



[Notice of Amendments to the Terms and Conditions relating to Citi Credit Cards Promotions or Rewards Programs](#)

We would like to inform you about the amendments to the Terms and Conditions relating to Citi Credit Cards Promotions or Rewards Programs, effective from June 16, 2025 (“the Effective Date”). Please read the details of the amendments in the attached Notice of Amendments for the Credit Cards that you have and ensure you understand the changes made and how they may affect you. Revised contents are shown as deleted and/or underlined below. The purpose of the amendments is to exclude certain transactions from the relevant Citi Credit Card Promotions or Rewards Programs.

To obtain a copy of the revised Terms and Conditions relating to Citi Credit Cards Promotions or Rewards Programs, go to Citibank Website (www.citibank.com.hk) > Credit Cards > Terms & Conditions / Key Facts Statement > Notice of Amendments to the Terms and Conditions relating to Citi Credit Cards Promotions or Rewards Programs on or after the Effective Date. You do not need to sign or return any document. However, please note that the amendments set out in the attached Notice of Amendments shall be binding on you if you retain or continue your credit card relationship with us after the Effective Date. If you do not wish to accept the amendments, please notify us prior to the Effective Date. However, please be aware that we may not be able to continue providing credit card services to you if you do not accept the amendments. For enquiries, you can leave us a message in Citi Mobile® App. After login, tap “Help” > “Messaging service”.

If there are any discrepancies between the English and Chinese versions, the English version shall prevail.



(a) Citi ULTIMA Card

Terms & Conditions for Citi ULTIMA Preferential Rewards

Members will be awarded 12 Points (1 mile) per HK\$4 (or equivalent foreign currency) local and oversea transaction posted. “Eligible Transactions” exclude, but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and “Quick Cash” Installment Program, payment to Inland Revenue Department, casino transactions, online bill payment, [insurance transactions and transactions on charity donations/ non-profit organisations \(according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay \(as applicable\) from time to time\)](#), transactions through Faster Payment System (FPS) Service, dynamic currency conversion transactions, or unposted/ canceled/ refunded transactions. Overseas and online foreign currency transactions are defined as transactions settled in currencies except Hong Kong dollar, Renminbi or Macau Patacas (including internet transactions).

Terms & Conditions for Renewal Points to Miles Conversion (“Promotion”) – Clause 9

Ineligible Transactions include but are not limited to: cash advance, “Dynamic Currency Conversion transactions” (i.e. transactions involving conversion from a foreign currency into Hong Kong Dollars at the point of the transaction), purchase of cash vouchers, purchase/value adding of gift cards, purchase/reload of stored value cards, Octopus Automatic Add Value service transactions, Octopus Add Value through Mobile Payment methods such as ApplePay, transactions made through Faster Payment System (FPS) services, charity donations, phone/fax/mail orders, 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, monthly installments of the Merchant Installment Plan, all payments made by Citi PayAll, payments to the Inland Revenue Department, bill payment, utilities bill made with credit card via internet banking or online payment system, auto payments and recurring transactions, mutual fund payments, fees and charges, insurance transactions [and transactions on charity donations/ non-profit organisations \(according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay \(as applicable\) from time to time\)](#), casino transactions, unposted/cancelled/refunded transactions, unauthorized, fraudulent and abusive transactions. Transactions with refund of any amount will be deemed ineligible.



(b) Citi Prestige Card

C. Terms & Conditions for Citi Prestige Card Preferential Mileage Earn Rate – Clause 1

...Invalid transactions not eligible for Points include, but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and “Quick Cash” Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), transactions through Faster Payment System (FPS) Service, dynamic currency conversion transactions, or unposted/ cancelled/ refunded transactions...

E. Terms & Conditions for Citi Prestige Card Annual Relationship Points Program (the "ARP Program") – Clause 2

Points earned under the ARP Program are calculated on an annual basis by multiplying the Percentage Rate with the total eligible spending amount charged to the Eligible Card Account in one full year from the Anniversary Date. Eligible spending excludes invalid transactions but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and “Quick Cash” Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), transactions through Faster Payment System (FPS) Service, "Dynamic Currency Conversion transactions", i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, “PayAll” Service, or unposted/ cancelled/ refunded transactions

(c) Citi Cash Back Card

"Citi Cash Back Card Cash Rebate Program" Terms and Conditions – Clause 2

This Rebate Program applies to "Eligible Transactions" made by Citi Cash Back Card and the calculated rebate amount will be rounded to the nearest cent. Ineligible Transactions including but are not limited to, transactions through Faster Payment System (FPS) services, cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill /insurance transactions made with Eligible





Card via internet banking or online payment system, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), mutual funds payment, fees & charges, casino transactions, Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions...

