



Terms & Conditions of Citi Credit Card Time Limited Offer for selected customers:

1. Unless otherwise specified, the promotion period is valid from October 3, 2024 to November 4, 2024, both dates inclusive ("Promotion Period").
2. The Promotion is exclusive to selected customers who currently hold banking account with Citibank (Hong Kong) Limited ("Citibank"). Customers ("Eligible Cardholders") must submit the application during the Promotion Period and successfully apply for a principal card of Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Mastercard, Citi Rewards UnionPay Card, Citi Plus[®] Credit Card, Citi HKTVmall Card, Citi The Club Credit Card or Citi Octopus Platinum Card ("Eligible Card") issued by Citibank (Hong Kong) Limited ("Citibank") during the Promotion Period through Citi Mobile[®] App or Citibank[®] Online and have their Eligible Card successfully approved. If customers do not apply eligible card through Citi Mobile[®] App or Citibank[®] Online, customers are not entitled to receive any offer for this promotion.
3. Eligible Cardholders are entitled to the following welcome offer upon successful physical card activation within a month from the date of card issuance and fulfilling the below relevant reward conditions/spending conditions ("Welcome Offer"):

Card Type Applied	Welcome Offers	Reward Conditions/Spending Conditions
Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Mastercard, Citi Rewards UnionPay Card, Citi HKTVmall Card or Citi Octopus Platinum Card	HK\$1,600 Cash Rebate	Accumulate spending of HK\$8,000 or above within the first 3 months [#] from the date of card issuance which include at least 1 eligible transaction each month
Citi Plus [®] Credit Card	HK\$800 Cash Rebate	
Citi The Club Credit Card	5,000 Clubpoints (equivalent to HK\$1,000 in value) [*] and HK\$1,000 Cash Rebate	
Citi Prestige Card	720,000 Points [×] (\$3,512 Cash Rebate or 60,000 Miles)	Pay the first annual fee of HK\$3,800

^{*}According to the current conversion rate, customer may redeem 60,000 Miles or HK\$3,512 Cash Rebate for 720,000 Points. The conversion rate is subject to changes from time to time without prior notice.

^{*}New Customer will be eligible for 5,000 Clubpoints upon accumulated spending of HK\$8,000 or above within the first 3 months which include at least 1 eligible transaction each month after the date the Eligible Card is issued provided that the Eligible Card is applied during the Promotion Period. The values of Clubpoints referred to above are calculated based on Clubpoint Conversion Ratio appearing on the "Spend Less with Clubpoint" function on the Club Shopping Platform and redemption of HKT and Club Shopping e-Cash Voucher, which is currently 5 Clubpoints = HK\$1, 5,000 Clubpoints is equivalent to HK\$1,000 value, as of the date of these Terms and Conditions. The relevant redemption rate is subject to changes from time to time without prior notice.

[#]For example, when the Eligible Card issue date of a New Customer is on October 16, 2024, then the first month is from October 16, 2024 to November 15, 2024; the second month is from November 16, 2024 to December 15, 2024; the third month is from December 16, 2024 to January 15, 2025.

4. Welcome Offers are not applicable to customers who currently hold, have cancelled or have held any principal card of Citi Credit Card within the past 12 months from the month of application for the Eligible Card ("New Customer"). (Except for applicants of Citi Prestige Card)
5. All posted transactions and monthly installments of billed Merchant Installment Plan conducted by principal and supplementary card(s), if applicable, are included in the Spending Conditions calculation. Ineligible transactions, including but not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value

Service transactions (including via e-wallet/ other method to top up Smart Octopus), 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, all payments made using "Citi PayAll Service", mutual funds payment, fees & charges, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.

6. Fulfillment of Welcome Offer
 - a. **Points:** Citi Prestige Cardholders, Points will be credited to the eligible Principal Cardholder's account two (2) calendar months after the first year annual fee has been fully paid. (Citi Prestige Cardholders can choose to convert their Points to miles or equivalent in rebate of designated loyalty programs via Citi ThankYou Rewards. The exchange is subject to the conversion rate of the chosen Mileage Program and is subject to the Citi ThankYou Rewards Terms and Conditions and the Citi "Pay with Points – Merchants' Online Platforms Service" Terms and Conditions.)
 - b. **Cash Rebate:** Cash rebate will be credited to Eligible Cardholders' card account within 5 calendar months upon the month of meeting the reward conditions/spending conditions. The Cash Rebate will be rounded up to the nearest cent (if applicable).
 - c. **Clubpoints** will be credited to Eligible Cardholders' The Club membership account within 5 calendar months upon the month of meeting the relevant reward conditions/spending conditions. Redemption of Clubpoints and all matters relating to The Club Membership Program are subject to the Terms & Conditions of The Club Membership Program which may be amended by Club HKT Limited from time to time. For details, please visit The Club website and refer to the Terms and Conditions of The Club. Citibank shall not in any way be responsible or liable for any matters or dealings under The Club Membership Program.
7. Eligible Cardholders' Eligible Card account(s) and banking account must be valid and in good standing during the entire Promotion Period and fulfillment period in order to enjoy the Welcome Offer. In case of Eligible Cardholders do not hold a valid banking account during the entire Promotion Period and fulfillment period, Citibank reserves the right to grant the alternative Welcome Offer of HK\$800 Cash Rebate (Except for applicants of Citi Prestige Card and Citi Plus[®] Credit Card, Welcome offer of Prestige Card will be changed to 360,000 Points).
8. Each Eligible Cardholder is entitled to one Welcome Offer only.
9. Welcome offers cannot be changed once indicated on the application form, nor transferred to another person, cancelled, reversed nor exchanged for cash.
10. Citibank reserves the right to grant the alternative Welcome Offer of the designated Card to eligible cardholders.
11. In case of any fraud/abuse/reversal or cancellation of transactions included in the calculation of the spending conditions, Citibank reserves the right to debit from the Eligible Cardholders' credit card account(s) the equivalent amount of the Welcome Offer awarded under this promotion without prior notice.
12. Citibank may require customers to submit additional documents in order to complete the credit card application in special conditions.
13. Employees of Citibank or Citibank N.A or its subsidiaries are not eligible for any Promotion offers.
14. The promotions, products and services mentioned in the referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.
15. Citibank reserves the right to amend these and other relevant terms and conditions at any time without prior notice.

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

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16. All matters and disputes will be subjected to the final decision of Citibank.
17. In the case of discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

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