

# Citibank信用卡服務指南

## Citibank Credit Card Guide Book

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# Citibank信用卡

## Citibank Credit Card

### Citibank信用卡使用須知

#### Important Hints When Using Your Citibank Credit Card

#### 當您收到Citibank信用卡.....

- 請即在新卡背面簽署，確保安全

#### 當您以Citibank信用卡簽賬，請查看簽賬單據是否.....

- 清楚並正確壓印上您的姓名
- 收費正確
- 填上小賬 (如有需要) 及總額
- 加上適當之貨幣符號 (有關簽賬單據之詳情，請參閱第3頁)

#### 請確保.....

- 切勿在空白的簽賬單據上簽署
- 取回簽賬單據副本，並保留作記錄
- 查看所收回的信用卡是否屬您所有
- 妥善保管您的個人資料，被要求提供個人資料時，應考慮是否有透露資料之必要，及確認對方屬正當單位
- 切勿透過不可靠的共用電腦或電子裝置使用網上理財服務，如網吧的電腦
- 定期檢查賬戶，如有任何困難或發現任何不尋常的情況，請立即與我們聯絡
- 於未完成交易、未取回信用卡及提取現金前，不要離開自動櫃員機

#### When you receive your card...

- Sign on the back of the card immediately for your protection

#### When you make purchases with your card, check that the sales slip has the following...

- Your name correctly imprinted
- The right amount charged
- Tips (if applicable) and total amount included
- Clearly marked currency sign (Please refer page 3 for sales slip details)

#### Make sure...

- You never sign a blank sales slip
- You always receive your copy of the sales slip and keep it for your record
- The card returned to you is yours
- You should safeguard your personal information. Whenever you are requested to provide your personal information, please ensure if there is a genuine need and that the requesting source is reliable
- Do not use a shared computer or a device that cannot be trusted for online banking, such as an Internet Cafe computer
- Check your accounts on a regular basis and contact us immediately should you encounter any difficulties or irregularities
- You should not leave an ATM until you get your cash and your credit card back

## 重要事項

### 怎樣保存您的私人密碼：

- 當您牢記您的私人密碼後，應毀滅印有私人密碼之文件
- 不應讓任何人使用您的信用卡或私人密碼
- 絕對不可以卡在卡上，或任何經常與卡放在一起及附近之物件上寫上私人密碼
- 不應直接寫上或記下私人密碼而不加掩藏
- 避免使用易被人猜測之數字組合，如您的住宅電話號碼、身分證號碼或出生日期等。您的私人密碼最好每一至三個月更換一次以防被盜用。您可以於任何一間Citibank之自動櫃員機選擇更改信用卡私人密碼
- 使用您的私人密碼時，需提高警覺，留意附近是否有可疑的人仕
- 銀行職員及警方都不會要求您提供個人密碼的(包括透過電郵或在電話內)。您只會在Citibank Online ([www.citibank.com.hk](http://www.citibank.com.hk))、24小時Citibank電話理財服務\*或自動櫃員機，被要求**輸入**私人密碼
- 若遺失您的私人密碼或密碼為他人所知，請即致電24小時Citibank電話理財服務\*

## Important Notice

### How to keep your PIN (Personal Identification Number):

- Destroy the original printed copy of the PIN after memorizing it
- Do not allow anyone to use your card and your PIN
- Never write down the PIN on your card or on anything usually kept with or near it
- Do not write down or record the PIN without disguising it
- Avoid easily accessible personal numbers, such as your residential telephone number, I.D. card number or your birthday. For security reasons, it is advisable to change your PIN every one to three months. You may visit any one of the Citibank ATMs to choose or change your PIN
- Ensure that no one is watching you while you key in your PIN
- Citibank or the Police will NEVER request your PIN via email or telephone. You are ONLY required to **key in** your PIN when you proactively access Citibank Online at [www.citibank.com.hk](http://www.citibank.com.hk), 24-Hour CitiPhone Banking Hotline\* or an ATM
- If your PIN is lost or known by another person, please immediately call our 24-Hour CitiPhone Banking Hotline\* to report the case

## 如何避免信用卡資料被外洩及盜用？

- 當您的個人資料(如通訊地址、聯絡電話及電郵地址等)有所更改，您應向您的銀行更新有關資料，即可有效減低因郵遞錯誤而導致信用卡資料被外洩及盜用
- 當您每次使用信用卡簽賬時，銀行及商號均會執行防詐騙措施。銀行可能會與您核對身份或確認交易/購物。此項簡短的電話查核可確保您的信用卡不會被盜用

## How to minimize unauthorized access and use of your credit card information

- Promptly update any change in personal details with the bank to prevent your credit card information from being sent to the wrong address and prevent them from falling into the wrong hands
- Participating service establishments may carry out Card Centre-required security practices each time you use your Card. You may sometimes be asked to verify your identity or confirm your transaction / purchase. This simple phone check protects your account against fraud

