



## Terms and Conditions for Customer Credit Card Credit Limit Increase Application

I warrant that the information contained in the application form is true and correct.

I warrant that (i) I am not bankrupt; (ii) no petition for bankruptcy is presented against me; and (iii) I am not insolvent. If Citibank approves my application for credit limit increase, I will be subject to the same relevant cardholder agreement and the same other relevant terms and conditions as before. I understand that the data requested is necessary for Citibank to process my application and if I fail to provide the same to Citibank, Citibank may not be able to process my application.

I understand Customer Credit Limit is the combined credit limit that is assigned to me across all my Citi Credit Card(s) and/or Ready Credit accounts.

I understand and agree that Citibank (as the case may be) will review my credit report from the Credit Reference Agency in assessing the application.

I understand that approval of my application for Customer Credit Limit increase is subject to the final acceptance by Citibank at its absolute discretion. If the approved credit limit amount is lower than my preferred credit limit amount, I understand that Citibank will process my application and I would accept the final approved credit limit amount.

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## Terms & Conditions for Credit Card Credit Limit Increase 2024 Shopping Vouchers Offer (November 1, 2024 – February 28, 2025):

1. The promotional period is from November 1, 2024 to February 28, 2025 (both days inclusive) (“Promotion Period”).
2. Terms & Conditions for Customer Credit Card Credit Limit Increase Application apply.
3. The Promotion is only applicable to selected cardholders (“Eligible Cardholders”) of Citi Credit Cards (“Eligible Cards”) issued by Citibank (Hong Kong) Limited (“Citibank”).
4. To be entitled to the Promotion, Eligible Cardholders are required to make successful one-time registration for “Citi PayAll 2024 Tax Payment Campaign (November 1, 2024 – February 28, 2025)” via Citi Mobile® App “Get More” page within the Promotion Period (“Registered Eligible Cardholders”). Principal cardholders of Eligible Cards are required to register one of the credit card accounts of his/her Eligible Cards (“Registration”). Registration with supplementary card is not accepted.
5. The first 8,000 Registered Eligible Cardholders who apply through Citibank online website or Citi Mobile® App or CitiPhone Banking Hotline, successfully increase the Principal Credit Card credit limit within the Promotion Period (“Designated Cardholders”), and upon accumulating Eligible Transactions of HK\$3,000 or above during the Promotion Period with any Eligible Cards will be entitled to HK\$200 Wellcome Supermarket Shopping Vouchers (“Shopping Vouchers”).
6. This promotion applies to “Eligible Transactions” made by the Eligible Cards during the Promotion Period. “Eligible Transactions” refer to all posted retail transactions, with official payment records and monthly installments of newly billed Merchant Installment Plan that are also posted during the Promotion Period conducted in Hong Kong or overseas made with any Eligible Card accounts during the Promotion Period. Ineligible Transactions (as defined in Clause 7) are excluded. Citibank has no obligation to clarify whether a transaction is an Eligible Transaction before the Cardholder conducts such transaction.
7. Ineligible Transactions include but not limited to cash advance, “Dynamic Currency Conversion non-online transactions”, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, purchase of cash vouchers, purchase/add value of gift cards, purchase/reload of stored value cards, Octopus Automatic Add Value service transactions, Octopus Add Value through Mobile Payment such as ApplePay, transactions made through Faster Payment System (FPS) services, charity donations, phone/fax/mail order, 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, all payments made by Citi PayAll, payment to the Inland Revenue Department, bill payment, utilities bill made with credit card via internet banking or online payment system, auto payment and recurring transactions, mutual funds payment, fees & charges, insurance transactions, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.

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8. Registered Eligible Cardholders must keep and submit the relevant original credit card sales slips and original merchant sales receipts in respect of the Eligible Transactions for inspection upon request by Citibank. All documents submitted to Citibank will not be returned.
9. Each Designated Cardholder will be entitled to receive the Shopping Vouchers once during the entire Promotion Period.
10. Shopping Vouchers redemption letter will be mailed to the Designated Cardholder's Hong Kong correspondence address on or before June 30, 2025 ("Shopping Vouchers Fulfilment Period").
11. Only those Designated Cardholders whose credit card accounts are valid and in good standing, and whose credit cards are maintained at the new credit limit during the entire Promotion Period and Shopping Vouchers Fulfilment Period will be eligible for the Shopping Vouchers.
12. Wellcome Supermarket Shopping Vouchers are available while stock lasts. Citibank reserves the right to replace the Shopping Vouchers with an alternative gift without prior notice. Shopping Vouchers cannot be exchanged for cash and are not replaceable in the event of any loss or damage. Citibank is not the supplier of the Shopping Vouchers and accepts no liability with respect to the quality of the products and services provided by the Shopping Vouchers supplier involved in this promotion. Shopping Vouchers are subject to the relevant terms and conditions printed therein.
13. Citibank reserves the right to amend these Terms and Conditions or withdraw or terminate this promotion at its discretion without prior notice and Citibank accepts no liability for such amendment, withdrawal or termination. All matters and disputes are subject to the final decision of Citibank.
14. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail. If there is any discrepancy between the promotional materials and these Terms and Conditions, these Terms and Conditions shall apply and prevail.
15. No person other than the Eligible Cardholder and Citibank 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.

