



Citi The Club Credit Card Designated HKT Services Special Welcome Offer (“Welcome Offer”) Terms and Conditions:

1. Unless otherwise specified, the promotion period of the Welcome Offer is valid from September 1, 2023 to August 31, 2024 (both dates inclusive) (“Promotion Period”). The Promotion Period is subject to change at any time without prior notice.
2. The Welcome Offer is applicable to customers of the designated HKT Group services (“HKT Group Customer”), including 1010, csl, Club SiM monthly service, Now TV, NETVIGATOR, LiKE100 or HKT Fixed Line Services (collectively and each, “HKT Services”), who successfully renew designated service plans of HKT Services (with a designated commitment period) at a monthly service fee of HK\$120 or above. Relevant terms and conditions apply to the renewal of the HKT Services. For details, please refer the website of HKT Services (<https://www.hkcs.com/en/citi-the-club-credit-card-welcome-offer-tnc/>).
3. The Welcome Offer is applicable to HKT Group Customers who fulfilled these Terms and Conditions (“Eligible Cardholders”). HKT Group Customers must submit the application form through designated link redirected through Club HKT Limited’s platform (<https://www.theclub.com.hk/en/campaigns/citi-the-club-credit-card.html>) within the Promotion Period and successfully apply for a principal card of Citi The Club Credit Card (“Eligible Card”) issued by Citibank (Hong Kong) Limited (“Citibank”) (“Successful Application”) and have their Eligible Card applications approved within a month from upon Successful Application. Unless otherwise specified, the Welcome Offer (as defined in Clause 4) is applicable to Eligible Cardholders who currently do not hold, have not cancelled and have not held any principal card of Citi Credit Card within the past 12 months from the month of application for the Eligible Card (“New Citibank Customers”).
4. New Citibank Customers who selected “Designated HKT Services Special Welcome Offer” as the Welcome Offer in the application form are entitled to the following Welcome Offer upon successful physical card activation of the Eligible Card within a month from the date of card issuance and fulfilling the relevant spending conditions:

Welcome Offer	Spending Condition
HK\$100 rebate for 12 successive months of HKT Services, being HK\$1,200 in total (“Service Plan Monthly Rebate”)	Accumulate spending of HK\$8,000 or above within the first 3 months from the date of card issuance

5. If Eligible Cardholders selected “Designated HKT Services Special Welcome Offer” as the Welcome Offer but fail to fulfill Spending Condition under Clause 4 above, Citibank will debit the cost of the Service Plan Monthly Rebate, HK\$1,200, being the total value of the Service Plan Monthly Rebate, from the Eligible Cardholders’ Eligible Card account within 6 months from card issuance without prior notice, regardless of the account status.
6. 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 Condition 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 and charges, casino transactions, unposted / cancelled / refunded transactions, other unauthorized transactions and fraud and abuse transactions.

Fulfillment of Welcome Offer

7. A welcome reward letter for the Service Plan Monthly Rebate (“Welcome Reward Letter”) will be sent to the Eligible Cardholders’ correspondence address within 2 months from the activation date of the Eligible Card. Eligible Cardholders have to ensure that the correct correspondence address is provided during card application, such that Welcome Reward Letter can be delivered. Citibank will not be responsible for delivery failure due to invalid address.
8. Eligible Cardholders shall contact HKT Customer Service Hotline: 2888 3344 (“HKT Customer Service Hotline”) within 2 months from the date of issue of the Welcome Reward Letter and provide the relevant information (including but not limited to the corresponding The Club member number and identity card number) for the redemption of the Service Plan Monthly Rebate for the designated HKT Services. Late redemptions will not be accepted and Eligible Cardholders will not be compensated in any way.
9. Redemption is available only at HKT Customer Service Hotline.
10. No replacement will be arranged in case of loss, stolen or expired of the Welcome Reward Letter. The Service Plan Monthly Rebate cannot be used in exchange for cash, other products or entrust others to collect on behalf of the Eligible Cardholder or transferable to others.
11. The above Service Plan Monthly Rebate can only be used once at one for the relevant HKT Services. The HKT Group Customer and the Eligible Cardholder must be the same person who redeemed the Service Plan Monthly Rebate. The Service Plan Monthly Rebate is non-transferable.