## Citibank信用卡一旦遺失、被竊或被自動櫃員機保留

- 若您已就Citibank信用卡採取合理保管措施，並在合理可行情況下盡快致電24小時Citibank電話理財服務\*報失，即毋須承擔因失卡所招致的損失。若您的私人密碼為他人所知而令信用卡遭盜用，您仍須對私人密碼相關的交易負責
- 若您需要報失，請即致電24小時Citibank電話理財服務\*

## What to do in case of loss, theft and card captured at ATM

- Your liability for a lost, stolen or ATM captured Card ceases immediately if you have exercised reasonable care in safeguarding your Credit Card and if you notify us as soon as reasonably practicable, through our 24-Hour CitiPhone Banking Hotline\*. If you have revealed your PIN to another person which leads to transactions by others, you remain liable for the PIN related transactions
- If you want to report the case, please immediately call our 24-Hour CitiPhone Banking Hotline\*

**持咭人存根  
CARDHOLDER COPY**

BILL NO.	SALES STAFF
MERCHANT NAME ABC COMPANY 11/F DORSET HOUSE 979 KING'S RD HK	
TERMINAL NO. 51170371	
MERCHANT NO. 4019248484	
CARD TYPE / NUMBER VISA 011 4028567123456789	
TX SALE-CR	EXPIRY 12/10
BATCH NO. 000001	TRACE NO. 000016
DATE/TIME MAY 01, 07	APP. CODE F25188
REF. NO. 000011000016	
BASE 3.000.00	
TIPS -----	
TOTAL (\$) H.K. DOLLAR 3.000.00	
FOOD & BEVERAGES 04	
I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS / SERVICES.	
X CARDHOLDER SIGNATURE	<b>NO REFUND</b>

Printed by INSTANT DATA FORMS LTD. TEL: 7533 3633 ID# CV056

THE ISSUER OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL, TOGETHER WITH ANY OTHER CHARGES DUE THEREON, SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

您惠顧的商號名稱  
Name of service establishment you have visited

當地貨幣的消費總額  
Show the correct total amount in local currency

在此簽署，簽名須與您的Citibank 信用卡背面相符  
Sign your name here exactly as it appears on the back of your Citibank Credit Card

**\* 如有任何查詢可致電以下24小時專線  
For any enquiry, please feel free to call the following 24-Hour Hotlines**

**Citibank 電話理財專線  
CitiPhone Banking Hotline**

**2860 0333**

**Citi Rewards 信用卡專線  
Citi Rewards Card Hotline**

**2860 0360**

**Citi Rewards 信用卡專線 (Citigold 客戶專用)  
Citi Rewards Card Hotline (Citigold only)**

**2860 0305**

# Citibank信用卡

## Citibank Credit Card

### 優惠與服務

#### Benefits and Services

#### Citibank Online猶如專人協助超越我所想

現在只需安坐於電腦前，您即可透過Citibank Online享用多項個人化理財服務，以及操控各種銀行事務。欲享用這項免費服務，無須事先申請，只要到我們的網址：[www.citibank.com.hk](http://www.citibank.com.hk)按「登入」進入Citibank Online，然後於登入頁面內按入你的信用卡號碼及櫃員機私人密碼，即可享用下列服務：

1. 查詢及下載信用卡賬戶資料
2. 查閱電子信用卡月結單
3. 換領禮品
4. 查看利率及外幣匯率
5. 更新個人資料
6. 申請開立儲蓄、支票或貨幣理財組合等服務

除上述服務外，Citibank Online將不斷推出更多更新的服務。有關詳情，請瀏覽[www.citibank.com.hk](http://www.citibank.com.hk)。

#### Citibank Online Personal Help Beyond Your Expectations

Manage your finance and enjoy various personalized financial services with ease by accessing Citibank Online. It's free with no registration required. Simply access our web site [www.citibank.com.hk](http://www.citibank.com.hk), choose "Log In" and at secured logon, enter your credit card number and ATM PIN. With Citibank Online, you can enjoy the following services:

1. View and download your credit card account information
2. View your credit card e-Statement
3. Redeem gifts
4. View interest rates and foreign exchange rates
5. Update your personal contact information
6. Open savings, checking, or Currency Manager accounts etc.

Besides the above services, Citibank Online will keep on providing more comprehensive services in the future. For details, please visit [www.citibank.com.hk](http://www.citibank.com.hk).

#### 附屬卡<sup>#</sup>贈摯愛

您可為16歲以上之直系親屬，包括配偶、父母、子女、兄弟及姊妹，申請Citibank附屬卡，讓他們分享Citibank信用卡的種種優惠和保障。附屬卡更可享獲永久豁免年費優惠\*。每位附屬卡持有人，將與您分享同一信用限額，及相同的信用卡號碼。附屬卡申請手續簡單，您只需填妥申請表格，連同附屬卡申請人身份証副本寄回即可。

- # • 附屬卡不適用於學生VISA卡
- \* • Citibank VISA銀卡、現金倍賞VISA卡、Citibank I.T VISA卡、醫管局銀卡及國衛保險銀卡可享首張附屬卡年費豁免
- Citibank VISA金卡、醫管局金卡及國衛保險金卡可享首兩張附屬卡年費豁免
- Citibank VISA白金卡及Shell白金卡可享首三張附屬卡年費豁免

#### Supplementary Cards<sup>#</sup>

Share the exclusive privileges and security of your Citibank Credit Card with everyone you care for, including your spouse, parents, children, brothers and sisters. What's more, you can enjoy permanent annual fee waiver for the supplementary cards\*. Each supplementary cardholder (aged over 16 years) shares the same account number and credit limit as you. To apply, simply complete and return the application form, with the copy of each supplementary card applicant's HKID.