(d) Citi PremierMiles Card

Terms & Conditions of Points Accumulations and Redemption – Clause 2

"Eligible Transactions" exclude, but are not limited to, transactions through Faster Payment System (FPS) services, cash advances, withdrawal amount/loan under the Balance Transfer Program, Cash Conversion Program, "FlexiBill" Installment Program and "PayLite" Installment Program and "Quick Cash" Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill insurance transactions made with Eligible Card via internet banking or online payment system, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), mutual funds payment, fees & charges, casino transactions, Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction or unposted / canceled / refunded transactions, other unauthorized transactions and fraud and abuse transactions...

Terms & Conditions of Complimentary Access to Airport Lounges – Clause 4

All posted transactions conducted by principal and supplementary card(s) are included in the Spending Requirement calculation. Invalid transactions, including but not limited to, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and Citi Credit Card "Quick Cash" Installment Program, "FlexiBill" Installment Program and "PayLite" Installment Program, cash advances, fees and charges, payment to the Inland Revenue Department, casino transactions, online bill payment, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), transactions through Faster Payment System (FPS) Service or unposted / cancelled / refunded transactions are excluded.



(e) Citi Rewards Card

Terms & Conditions of Points Accumulations and Redemption – Clause 5

Invalid transactions not eligible for Points include, but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and Quick Cash Installment Program, “FlexiBill” Installment Program and “PayLite” Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, [insurance transactions and transactions on charity donations/ non-profit organisations \(according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay \(as applicable\) from time to time\)](#), transactions through Faster Payment System (FPS) Service, "Dynamic Currency Conversion transactions", i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, or unposted /cancelled /refunded transactions.

Terms and Conditions for Citi Rewards Card Extra Points for Mobile Payments – Clause 5

Ineligible Transactions including but are not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions, cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill ~~/insurance transactions~~ made with Eligible Card via internet banking or online payment system, [insurance transactions and transactions on charity donations/ non-profit organisations \(according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay \(as applicable\) from time to time\)](#), all payments made using mutual funds payment, fees & charges, casino transactions, Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions...

Terms and Conditions for Citi Rewards Card Extra Points for Shopping & Entertainment – Clause 7

Ineligible Transactions including but are not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions, cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and Quick



Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill ~~/insurance transactions~~ made with Eligible Card via internet banking or online payment system, ~~insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time)~~, all payments made using mutual funds payment, fees & charges, casino transactions, Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions...

(f) Citi Plus Credit Card

Terms and Conditions for Points Accumulations and Redemption – Clause 3

Ineligible Transactions including but are not limited to, transactions through Faster Payment System (FPS) services, cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill ~~/insurance transactions~~ made with Eligible Card via internet banking or online payment system, ~~insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time)~~, all payments made using mutual funds payment, fees & charges, casino transactions, Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions...

(g) Citi Clear Card

"Citi Clear Card Cash Rebate Program" Terms & Conditions – Clause 4

Basic Cash Rebate / Online Spending Cash Rebate applies to "Eligible Transactions" made by Citi Clear Card and the calculated rebate amount will be rounded to the nearest cent. Ineligible Transactions including but are not limited to, transactions through Faster Payment System (FPS) services, cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill ~~/insurance transactions~~ made with Eligible Card via internet banking or online payment system, ~~insurance~~





transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), all payments made using mutual funds payment, fees & charges, casino transactions, Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions...

(h) Citi HKTVmall Card

Terms & Conditions of Points Accumulations and Redemption – Clause 4

Invalid transactions not eligible for Points include, but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and Quick Cash Installment Program, “FlexiBill” Installment Program and “PayLite” Installment Program, Payment to the Inland Revenue Department, casino transactions, online bill payment, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), transactions through Faster Payment System (FPS) Service, Citi HKTVmall Card payment channel’s transaction, HKTV Pay transactions, "Dynamic Currency Conversion transactions", i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, or unposted /cancelled /refunded/falsified/unauthorized transactions.

(i) Citi Octopus Credit Card

Octopus Credit Card Octopus Cash Program – Clause 2

Under the Octopus Cash Program, the Principal Cardholder will be awarded HK\$1 worth Octopus cash credits (the "Octopus Cash"), rounded down to the nearest cent for each HK\$200 of the credit card spending items (in aggregate) using the Card, including Automatic Add Value Transactions, but excluding such transactions which customarily do not constitute credit card spending items in the discretion of the Company (including, without limitation, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and Quick Cash Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), transactions through Faster Payment System (FPS) Service, "Dynamic Currency Conversion transactions", i.e. transactions with conversion from a



foreign currency into Hong Kong Dollars involved at the point of the transaction or unposted / cancelled / refunded transactions...

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

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