including: redemption of Clubpoints for designated goods and services, tailored marketing and management of members’ The Club membership accounts. Subject to Terms and Conditions of The Club Membership Program which is referred to in Clause 4 hereunder, current individual customers of qualifying services supplied by the companies within the HKT Group or the PCCW Group will be awarded with Clubpoints which are proportionate to the eligible spending for those qualifying services (see definition of “qualifying services” in Terms and Conditions of The Club) and Principal Cardholder will be awarded with Clubpoints for eligible transactions (“Eligible Transactions”, made by Principal Cardholder and (if any) Supplementary Cardholders, which is described further in “Citi The Club Credit Card Clubpoints Rebate Program” Terms & Conditions) by spending with the Eligible Card (collectively “Clubpoints Rebate”). Clubpoints are the only currency which can be used by members of The Club to exchange for benefits within The Club. At no time and under no circumstance could any Clubpoint be converted into cash.
3. Upon submission of Card Application Form via any channels, Cardholders acknowledge and agree that Citibank shall provide to Club HKT and Club HKT shall use the relevant personal data of the Cardholders for The Club Membership application purpose. Club HKT may further contact Cardholders to confirm the details and/or to verify the data with the Cardholders by phone calls (if necessary). If the Cardholders are not yet The Club members or the data provided cannot be matched with the data on Club HKT’s database, the Cardholders agree that Club HKT will create a new Membership ID for the Cardholders using the data obtained from Citibank and Cardholders agree that they have read, understood and accepted all the terms and conditions contained in the Terms and Conditions of The Club which is referred to in Clause 4 hereunder.
4. Redemption of Clubpoints and all matters relating to The Club are subject to the Terms and Conditions of The Club which may be amended by Club HKT from time to time. For details, please visit <https://www.theclub.com.hk/en/terms-and-conditions.html>. Citibank shall not in any way be responsible or liable for any matters or dealings under The Club.
5. Subject to Clauses 6 and 7 below, Citibank shall transfer the entitlement record of the amount of Clubpoints earned under the “Citi The Club Credit Card Clubpoints Rebate Program” to Club HKT to credit the Clubpoints to The Club membership account accordingly. Citibank shall not be responsible or liable for any matter related to the products or services solely provided by The Club including the handling, usage or redemption of Clubpoints once the Clubpoints are credited in The Club membership account.
6. Clubpoints earned by both the Principal Cardholders and Supplementary Cardholders will be awarded and credited to The Club membership account of the Principal Cardholders.
7. Members of The Club are eligible for redemption of Clubpoints at The Club’s Platform, which refers to the loyalty and e-commerce platform developed, operated, and maintained by Club HKT offering the sales and purchase of various products or services to consumers in Hong Kong, including Club HKT’s mobile application(s) and website(s) (<http://www.theclub.com.hk/>; <https://shop.theclub.com.hk/> or such other URL that may serve the same purpose from time to time).
8. Cardholders are required to provide accurate The Club membership information including surname, given name, membership number and any other information as may be required in the Eligible Card application form and thereafter from time to time or as required and to maintain a valid The Club membership account at all relevant times in order to participate in this Clubpoints Program, and for the Clubpoints to be credited to Principal Cardholders’ The Club membership accounts. The Club membership account must be owned by the Principal Cardholders. Subsequent change of The Club membership account associated with their Eligible Card is not allowed unless in exceptional circumstances which will be determined by Citibank and Club HKT in their sole discretion. Cardholder must maintain valid Eligible Card accounts with a good credit record and The Club membership account which must be in-force-valid as at the credit of the Clubpoints. In case there is any actual or suspected fraud / abuse, Citibank reserves the absolute right to charge the equivalent value of the Clubpoints awarded under these programs directly from the Eligible Card account without prior notice, forfeit the Cardholder’s eligibility to be entitled to the offers, and/or suspend the Eligible Card account for investigation without prior notice.

9. Availability of the Clubpoints is subject to offer or service availability, account status checking and final acceptance by Citibank and Club HKT's absolute discretion.
10. Unless otherwise specified, all offers cannot be used in conjunction with other special promotions, discounts, or promotion coupons, nor be transferred or exchange for cash or other offers.
11. Citibank shall not be responsible for any matters in relation to the provision of the products or services by Club HKT. Club HKT shall not be liable for any matters in relation to the provision of the products or services by Citibank. Club HKT is solely responsible for all obligations and liabilities relating to its products or services and all auxiliary services and Citibank is solely responsible for all obligations and liabilities relating to its products or services and all auxiliary services.
12. Should any transaction in the monthly statement be cancelled or refunded for whatever reason, Clubpoints earned in respect to those transactions will be deducted or cancelled by Citibank and/or Club HKT.
13. Citibank reserve the right to amend the Terms & Conditions without prior notice.
14. All matters and disputes are subject to the final decision of Citibank and Club HKT.
15. No person other than Cardholder, Citibank or Club HKT 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 of the People's Republic of China.
17. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