- # • Supplementary Cards are not applicable to Student VISA Card
- \* • Citibank Silver VISA Card, Cash Back VISA Card, Citibank I.T VISA Card, Citibank Hospital Authority Silver and Citibank AXA Silver Credit Cardholder can enjoy permanent annual fee wavier for the first supplementary card
- Citibank Gold VISA Card, Citibank Hospital Authority Gold and Citibank AXA Gold Credit Cardholder can enjoy permanent annual fee wavier for the first two supplementary cards
- Citibank Platinum VISA Card and Shell Platinum Cardholder can enjoy permanent annual fee wavier for the first three supplementary cards

## 靈活便利理財

### i. 免息還款期

您可享受最長58天的免息還款期。

### ii. 靈活還款方式

您可就個人需要，選擇繳付月結單上之最低付款額至全部賬項間之任何數額，令您從容消費，處理財務更富彈性。至於未清還之數額，本公司將根據新卡時所發出的卡套或發卡公司隨時所訂之利率，以每日計算，向閣下之信用卡賬戶徵收財務費用。

### iii. 全球預支現金服務\*

在您收到 Citibank VISA/MasterCard 後七天內，將會收到一個私人密碼。憑卡及私人密碼，您即可在下列地點，預支相等於您所餘預支現金限額\*\*之現金：

- 本港任何一間 Citibank 分行及自動櫃員機
- 較其他銀行信用卡更大的全球自動櫃員機及其聯繫網絡，其中包括在全球近 370,000 部的「銀通」自動櫃員機，VISA/PLUS 櫃員機等 — 請參照下列標誌：



若您忘記或遺失私人密碼，請即致電 24 小時 Citibank 電話理財服務 2860 0333，我們當盡快為您補發舊私人密碼或安排另一新私人密碼。

\* 您每次享用此項服務，本公司將收取手續費，有關收費詳情，請參閱 Citibank VISA 卡及 MasterCard 合約、Citibank 貴賓卡合約、Citibank 現金倍賞 VISA 卡合約、Citibank Ultima Card 合約、Citibank 人民幣信用卡合約、國泰航空 Citibank VISA 卡合約及 Shell Citibank 白金卡合約。

\*\* Citibank VISA/MasterCard 每日提款額最高達 HK\$40,000 (視乎不同自動櫃員機之最高提款額)。

## Financial Flexibility

### i. Interest-free Repayment Period

You can enjoy an interest-free repayment period up to 58 days.

### ii. Flexible Repayment Options

You are not required to pay your account in full. Each month you can pay any amount between the established minimum monthly payment and the entire balance, so that you will have more flexibility to manage your finance. If you pay less than the full balance, a finance charge calculated on a daily basis at the rate as stipulated in the card mailer along with the new Card or notified by Citibank to the Cardholder from time to time as its discretion will be levied to your account.

### iii. Worldwide Cash Advances\*

You will be provided with a Personal Identification Number (PIN) within seven days of receiving your Citibank VISA/MasterCard. With your PIN, you can use your Citibank VISA/MasterCard to obtain cash up to your Cash Advance Limit\*\* at these locations:

- All Citibank branches and ATMs in Hong Kong.
- Nearly 370,000 ATMs around the world, including JETCO, VISA/PLUS etc. That's more than any other credit cards - just look for the following symbols:



In the event that you forget or misplace your PIN, please call us immediately on 24-Hour CitiPhone Banking on 2860 0333. We'll be happy to send the old PIN to you or issue you a new one.

\* A fee will be charged to the account for this service. Please refer to the Citibank VISA and MasterCard Agreement, Citibank Private Label Card Agreement, Citibank Cash Back VISA Card Agreement, Citibank Ultima Card Agreement, Citibank Renminbi Credit Card Agreement, Citibank Cathay Pacific VISA Agreement and Shell Citibank Platinum Card Agreement for details.

\*\* The daily draw limit on the Citibank VISA/MasterCard is HK\$40,000 (Subject to the daily Cash Advance Limit of different ATMs).