12. Each Eligible Cardholder can redeem the Service Plan Monthly Rebate for the relevant HKT Services one time only with the Welcome Reward Letter. The identity verification and receipt must be confirmed by the relevant service provider of the HKT Services when redeeming the Service Plan Monthly Rebate.
13. If the HKT Group Customer terminates the relevant HKT Services for any reason, the unused Service Plan Monthly Rebate will be forfeited immediately and no refund will be given.
14. If the HKT Group Customer has any bad account records in the HKT Services, the service provider of HKT Services will not be able to fulfil the Service Plan Monthly Rebate until the bad account record is settled by the HKT Group Customer.
15. The service provider of HKT Services will determine at its sole discretion whether the HKT Group Customer is entitled to the Service Plan Monthly Rebate (including but not limited to referring to the HKT Group Customer's account records of the HKT Services).
16. Unless otherwise stated, this Service Plan Monthly Rebate cannot be used in conjunction with any other promotional or discount offer.
17. The Service Plan Monthly Rebate is subject to change without prior notice.

All Offers Terms & Conditions

18. If Eligible Cardholders select more than one welcome offers on the application form, Citibank reserves the right to provide only one of the welcome offers at its sole discretion.
19. If Eligible Cardholders are entitled to receive any other promotional offers under other promotions, Citibank reserves the right to provide only one of the promotional offers at its sole discretion.
20. Welcome offers cannot be changed once indicated on the application form, nor transferred to another person, cancelled, reversed nor exchanged for cash.
21. Eligible Cardholders' Eligible Card accounts must be valid and in good standing during the entire Promotion Period and fulfillment period in order to enjoy the welcome offers.
22. In case of any fraud/abuse/reversal or cancellation of transactions included in the calculation of the Spending Condition, Citibank reserves the right to debit from the Eligible Cardholders' credit card accounts the equivalent amount of the welcome offers awarded under this promotion without prior notice.
23. All welcome offers are available on a first-come-first-served basis while stocks last. Citibank reserves the right to grant an alternative offer in case of shortage.

General Terms & Conditions

24. A higher credit limit may be given if
 - (a) Eligible Cardholders submit valid income / asset proof within the first 3 months from the date of card issuance/ instant credit approval or
 - (b) Eligible Cardholders also open a Citibank Payroll Account and have payroll deposit in their Citibank Payroll Account through autopay / standing instruction / check deposit within the first 3 months from the date of card issuance.
25. The products and services mentioned in the Welcome offers Terms and Conditions are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, United Kingdom, The Isle of Man, Brazil and New Zealand. These Welcome Offers Terms and Conditions are not intended as a recommendation or an offer or solicitation for the purchase or sale of any of the products and services to such individuals.
26. Citibank is not a supplier or service provider of the products / services / auxiliary services provided and shall not be responsible for any matters relating to the products or services provided. The service providers of HKT Services are solely responsible for all obligations and liabilities in relation to such products or services. Upon redemption, all the products / services / auxiliary services cannot be replaced, returned or refunded.
27. Citibank and the service providers of the HKT Services reserve the right to amend these and other relevant terms and conditions at any time without prior notice.
28. All matters and disputes will be subject to the final decision of Citibank and the service provider of the HKT Services. Citibank and the service providers of the HKT Services reserve the right to change or terminate this Welcome Offer without prior notice.
29. In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Required Documents

30. Please enclose the following copies of documents to avoid processing delay (if applicable):
 - (a) For all Principal Card Applicants: (i) HKID of Principal Card Applicant; AND (ii) Residential proof of address within the past 3 months showing the name of Principal Card Applicant, e.g. electricity bill or bank statement; AND; (iii) any one of the following income/asset proof documents showing the name of the Principal Card Applicant: Most recent 1 month's payroll slip OR Full set of bank statements/passbook showing Principal Card Applicant's name, bank account number, and last 3 months' salaries OR Other asset proof, e.g. fixed deposit advice.
 - (b) For a Principal Card Applicant who is not a Permanent Hong Kong Resident, please also provide: Valid passport showing the name, passport number and nationality of the Principal Card Applicant AND an employment contract showing employment period.

- (c) For Principal Card applicants with a Former Name, please also provide relevant documentary proof, such as certificate of registered particulars or tax return.
- (d) Citibank may request that the Principal Card Applicant provides additional identification documents for identity verification purpose when deemed necessary, including but not limited to passport or Mainland Travel Permit for Hong Kong and Macau Residents (Home Return Permit).
- (e) Additional documents may be required to facilitate credit processing.
- (f) Please note that the application form and any document submitted will not be returned.
- (g) Citibank reserves the right to proceed or terminate the application even if not all related required documents have been received.

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

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