



"Citi Points Conversion to Bloom Coins" Terms and Conditions

1. Citi Points Conversion to Bloom Coins Service ("Service") applies to Principal Cardholders ("Cardholders") of Citi Classic Card, Citi Gold Card, Citi HKTVMall Card, Citi Rewards VISA Card, Citi PremierMiles VISA Card and Citi Ultima Card issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Cards").
2. This Service is applicable to Cardholders' Citi Points Conversion to Bloom Coins ("Redemption") via Bloom | Your Rewards mobile application ("Bloom App").
3. To enjoy this Service, Cardholders must verify their identity by providing the last 4 digits of their Eligible Cards and their mobile numbers registered with Citigroup (which must be the same as the registered mobile numbers with Citibank) to receive a One-Time Password, and the identity verification will be confirmed upon the One-Time Password being correctly entered. Cardholders can select the Citi Points amount to convert to Bloom Coins and complete the Redemption under the Service.
4. Citibank is not responsible for any failure to submit and/or process any Redemption arising from Cardholders' exit, voluntarily or involuntarily, during any of the steps illustrated under Clause 3, including but not limited to network disconnection, technical device malfunction or any delay, interruption or disruption of Bloom App or system.
5. The minimum value of Bloom Coins that can be converted under each Redemption is HK\$100. The maximum aggregate value of Bloom Coins that can be converted by the same Citigroup account per day is HK\$1,000. The Redemption is subject to the Cardholder's available Citi Points in the Eligible Card account.
6. The amount of Citi Points redeemed will be deducted from the Cardholder's Eligible Card account.
7. The redemption rate may vary by credit card types and may change from time to time. The exact Citi points required for Redemption are based on the redemption rate displayed at the Bloom App at the time of redemption.
8. Cardholders must promptly update Citibank of any change to their mobile number. Such updated mobile number must be the same as the registered mobile number with Citigroup in order to enjoy the Service. Citibank shall not be liable to any Cardholders or anyone else for any losses or damages arising from the Service.
9. Once the Redemption is confirmed, it is irreversible and it cannot be cancelled, returned, exchanged or traded for cash or other promotion.

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

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