## 完善的失卡保障

### i. 全面失卡保障

如您的 Citibank 信用卡遭遺失或被竊，您只需即時報警及致電 24 小時 Citibank 電話理財服務 2860 0333 報失，即毋須負上因冒簽賬項而導致之任何金錢損失\*。

\* 現金透支除外，詳情請參閱 Citibank VISA 卡與 MasterCard 合約、Citibank 貴賓卡合約、Citibank 現金倍賞 VISA 卡合約、Citibank Ultima Card 合約、Citibank 人民幣信用卡合約、國泰航空 Citibank VISA 卡合約、Shell Citibank 白金卡合約、Citibank VISA 持卡人合約 (公司戶口)、Shell 私人客戶卡 (設有循環信用額) 合約及 Shell 私人客戶卡 (不設循環信用額) 合約。

### ii. 全球緊急失卡補領服務

如您的 Citibank 信用卡在本港遺失或被竊，只需即時致電 24 小時 Citibank 電話理財服務 2860 0333 報失，便可獲得補發新卡。

當您身處外地，如需處理 Citibank 信用卡賬戶事宜，可隨時於世界各地超過 40 個國家，撥通免費國際電話號碼，直接致電 24 小時 Citibank 電話理財服務 2860 0333，要求我們的客戶服務專員為您服務。您亦可直接聯絡就近的 VISA/MasterCard 緊急補領失卡中心報失及申請臨時信用卡，手續通常於兩個營業日便可辦妥。

註：詳情請參閱「24 小時國際緊急號碼指南」。

## Lost Card Protection

### i. Total Lost Card Protection

If your card is lost or stolen, report it immediately to the police and to us by calling the 24-Hour CitiPhone Banking on 2860 0333. You will be protected from total liability\*.

\* Exclude cash advance transactions. For details, please refer to the Citibank VISA and MasterCard Agreement, Citibank Private Label Card Agreement, Citibank Cash Back VISA Card Agreement, Citibank Ultima Card Agreement, Citibank Renminbi Credit Card Agreement, Citibank Cathay Pacific VISA Agreement, Shell Citibank Platinum Card Agreement, Citibank VISA Cardholder Agreement, Shell Personal Card (With Revolving Credit Line) Agreement and Shell Personal Card (With No Revolving Credit Line) Agreement.

### ii. Worldwide Emergency Card Replacement Service

To report your card as lost or stolen in Hong Kong, call the 24-Hour CitiPhone Banking on 2860 0333 any day of the year. A new card will be issued to you by Citibank (Hong Kong) Limited, once you have notified us of this loss or theft.

When you are overseas and wish to speak directly to our CitiPhone Officers in Hong Kong, you can call the 24-Hour CitiPhone Banking toll-free from over 40 countries around the world at any time of the day. You can also request an emergency replacement from the nearest VISA/MasterCard Emergency Card Replacement Center to receive your replacement card in 2 business days.

Remark: For details, please refer to the 24-Hour International Emergency Directory.

## Citi Rewards積分計劃

每簽賬HK\$1，均可得Citi Rewards積分1分。憑積分換取多款禮品、現金券或飛行里數\*，您更可綜合您的Citibank VISA/MasterCard戶口累積Citi Rewards積分，更快換取名貴禮品。如欲查詢Citi Rewards積分計劃目錄，請瀏覽[www.citibank.com.hk/cards](http://www.citibank.com.hk/cards)或致電24小時Citibank電話理財服務2860 0333。

您所累積的積分將會清楚列於月結單上。我們亦已為您安排了多種簡單的積分換領方法，你可登入Citibank網上理財、致電24小時Citibank電話理財服務2860 0333、傳真至2917 6910或郵寄換領。

\* Citi Rewards積分計劃（以下簡稱「積分計劃」）歡迎所有花旗銀行（香港）有限公司發出之Citibank普通卡，金卡，Citi Rewards卡（前名稱為Citibank白金卡），CitiGold客戶尊享的Citi Rewards卡，Ultima卡或CitiGold客戶尊享的Ultima卡，醫管局Citibank信用卡，國衛保險Citibank信用卡及Citibank人民幣信用卡持有人參加。持有Citibank現金倍賞VISA卡，Citibank商務卡或其他的聯營卡之客戶不能參加此積分計劃。如欲垂詢換領條款及細則，請參閱Citi Rewards積分計劃目錄。

## Citi Rewards Program

For each HK dollar you spend on your Citibank VISA/MasterCard, you get one Citi Rewards Point. You can redeem your Citi Rewards Points for a host of fabulous gift items, cash coupons or frequent flyer mileage\*. You can transfer points among related cards for faster redemption. For inquiries on Citi Rewards Program, please visit [www.citibank.com.hk/cards](http://www.citibank.com.hk/cards) or call our 24-Hour CitiPhone Banking at 2860 0333.

Your Citibank Rewards Points are clearly shown on your monthly statement. When you're ready, you can simply redeem via Citibank Online, 24-Hour CitiPhone Banking 2860 0333, by fax at 2917 6910 or by mail.

\* Citi Rewards Program ("Citi Rewards") is applicable to Citibank Classic, Gold Cards, Citi Rewards Cards, CitiGold-embossed Citi Rewards Cards, Ultima or CitiGold-embossed Ultima Cards, Citibank Renminbi Credit Card, Citibank AXA Credit Card and Citibank Hospital Authority Credit Card issued by Citibank (Hong Kong) Limited. Cardholders of Citibank Cash Back VISA Card, Citibusiness Card or other Cobrand Cards are not eligible for the Citibank Rewards. All redemptions are subject to the Terms and Conditions stated in the Citi Rewards Program.

