



## Citi Rewards Credit Card FAQ Citi Rewards 信用卡常見問題

### 1. What is a Points Rebate?

什麼是積分回贈？

Points Rebate provides a simpler way to understand the value of points you can earn from each transaction. Points Rebate is calculated based on the relevant Points redemption rate for Citi ThankYou Rewards. The relevant redemption rate is subject to changes as determined by Citibank from time to time without prior notice.

積分回贈為您提供一個更直接的方式來理解每筆交易賺取到的積分價值。積分回贈根據 Citi ThankYou Rewards 提供的積分兌換率計算所得。相關兌換率可能會根據花旗銀行的決定隨時更改，恕不另行通知。

### 2. How do the 3% Points Rebate (8.1X Points) and 1% Points Rebate (2.7X Points) work?

**3%積分回贈（8.1X 積分）和 1%積分回贈（2.7X 積分）是如何轉換的？**

The 8.1X Points is the equivalent of a 3% Points Rebate: for every HK\$1 spent you earn 8.1X Points, which can be converted to a 3% Cash Rebate if you choose to redeem them for cash through Citi ThankYou Rewards. Similarly, the 2.7X Points is the equivalent of a 1% Points Rebate. This means for every HK\$1 spent you earn 2.7X Points, which can be converted to a 1% Cash Rebate if you choose to redeem them for cash through Citi ThankYou Rewards.

根據 Citi ThankYou Rewards 的回贈兌換率計算，3%積分回贈相當於 8.1X 積分，即每消費 HK\$1 合資格交易，可以賺取 8.1X 積分，等於 3%積分回贈。而 1%積分回贈相當於 2.7X 積分，即每消費 HK\$1 合資格交易，可以賺取 2.7X 積分，等於 1%積分回贈。

#### Illustration:

A Citi Rewards Credit Card cardholder accumulates eligible transactions totaling HK\$ 10,000 within the same statement cycle within the Promotion Period:

Retail Transactions	Points Rebate & Points Earned	
Shopping and Entertainment	3% Points Rebate (equivalent to 8.1X Points)	HK\$ 10,000 x 3% Points Rebate = 81,000 Points = HK\$ 300 (if converted to Cash Rebate)
Local Mobile Payments	1% Points Rebate (equivalent to 2.7X Points)	HK\$ 10,000 x 1% Points Rebate = 27,000 Points = HK\$ 100 (if converted to Cash Rebate)

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例子:

在推廣期內，Citi Rewards 信用卡持卡人於 1 個月結單周期內累積港幣 10,000 元合資格簽賬可賺取之積分:

零售交易	賺取的積分回贈 & 積分	
購物和娛樂簽賬	3%積分回贈 (相當於 8.1X 積分)	HK\$ 10,000 x 3%積分回贈 = 81,000 積分 = HK\$ 300 (如果兌換成現金回贈)
本地流動支付交易	1%積分回贈 (相當於 2.7X 積分)	HK\$ 10,000 x 1%積分回贈 = 27,000 積分 = HK\$ 100 (如果兌換成現金回贈)

### 3. How do I earn Points, and is there a maximum?

如何賺取積分，是否有上限？

You can earn both Base Points and Bonus Points. Eligible transactions in Shopping & Entertainment earn a total of 8.1X Points, which earn 1X Base Points and 7.1X Bonus Points. Similarly, eligible Mobile Payments earn a total of 2.7X Points, which earn 1X Base Points and 1.7X Bonus Points. You can earn up to a maximum of 113,400 Bonus Points for each Eligible Card account per statement cycle. The Base Points earn is uncapped, meaning you can continue to earn Base Points without any limit.

您可以同時賺取基本積分和額外積分。合資格購物和娛樂簽賬可以賺取總共 8.1X 積分，包括 1X 基本積分和 7.1X 額外積分。同樣，合資格流動支付交易可以賺取總共 2.7X 積分，包括 1X 基本積分和 1.7X 額外積分。您的每個認可信用卡賬戶於每個月結單周期內最多可以賺取 113,400 額外積分。基本積分是無上限的。

### 4. How do I know if a transaction qualifies for Bonus Points?

如何知道交易是否符合賺取額外積分的資格？

To qualify for Bonus Points, your transaction must fall under the designated Shopping and Entertainment categories or be made via eligible Mobile Payments.

您必須在指定的購物和娛樂類別或者通過合資格的流動支付方式進行的交易才符合賺取額外積分的資格。

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## 5. What transactions are Shopping and Entertainment transactions?

什麼是購物和娛樂簽賬？

Shopping and Entertainment transactions are determined based on Merchant Category Codes (MCCs). These include purchases at department stores, clothing stores, shoe stores, cosmetic stores, cinemas, concerts, theme parks, streaming platforms, and other related transactions. For more details, please refer to our terms and conditions by visiting our website at [citibank.hk/rewardsdntnc](http://citibank.hk/rewardsdntnc).

購物和娛樂簽賬是根據商戶類別代碼（MCCs）確定的。購物和娛樂簽賬包括有百貨公司、服裝鞋店、化妝品店、電影院購票、購買演唱會門票、購買主題樂園門票、訂閱串流平台及其他相關類別簽賬。您可以訪問我們的網站[citibank.hk/rewardsdntnc](http://citibank.hk/rewardsdntnc)，瀏覽上述計劃的修訂條款及細則。

## 6. What are Merchant Category Codes (MCCs)?

什麼是商戶類別代碼（MCCs）？

A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant's acquiring bank to classify the type of goods or services they provide. These codes help determine the category of your transactions for earning Bonus Points.