"Citi The Club Credit Card Clubpoints Rebate Program" Terms and Conditions

1. These terms and conditions shall be read in conjunction with the General Terms and Conditions. Citi The Club Credit Card Clubpoints Rebate Program ("Clubpoints Program") applies to spending by the Principal and Supplementary Cardholder (each a "Cardholder") with Citi The Club Credit Card ("Eligible Card") issued by Citibank (Hong Kong) Limited ("Citibank").
2. This Clubpoints Program applies to "Eligible Transactions" made with Citi The Club Credit Card. Eligible Transactions refers to all local and overseas posted retail transactions as determined by Citibank from time to time but excludes all "Ineligible Transactions" referred to below.
3. "Ineligible Transactions" are not eligible for Clubpoints include but not limited to, cash advances, fee and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and Quick Cash Installment Program, "FlexBill" Installment Program and "PayLite" Installment Program, payment to the Inland Revenue Department, casino transaction, online bill payment (except for recurring auto-bill payment i.e. direct debit authorization ("DDA") of csl, 1010, Now TV, NETVIGATOR setup through Designated Service Merchants), transactions through Faster Payment System (FPS) Service, "Dynamic Currency Conversion transaction", i.e. transaction with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, or unposted/ cancelled/ refunded/ falsified/ unauthorized transactions. Citibank may add to, or remove from, the list of "Ineligible Transactions" from time to time at its discretion. The decision of Citibank as to what constitutes an "Ineligible Transactions" shall be final and conclusive.
4. Clubpoints earned cannot be converted into cash or Citi Rewards Points and are non-transferrable.
5. "Designated Merchant" means the selected merchants(s) and the spending with the Eligible Card at these merchants is entitled to "Bonus Clubpoint Program" and is subject to change by Citibank from time to time.
6. Clubpoints Rebate will be awarded to the corresponding Eligible Transactions posted. Cardholders can earn Clubpoints proportionate to the spending in each Eligible Transaction under the following categories:
 - a. **"Basic Clubpoint Program"**: Cardholders will be awarded with 1 Clubpoint for every HK\$20 spending. For Eligible Transactions made in foreign currency, Clubpoint awarded will be calculated based on the amount in Hong Kong Dollar after conversion posted. **This Basic Clubpoint earnings ratio is equivalent to 1% of rebate* in Clubpoints.** The promotion period of this offer is from March 7, 2022 to March 31, 2025, both dates inclusive.
 - b. **"Bonus Clubpoint Program"**: Cardholders will be awarded with bonus 3 Clubpoints for every HK\$20 spending of Eligible Transactions in selected Designated Merchants (with merchant code as defined by the Bank/ Card Association from time to time) as stated in <https://www.citibank.com.hk/english/credit-cards/cititheclub/merchants.pdf>, provided that transactions made with Designated Merchants through Alipay, PayPal, WeChat Pay or other third party payment methods will not be eligible for Bonus Clubpoint, unless otherwise specified. **Including the Basic Clubpoint Program, the Bonus Clubpoint Program earnings ratio is equivalent to a total of up to 4% rebate* in Clubpoints.** The rebate earned under this Bonus Clubpoint Program is subject to a **maximum cap of 1,500 Clubpoints** for each Eligible Card account per statement cycle. The promotion period of this offer is from April 1, 2022 to March 31, 2025, both dates inclusive, unless otherwise specified.

- c. **“Clubpoint on Auto Bill Payment of csl, 1010, Now TV, NETVIGATOR”**: Cardholders will be awarded with a **total of up to 4% rebate* in Clubpoints on their monthly auto-bill payment with csl, 1010, Now TV and NETVIGATOR**, which consists of the 1% rebate* in Clubpoints earned from the Basic Clubpoints Program (i.e. 1 Clubpoint for every HK\$20 eligible spending) and up to 3% rebate* in Clubpoints earned through The Club Membership Program. If cardholder cancels the auto-bill payment on csl, 1010, Now TV and/or NETVIGATOR, the Cardholder will not be eligible for bonus rebate in Clubpoints. The promotion period of this offer is from April 1, 2022 to March 31, 2025, both dates inclusive.
- d. **“Club Shopping Clubpoint”**: Cardholders will be awarded with a **total of 4% rebate* in Clubpoints for spending on Club Shopping Website (<https://shop.theclub.com.hk/>) or its mobile application**, which consists of 1% rebate* in Clubpoints earned from the Basic Clubpoint Program, extra 1% rebate* in Clubpoints by Citibank, which is **subject to a maximum cap of 500 Clubpoints** for each Eligible Card account of the Principal Cardholder per statement cycle, and regular 2%* shop to earn Clubpoints earned through The Club Membership Program (subject to the terms and conditions of Club Shopping). The promotion period of this offer is from April 1, 2022 to March 31, 2025, both dates inclusive.
- e. **Summary of Clubpoints Rebate Program:**