## 消費權益

### i. 廣受全球接納

Citibank信用卡廣受全球200多個國家及超過一千萬家商號歡迎。

若商號拒絕您使用Citibank信用卡並要求您使用其他付款方式，或商戶要求加收款項，請致電24小時Citibank電話理財服務2860 0333。

### ii. 在本港以外地區簽付之賬項

以非港幣之貨幣達成的交易付款，發卡公司將會按由VISA/MasterCard在折算日從國際市場兌換率中選擇的兌換率折算為港幣。

## Shopping Benefits

### i. Worldwide Acceptance

You and your Citibank Credit Cards are welcomed in over 10 million establishments in around 200 countries.

If your Citibank Credit Card is not readily accepted at any VISA establishment and you are asked to use an alternative method of payment, or to pay an additional fee if you use your Citibank Credit Card, please inform us by calling the 24-Hour CitiPhone Banking on 2860 0333.

### ii. Transactions Made Outside Hong Kong

Transactions which are made in currencies other than Hong Kong dollars are converted from the transaction currency into Hong Kong dollars at a wholesale market rate selected by VISA/MasterCard from a range of wholesale market rates on the conversion day.

## Citibank環球禮遇

一個頂尖的環球優惠計劃，讓您可於本地及全球尊享各種非一般的旅遊優惠禮遇、折扣優惠及個人服務。包括：

- 多間世界頂級酒店的優越禮遇
- 寰宇消費 / 美食優惠及折扣

想知道更多，請即瀏覽[www.citibank.com.hk/worldprivileges](http://www.citibank.com.hk/worldprivileges)或致電24小時Citibank電話理財服務2860 0333。

## Citibank World Privileges

A world-class global privilege program that gives you access to local and overseas privileges, discounts and personal services, including:

- Hotel Privileges at first-rate hotel groups
- Global Shopping / Dining Privileges and Discounts

For details, please visit [www.citibank.com.hk/worldprivileges](http://www.citibank.com.hk/worldprivileges) or call the 24-Hour CitiPhone Banking on 2860 0333.

## 非一般免息分期計劃

消費購物，更要精打細算，所以Citibank信用卡提供全港逾450間精選商戶、長達24個月的免息分期計劃；資金更能靈活調配，購物更開心盡情！

## Interest Free Installment Plan

Citibank Credit Card offers you and your supplementary cardholders the extra convenience of interest-free installments and repayment terms of up to 24-months at over 450 leading merchants in Hong Kong.

# Citibank信用卡

## Citibank Credit Card

### 簡單方便的結賬方式

#### Convenient Payment Options

Citibank提供多種簡便的信用卡付賬方式，選擇隨您意願，處理財務加倍輕鬆。

Citibank offers a wide array of easy and convenient credit card payment methods for your choice so that you can handle your finance at ease.

#### **Citibank Online / Citigold Online / Citibank自動櫃員機 / 24小時Citibank電話理財服務**

如您同時為Citibanking或Citigold客戶，便可隨時隨地透過Citibank Online、Citigold Online、各分行的自動櫃員機或24小時Citibank電話理財服務2860 0333直接由您的銀行戶口轉賬繳付結欠。

#### **Citibank Online / Citigold Online / Citibank ATMs / 24-Hour CitiPhone Banking**

If you are a Citibanking or Citigold Customer, you can transfer funds from your account to settle payments through Citibank Online, Citigold Online, Citibank ATMs and 24-Hour CitiPhone Banking on 2860 0333.

#### **「繳費易」服務**

您可以隨時隨地在本港透過貼有「繳費易」標誌之銀通自動櫃員機，以銀通會員銀行支付Citibank信用卡賬項。

#### **JET Payment**

You can access your bank account via JETCO ATMs in Hong Kong that bear JET Payment logo to settle your Citibank Credit Card payment anytime, anywhere.

#### **「繳費靈」服務**

透過「繳費靈」服務，您可於任何時間，利用音頻式電話或登入<http://www.ppskh.com>，由您指定之本港任何銀行戶口，轉賬支付您的Citibank VISA/MasterCard賬項。您只需持有一般銀行提款卡，便可透過「繳費靈」終端機開立戶口，免費享用這項服務，繳付Citibank VISA/MasterCard賬項。

#### **Payment by Phone or Internet Service**

Payment by Phone Service (PPS) or Internet Service allows you to settle your Citibank Credit Card account by transferring funds from any designated bank account in Hong Kong using a tone phone or at <http://www.ppskh.com> anywhere, anytime, free of charge. Simply open a PPS account through a PPS Terminal with your ATM card. Then, you can register, and pay into your Citibank Credit Card account.

#### **靈活自動轉賬**

您可授權我們從您名下之Citibank或任何銀行之港元儲蓄或來往戶口，按月自動扣除賬項。此外，您更可隨時致電更改轉賬日期、轉賬款額或暫時取消轉賬指示。要申請此項服務，請登入Citibank Online ([www.citibank.com.hk](http://www.citibank.com.hk))或Citigold Online ([www.citigold.com.hk](http://www.citigold.com.hk))登記。此外，您亦可填妥「靈活自動轉賬」授權書並寄回花旗銀行(香港)有限公司。

#### **FlexiAutopay**

FlexiAutopay saves your time and eliminates the risk of missing your payment due date. To use this convenient service, all you need is a Hong Kong Dollar savings or current account with any bank in Hong Kong.

