



“Citi Pay with Points” Terms and Conditions

1. Citi Pay with Points Redemption Service (“Service”) applies to Principal Cardholders (“Cardholders”) of Citi Classic Card, Citi Gold Card, Citi HKTVmall Card, Citi Rewards Card, Citi PremierMiles Card, Citi Plus® Credit Card, Citi Prestige Card and Citi Ultima Card issued by Citibank (Hong Kong) Limited (“Citibank”) (“Eligible Cards”).
2. This Service is applicable to the Single Net Transaction (as defined in Clause 3) made by Cardholders made via WPHK mobile payment platform (“WPHK Payment Platform”) with an Eligible Card (“Eligible Transaction”).
3. A “Single Net Transaction” applies to the final amount of a single transaction after deduction of all applicable discounts, reductions and value of any cash vouchers. Unposted/ cancelled/ refunded/ falsified/ unauthorized transactions are excluded.
4. To enjoy this Service, Eligible Cardholders must verify their identity by providing to Citibank their mobile phone number that has been registered with Citibank, as per Citibank’s last updated record, to receive a One-Time Password, and the identity verification will be confirmed upon correctly entering the One-Time Password. Eligible Cardholders can select the amount to redeem with Citi Points (“Points”) and complete the redemption under the Service.
5. Identity verification will not be required for subsequent redemptions made by the same Eligible Card under the same WPHK account.
6. The Service is valid immediately after performing the Eligible Transaction. In the event Cardholders voluntarily or involuntarily exit from WPHK Payment Platform due to, including but not limited to, network disconnection, technical device malfunction or unexpected outage on WPHK Payment Platform, during any of the steps illustrated under Clauses 4 and 5, Cardholders will not be eligible to enjoy the Service and will require to make another Eligible Transaction at WPHK Payment Platform to enjoy the Service.
7. The amount of Points redeemed for statement credits to offset an Eligible Transaction will be deducted from Cardholder’s Eligible Card account. Cardholders may redeem up to the Eligible Transaction amount in full with Points or available Points on the Cardholder’s Eligible Card account (whichever is lower). Cardholders must redeem a minimum amount, which is subject to the minimum required Points shown in the Citi Pay with Points page under WPHK Payment Platform for each redemption. Statement credits will be posted to Cardholders’ Eligible Card account within 7 calendar days of redemption.
8. The redemption rate varies by credit card types and may change from time to time. The exact redemption amount and points required are based on the display at the Citi Pay with Points page under WPHK Payment Platform at the time of redemption.
9. Cardholders must promptly update Citibank of any change to mobile phone number. Citibank and WPHK shall not be liable to any Cardholders or anyone else for any losses or damages arising from the Service.
10. The Service cannot be cancelled, returned, exchanged or traded for cash or other promotion.
11. If under any circumstances Cardholders return or cancel the Eligible Transaction, any associated statement credit will remain on Cardholders’ Eligible Card account and Points will not be returned.
12. Unless otherwise specified, Terms and Conditions of the Citi ThankYou SM Rewards Program apply. For details, please visit <https://www.citi rewards.com/cms/sites/globalrewards-hk-eng/terms-and-conditions.page>.
13. Citibank reserves the right to amend these Terms & Conditions without prior notice.
14. In the event of any discrepancy between the English and Chinese versions of these Terms & Conditions, the English version shall prevail

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

Citi Privacy Policy: citibank.hk/privacy
Terms & Conditions: citibank.hk/disclaimers