Type of Rebate	Cap per Statement Cycle	Fulfillment Period	Promotion Period
a) Basic Clubpoint Program:			
1% rebate in Clubpoints on all eligible accumulated spending I.e. 1 Clubpoint for every HK\$20 accumulated spending	N/A	Within 7 business days after Eligible Transaction is posted	Mar 7, 2022 - Mar 31, 2025
b) Bonus Clubpoint Program:			
3% bonus rebate in Clubpoints on eligible accumulated spending in designated merchants I.e. 3 Clubpoint for every HK\$20 accumulated spending	1,500 Clubpoints (Worth HK\$300*)	Within 7 business days after Eligible Transaction is posted	Apr 1, 2022 - Mar 31, 2025 (unless otherwise specified)
c) Clubpoint on Auto Bill Payment of csl, 1010, Now TV, NETVIGATOR:			
Up to 3% rebate in Clubpoints (Auto-bill Payment with csl, 1010, Now TV and/or NETVIGATOR) earned through The Club Membership Program	N/A	Refer to The Club’s Website for fulfillment detail	Apr 1, 2022 - Mar 31, 2025
d) Club Shopping Clubpoint:			
1% extra rebate in Clubpoints on Club Shopping I.e. 1 Clubpoint for every HK\$20 accumulated spending	500 Clubpoints (worth HK\$100*)	Within 7 business days after Eligible Transaction is posted	Apr 1, 2022 - Mar 31, 2025
2% Shop to earn Clubpoints earned through The Club Membership Program I.e. 1 Clubpoint for every HK\$10 spending per order	N/A	Refer to Club Shopping’s Terms and Conditions for fulfillment detail	

* Based on Clubpoint Conversion Ratio appearing on the “Spend Less with Clubpoint” function on the Club Shopping Platform and redemption of HKT and Club Shopping e-Cash Voucher, which is 5 Clubpoints = HK\$1, as of the date of these Terms and Conditions. The relevant redemption rate is subject to changes from time to time without prior notice.

7. The Clubpoints earned under Basic Clubpoint Program, Bonus Clubpoint Program and the extra 1% rebate on the Club Shopping spending will be credited to the corresponding The Club membership account of the Principal Cardholder within 7 business days after the Eligible Transaction is posted, unless otherwise specified. Should there be any point adjustment on the Bonus Clubpoints Program, it will be adjusted within 2 months after Eligible Transaction is posted.
8. The fulfillment of Clubpoints earned through The Club Membership Program is subject to Terms and Conditions of The Club Membership Program.
9. The calculated Clubpoints Rebate amount by Citibank of each Eligible Transaction will be rounded to the nearest 2 decimal places. Any integer Clubpoints will be awarded to The Club Membership Account of the Principal Cardholder, and the decimal places Club points will be awarded to The Club membership account when accumulating to integer.
10. Clubpoints awarded to be provided by Citibank from all Eligible Transactions made through Principal and Supplementary card under the same Eligible Card account will be credited into The Club membership account of the Principal Cardholder.
11. Clubpoints reversal will be applied for those Clubpoints to be provided by Citibank in the statement cycle when reversal transaction is posted which differ from the statement cycle of corresponding purchase transaction.
12. The Clubpoints earned through Citi The Club Credit Card in each statement cycle will be shown in the credit card monthly statement.
13. For Clubpoints earned through The Club Membership Program, please refer to The Club Membership Program Terms & Conditions for more details.
14. To be eligible for this Clubpoints Rebate Program, Eligible Card account and The Club membership account should be in force and valid, in good standing and in compliance with the conditions that may be imposed by Citibank and Club HKT respectively from time to time.
15. Citibank and Club HKT reserve the right to terminate this Clubpoints Rebate Program or amend its terms and conditions at any time without prior notice including, but not limited to, the Clubpoints earning rate. In case of disputes, the decision of Citibank and Club HKT shall be final and binding.
16. No person other than Cardholder, Citibank or Club HKT will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
17. In the event of any discrepancy between the English and Chinese version of these terms and conditions, the English version shall prevail.

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

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Terms & Conditions: citibank.hk/disclaimere