To enroll for the service, simply log onto Citibank Online ([www.citibank.com.hk](http://www.citibank.com.hk)) or Citigold Online ([www.citigold.com.hk](http://www.citigold.com.hk)) or complete the FlexiAutopay Authorization Form and return it to Citibank (Hong Kong) Limited.



## 支票或現金

### 1. Citibank自動櫃員機

您可利用設於全港各Citibank分行24小時服務的自動櫃員機以支票或現金\*繳付賬項。

\* 以現金繳付信用卡賬項，每次需支付手續費。詳情請參閱Citibank VISA卡與MasterCard合約。

### 2. Citibank「信用卡結賬收集箱」

將劃線支票及付款回條放入信封內封妥，投入任何一間Citibank分行的「信用卡結賬收集箱」內即可。

### 3. 郵遞付賬

您只須將劃線支票及付款存根，於付款限期之最少五個工作天前寄回花旗銀行(香港)有限公司 — 香港中央郵政信箱8776號即可。

註：1. 如欲知道以上各項付款方式截數時間，請參閱「靈活自動轉賬」授權書。  
2. 如以支票繳付賬項，抬頭請寫：「花旗銀行(香港)有限公司」及信用卡戶口號碼。

## Check or Cash

### i. Citibank ATMs

Now, you can also settle your card payment by check or cash\* at our 24-Hour Citibank ATMs.

\* If you choose to settle your card payment by cash, there will be a handling fee per transaction. For details, please refer to the Citibank VISA and MasterCard Agreement.

### ii. Citibank Branch "Drop Box"

Simply seal your check and payment slip in an envelope, and drop them into the clearly marked "Drop Box" in any of our branches.

### iii. Payment by Mail

Simply mail your check and payment slip to Citibank (Hong Kong) Limited, G.P.O Box 8776, Hong Kong at least 5 working days before the payment due date.

Remarks: 1. For cut-off times of the above payment options, please refer to the enclosed "FlexiAutopay Authorization Form".  
2. Checks should be made payable to "Citibank (Hong Kong) Limited" with your credit card account number.

# Citi Rewards VISA/萬事達卡 Citi Rewards VISA/MasterCard



## 專享優惠與服務

## Exclusive Benefits and Services

### 日日5X積分獎賞

於指定商戶類別簽賬，可享5倍積分獎賞，讓您極速兌換心愛禮遇。

**百貨公司：**連卡佛•崇光百貨•Harvey Nichols•JUSCO•APITA•永安百貨•先施百貨•馬莎•LCX•西武•FACES•新世界百貨•一田•千色店•裕華國貨•華潤堂•中藝•華豐國貨•中都國貨•新都城國際百貨

**超級市場：**•惠康•百佳•Fresh Mart•city' super•JUSCO•ThreeSixty•International•Taste•Market Place by Jasons•華潤萬家•VOIE'•Great•fusion•Gourmet•Oliver's The Delicatessen•大昌食品市場

**電訊公司：**數碼通•1010•One2Free•電訊盈科•3•城市電訊•電訊數碼•中國移動•香港寬頻•九倉電訊•和記環球電訊•一電通•有線寬頻•TVB收費電視

#### 「日日5X積分獎賞」計劃之條款及細則(「此計劃」)

- 除特別註明外，此計劃只適用於由花旗銀行(香港)有限公司(「花旗銀行」)所發行之Citi Rewards信用卡(前名稱為Citibank白金卡)(「認可信用卡」)之基本卡及附屬卡客戶(「客戶」)。
- 此計劃由2010年7月1日起(以交易日計算)，直至另行通知。
- 客戶必須以認可信用卡於指定之商戶類別包括百貨公司，超級市場及電訊作以下第5項所述之有效簽賬(「認可之商戶類別簽賬」)以享有此優惠。所有認可之商戶類別簽賬可享(「5X獎賞積分」)，即每HK\$1之簽賬可獲5獎賞積分，包括基本獎賞積分。附屬卡持有人之獎賞積分將累積至基本卡持有人之指定信用卡戶口。
- 所獲得之額外獎賞積分將於交易成功入賬於認可信用卡後之12個星期內存入有關之信用卡戶口內。每位客戶於每月結單期內所獲贈之額外獎賞積分上限為50,000分，即以每年600,000分計算。
- 認可簽賬只包括簽賬期內指定商戶類別已誌賬之許可本地零售簽賬。有關商戶類別之定義，以Visa及MasterCard國際組織的定義及商戶的收單行設定為準。並不包括未誌賬/取消/退款之交易/其他未經花旗銀行許可及免息分期之簽賬。
- 任何交易如有舞弊/欺詐成分、未誌賬或最終取消/退款將不獲予此計劃之額外簽賬獎賞。花旗銀行保留權利於客戶之賬戶內直接扣除有關獎賞之等值面額而無須另行通知，及/或追究法律責任之權利。
- 客戶須以認可信用卡簽賬方可享有此優惠。除特別註明外，優惠不可與其他優惠、折扣或優惠券同時使用或兌換現金。
- 優惠依貨品或服務供應及賬戶審查而定，花旗銀行保留最終之決定權。所有圖片及價錢只供參考。
- 花旗銀行不負責一切有關貨品或服務事宜。任何有關貨品或服務之責任，一概由有關商戶負責。
- 所有有關積分之優惠，須受Citi Rewards積分計劃之條款及細則約束。
- 花旗銀行保留隨時修改此條款及細則之權利而無須另行通知。
- 如有任何爭議，花旗銀行保留最終決定權。
- 如中英文條款有所差異，一概以英文版本為準。

### 5X Points Every Day

Enjoy 5X points every day at designated merchants categories below, and get rewarded in no time.