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## 提高客戶信貸限額申請條款及細則

本人保證於本表格內所提供之資料全屬真確及詳盡。

本人保證(i)本人並沒破產；(ii)沒有就本人之破產呈請；及(iii)本人並非償債無能力者。如花旗銀行批核本人提高信貸限額之申請，本人將繼續受信用卡合約及其他相關的條款及細則所約束。本人明白花旗銀行必須在申請程序中獲取所需的資料方能處理本人之申請，如本人未能提供上述資料，花旗銀行將不能繼續本人之申請。

本人明白客戶信貸限額乃指適用於本人所有Citi信用卡及/或「靈活錢」賬戶的綜合信貸限額。

本人明白及同意花旗銀行將會參考本人於信貸資料庫之信貸報告(視乎情況所需而定)以作此申請之審核。

本人明白花旗銀行保留提高信貸限額申請結果的最終決定權。如花旗銀行所批核的信貸限額較本人申請的所需信貸限額低，本人明白花旗銀行會繼續本人之申請，並同意接受最終批核的信貸限額。

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## 提高Citi信用卡信貸限額2024專享購物禮券(2024年11月1日至2025年2月28日)之條款及細則：

1. 推廣期為2024年11月1日至2025年2月28日(包括首尾2天)(「推廣期」)。
2. 需受Citi信用卡提高客戶信貸限額申請之條款及細則約束。
3. 此推廣只適用於持有由花旗銀行(香港)有限公司(「花旗銀行」)所發行之Citi信用卡(「認可信用卡」)之客戶(「特選客戶」)。
4. 特選客戶須於推廣期內於Citi Mobile® App “Get More”登記「Citi PayAll 2024交稅獎賞推廣(2024年11月1日至2025年2月28日)」成功登記認可信用卡, (「已登記特選客戶」), 方可參加此推廣。特選客戶之主卡持有人須於登記時輸入名下任何一張認可信用卡主卡之號碼(「登記」)。不接受以附屬卡登記。
5. 首8,000位已登記特選客戶於推廣期內經Citibank網頁或Citi Mobile®流動理財手機程式或電話理財服務熱線成功申請並獲批核提高Citi信用卡主卡信貸限額(「指定客戶」), 並以任何認可信用卡累積HK\$3,000或以上之合資格簽賬, 可獲享HK\$200惠康超級市場購物禮券(「購物禮券」)。
6. 此推廣適用於推廣期內特選客戶憑合資格信用卡作出之「合資格簽賬」。「合資格簽賬」指於推廣期內以任何合資格信用卡賬戶完成並附有正式交易紀錄的已誌賬之本地或海外零售簽賬、及於推廣期內全新商戶分期計劃之每月供款。並不包括不合資格簽賬(如條款7定義)。花旗銀行沒有義務在持卡人進行簽賬之前釐定該項簽賬是否為合資格簽賬。
7. 不合資格簽賬包括(但不限於)現金透支、交易時涉及外幣匯率折算為港幣之非網上「動態貨幣兌換交易」、購買現金券、購買或增值禮物卡、購買或充值儲值卡、八達通自動增值服務之費用、八達通於手機付款如ApplePay之增值、透過快速支付系統(「轉數快」)進行之交易、慈善機構捐款、電話/傳真/郵寄購物、旅行支票之金額、以信用卡支付外幣兌換交易(例如但不限於Forex.com)、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃、簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、以Citi PayAll所繳交之費用、繳付予稅務局之稅項、以網上、網上銀行或支付系統繳交之公共事務費、用自動轉賬及循環付款、繳交基金之供款、銀行手續費、保險費用、賭場交易、未誌賬/取消/退款的交易、分拆賬單交易及其他未經許可或有舞弊/欺詐成份之簽賬。
8. 已登記特選客戶必須保留所有合資格簽賬之信用卡簽賬存根及商戶購物單據正本。如有任何爭議, 花旗銀行保留要求客戶提供有關合資格簽賬之文件的權利, 以作核實。所提供有關合資格簽賬之文件將不獲退回。
9. 每名指定客戶於整個推廣期內只可獲購物禮券一次。

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10. 購物禮券換領信將於2025年6月30日或之前郵寄至指定客戶之香港通訊地址(「購物禮券獎賞期」)。
11. 指定客戶之Citi信用卡賬戶必須在推廣期及購物禮券獎賞期間內有效及保持良好賬戶記錄，並且保持已獲提高之信貸限額，方可獲贈購物禮券。花旗銀行有權因應指定客戶之Citi信用卡賬戶狀況之改變，保留取消獲得購物禮券之權利而毋須預先另行通知。
12. 惠康超級市場購物禮券數量有限，送完即止。花旗銀行有權以其他禮品取代而毋須另行通知。購物禮券不可兌換現金，如遺失或損毀亦不會獲補發。花旗銀行並不是有關購物禮券的供應商，亦對購物禮券供應商所提供的產品及服務質素概不承擔任何責任。購物禮券須受列印於購物禮券之條款及細則約束。
13. 花旗銀行保留隨時更改條款及細則或酌情取消或終止此優惠的權利，而毋須事先通知。本行不會為相關改變、終止或取消負上任何責任。如有任何爭議，花旗銀行保留最終決定權。
14. 如中英文條款及細則有所差異，一概以英文版本為準。如推廣資料與本條款及細則在文義上出現分歧，概以本條款及細則為準。
15. 除合資格客戶及花旗銀行以外，並無其他人士有權按《合約〔第三者權利〕條例》強制執行本條款及細則，或享有本條款及細則的權益。
16. 推廣條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。

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