**Department Store:** • Lane Crawford • SOGO • Harvey Nichols • JUSCO • APITA • Wing On • Sincere • Marks & Spencer • LCX • Seibu • FACES • New World • YATA • Citistore • Yue Hwa • CR Care • Chinese Arts & Crafts • Chinese Goods Centre • Chung To Chinese Product • Metropole International

**Supermarket:** • Wellcome • Park'n Shop • Fresh Mart • city' super • JUSCO • ThreeSixty • International • Taste • Market Place by Jasons • CRVanguard • VOIE' • Great • fusion • Gourmet • Oliver's The Delicatessen • DCH Food Mart

**Telecommunication:** • Smartone • 1010 • One2Free • PCCW • 3 • City Telecom • Telecom Digital • China Mobile • Hong Kong Broadband • Wharf T&T • Hutchison Global Communications • OneTel • i-CABLE • TVB Pay Vision

#### Term and Conditions for "5X Points Every Day" Program ("This Program")

- Unless otherwise specified, This Program applies to principal and supplementary cardholders ("Cardholders") of Citi Rewards Card (former name is Citibank Platinum Card) issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Card").
- This program is valid from July 1, 2010 (based on the transaction date). This program is valid until further notice.
- To enjoy the offer of 5X Rewards Points Program ("5X Program"), Cardholders must make qualified transactions as stipulated in clause 5 below during This Program with Eligible Card in the categories including Department Stores, Supermarket and Telecommunication ("Qualified Transactions"). All Qualified Transactions are entitled to 5X Rewards Points for which 5 rewards points will be rewarded for every transaction of HK\$1, basic spending reward of 1 rewards point is included. Qualified Transactions made by both Principal and Supplementary Cardholder(s) of the same Eligible Card account are counted collectively in calculating the rewards points.
- Extra rewards points will be calculated according to every statement period and credited to the Eligible Card account within 12 weeks. Cardholders are entitled to 50,000 extra rewards points at maximum per statement period, subject to 600,000 extra rewards points per year.
- Qualified Transactions include only authorized local retail transactions made at Designated Merchants' categories with physical sales slips posted to Eligible Card accounts. The Merchants' categories are subjected to the definition of Visa and MasterCard International Merchant Data Standards and the setting of Acquiring Bank. Any unposted / cancelled / refunded / falsified / unauthorized transactions and interest-free installment plan are excluded.
- Any transaction that is found fraudulent, un-posted, eventually cancelled or refunded will result in forfeiture of a Cardholder's eligibility to participate in This Program as well as cancellation of the rewards or prizes. Citibank further reserves the right to charge the equivalent value of the rewards or prizes and debit from the card account directly without prior notice and/or take legal action in such instances.
- Cardholders are required to settle payment with Eligible Card in order to enjoy offers. Unless otherwise specified, Offers cannot be used in conjunction with other special promotion or discounts or promotional coupons or exchange for cash.
- Availability of the offers is subject to stock availability, account status checking and final acceptance by Citibank absolute discretion. All photos and price are for reference only.
- Citibank shall not be responsible for any matters in relation to the related products or services. The respective merchant is solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services.
- Citi Rewards Program Terms and Conditions apply for all Rewards Points related offers. For details, please visit [www.citibank.com.hk/global\\_docs/rewards/eng/tnc.htm](http://www.citibank.com.hk/global_docs/rewards/eng/tnc.htm)
- Citibank reserve the right to amend the terms and conditions without prior notice.
- All matters and disputes are subject to the final decision of Citibank.
- In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

## 積分永久生效，兌換無盡精彩禮遇

積分永久生效，讓您隨時兌換現金券及禮品，更可優先兌換獨家盛事體驗如電影首映禮、煙花匯演等。  
有關條款及細則，請瀏覽[www.citibank.com.hk/citirewards](http://www.citibank.com.hk/citirewards)

## Widest Redemption Choices with Non-Expiry Points

Our points never expire so you can redeem cash coupons and gifts anytime, plus get priority reservations on tickets for exclusive events in town - movie premiers, firework displays and more.

For Terms and Conditions, please visit [www.citibank.com.hk/citirewards](http://www.citibank.com.hk/citirewards)

## 「即簽即賞」積分計劃

於指定人氣商戶及戲院以積分兌換獎賞，即時享樂！

- 23,000積分 = HK\$100現金券即時抵銷簽賬
- 10,000積分 = 1張電影門券
- 5,000積分 = 1客迷你爆谷套餐

有關條款及細則，請瀏覽[www.citibank.com.hk/citirewards](http://www.citibank.com.hk/citirewards)

## Instant Citi Rewards

Enjoy instant rewards on the spot at the hottest shops and cinemas!

- 23,000 points = HK\$100 Cash Coupon to instantly offset spending
- 10,000 points = Movie Ticket
- 5,000 points = Mini Popcorn Set

For Terms and Conditions, please visit [www.citibank.com.hk/citirewards](http://www.citibank.com.hk/citirewards)

## 生活品味禮遇

1. 專享香港國際機場候機室服務(2010年9月1日起生效)。
2. 香港賽馬會貴賓廂房及自助餐優越積分兌換/預訂優惠。
3. 電影戲票特惠積分兌換/購買優惠。
4. 於全港尊享超過700間餐廳餐飲優惠。

有關條款及細則，請瀏覽[www.citibank.com.hk/platinumoffers](http://www.citibank.com.hk/platinumoffers)

## Luxurious Lifestyle Privileges

1. Enjoy lounge services at The Hong Kong International Airport (effective from September 1, 2010).
2. Preferential price/ redemption rate on bookings for the Hong Kong Jockey Club VIP Box & dinner buffet.
3. Bargain prices/ redemption rates for movie tickets.
4. Enjoy dining privileges at over 700 restaurant around Hong Kong.

For Terms and Conditions, please visit [www.citibank.com.hk/platinumoffers](http://www.citibank.com.hk/platinumoffers)

## 24小時Citi Rewards信用卡專線

您如對Citi Rewards卡服務有任何問題或查詢，歡迎致電24小時Citi Rewards信用卡專線2860 0360 / 2860 0305 (Citigold客戶專用)。

當您身處外地，如需處理Citi Rewards信用卡賬戶事宜，可隨時於世界各地超過40個國家，撥通免費國際電話號碼，直接致電24小時Citi Rewards信用卡專線，要求我們的客戶服務專員為您服務。

註：詳情請參閱「24小時國際緊急號碼指南」。

## 24-Hour Citi Rewards Card Hotline

Do you have a query about your Citi Rewards Card? For any assistance, please call the 24-Hour Citi Rewards Card Hotline on 2860 0360 / 2860 0305 (Citigold only).

When you are overseas and wish to speak directly to our CitiPhone Officers in Hong Kong, you can call the 24-Hour Citi Rewards Card Hotline toll-free from over 40 countries around the world at any time of the day.

Remark: For details, please refer to the 24-Hour International Emergency Directory.

## VISA 白金卡客戶專享服務

貴為VISA白金卡客戶，您可於全日24小時享用週全的私人秘書服務。

此外，VISA白金卡客戶外遊時，即使遇上突發事故，而急需緊急醫療、法律或旅遊等援助，只需立即致電VISA應急支援服務中心，即可得到全球性應急支援服務，而同行之配偶或22歲以下仍須父母照顧的子女（或26歲以下的全日制學生）亦在保障範圍內。

請致電VISA白金卡私人秘書服務熱線：

800 900 781 (中文) / 800 901 869 (英文、中文)

在海外，請致電+612 9235 0260（受話人付款）。

您亦可瀏覽[www.visaplatinum.com.hk](http://www.visaplatinum.com.hk)，參閱全年非凡禮遇。

註：熱線電話詳情請參閱附奉之「24小時國際緊急號碼指南」。

## Tailored Service for Platinum VISA Cardholders

As a Platinum VISA Cardholder, you now have your own personal concierge service 24 hours a day to help you with just about any task, question or problem.

In addition, when travelling overseas, emergency medical, legal and travel assistance is only a phone call away from you and your family. Your spouse and dependent children under 22 (under 26 if they are full-time students) are covered when travelling with you.

Call the VISA Platinum Concierge Service Hotline on:

800 900 781 (Chinese) / 800 901 869 (English, Chinese)

From overseas call +612 9235 0260 (collect call).

You can also enjoy unparalleled year-round offers by visiting the website at [www.visaplatinum.com.hk](http://www.visaplatinum.com.hk).

Remark: For details, please refer to the 24-Hour International Emergency Directory enclosed.

## MasterCard 白金卡客戶專享服務

貴為MasterCard白金卡客戶，您可於全日24小時享用週全的禮賓服務。

此外，MasterCard白金卡更為您提供旅遊及緊急事故的全面支援。包括醫療轉介、緊急法律轉介，以及行李遺失等支援服務。

請致電MasterCard白金卡禮賓服務專線：2861 9291（英文、中文）

在海外，請致電+1 636 722 7111（受話人付款）

## Tailored Service for Platinum MasterCard Cardholders

As a Platinum MasterCard Cardholder, you now have your own personal concierge 24 hours a day to help you with just about any task, question or problem.

In addition, Platinum MasterCard Emergency and Travel Services offers you comprehensive assistance when you need it most including medical referral, emergency legal referral and lost luggage assistance.

Call the MasterCard Platinum Concierge Services Hotline on:

2861 9291 (English, Chinese)

From overseas call +1 636 722 7111 (collect call).