商戶類別代碼（MCCs）是商戶收單銀行分配給商戶的四位數字，用來分類商戶提供的商品或服務的類型。商戶類別代碼有助於確定您的交易類別是否可以賺取額外積分。

## 7. What Merchant Category Codes (MCCs) are included?

包括哪些商戶類別代碼（MCCs）？

Merchant Category Code (MCC) 商戶類別代碼	Description 描述	
<b>Shopping 購物</b>		
MCC 5311	Department Stores	百貨公司
MCC 5611	Men's And Boy's Clothing and Accessories Stores	男裝商店
MCC 5621	Women's Ready to Wear Stores	女裝商店
MCC 5631	Women's Accessory and Specialty Stores	女性飾品商店
MCC 5651	Family Clothing Stores	服裝綜合零售店
MCC 5655	Sports Apparel Riding Apparel Stores	運動服飾商店
MCC 5661	Shoe Stores	鞋店
MCC 5691	Men's And Women's Clothing Stores	成人成衣店
MCC 5699	Accessory And Apparel Stores-Miscellaneous	未列入其他代碼的服飾商店
MCC 5944	Clock Jewelry Watch and Silverware Store	鐘錶珠寶及銀器店
MCC 5948	Leather Goods and Luggage Stores	箱包、皮具店
MCC 5977	Cosmetic Stores	化妝品店
MCC 5999	Miscellaneous And Specialty Retail Stores	未列入其他代碼的專門零售店

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Merchant Category Code (MCC) 商戶類別代碼	Description 描述	
<b>Entertainment 娛樂</b>		
MCC 4899	Cable Satellite Other Pay Television Radio Services	有線衛星及其他付費電視廣播服務
MCC 5815	Digital Goods Audiovisual Media	數字商品視聽媒體
MCC 5816	Digital Goods Games	數字商品遊戲
MCC 5817	Digital Goods Software Applications	數字商品軟件應用
MCC 5818	Digital Goods Multi Category	數字商品多類別
MCC 7832	Motion Picture Theaters	電影院
MCC 7922	Theatrical Producers (Excl Motion Pix) Ticket Agency	舞臺演出服務及票務
MCC 7996	Amusement Parks Carnivals Circus	遊樂園 嘉年華 馬戲團

**8. I made a purchase from a merchant in Shopping & Entertainment, why didn't I get the Bonus Points?  
我在購物和娛樂類別的商戶購物，為什麼沒有賺取到額外積分？**

Shopping and Entertainment transactions are determined based on Merchant Category Codes (MCCs). If no Bonus Points were awarded for your transaction, it could mean that the MCC of the merchant was not within the list of MCCs which qualify for Bonus Points. You can find the list of MCCs which qualify for Bonus Points under Shopping and Entertainment category in our terms and conditions at [citibank.hk/rewardscdtnc](http://citibank.hk/rewardscdtnc).

購物和娛樂類別由商戶類別代碼（MCC）決定的。如果您的交易沒有賺取到額外積分，可能是因為商戶的MCC不在符合賺取額外積分的MCC列表內。您可以訪問我們的網站 [citibank.hk/rewardscdtnc](http://citibank.hk/rewardscdtnc)，在條款及細則內瀏覽到符合賺取額外積分的購物和娛樂類別MCC列表。

**9. Do non-local payments qualify for Bonus Points?  
非本地支付符合賺取額外積分的資格嗎？**

Yes, non-local payments qualify for Shopping and Entertainment transactions, but for Mobile Payments only local payments in HKD qualify. A Shopping and Entertainment transaction made overseas with a mobile wallet will still earn 8.1X Points. However, a transaction made overseas with a mobile wallet, not categorized under Shopping and Entertainment, will earn 1X Points.

是的。非本地支付符合賺取購物和娛樂交易的額外積分的資格，而只有本地用港幣結算的流動支付可以賺取額外積分。但是，用流動支付在海外進行的購物和娛樂交易仍可以賺取 8.1X 積分。不過，在海外用流動支付進行的非購物和娛樂類別的交易只會賺取 1X 積分。

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**10. If I make a purchase in Shopping & Entertainment with a mobile wallet, will I earn Bonus Points from both Shopping & Entertainment and Mobile Payments categories?**

如果使用流動支付購買購物和娛樂類別商品，可以同時賺取購物和娛樂類別同流動支付類別積分計劃的額外積分嗎？

No, but you will earn the higher Bonus Points earn rate if the transaction is applicable to both Shopping & Entertainment and Mobile Payments categories. Therefore, you will earn 3% Points Rebate (8.1X Points) when your mobile payment transaction is eligible for Shopping & Entertainment.

不能，但是您可以在兩個積分計劃當中賺取較高的那個額外積分。即是，當您使用流動支付購買購物和娛樂類別商品，可以賺取 3% 積分回贈（8.1X 積分）。

**11. How do I know what's the Merchant Category Code (MCC) for a merchant?**

如何知道商戶是屬於哪個商戶類別代碼？

A merchant's Merchant Category Code (MCC) is assigned by the merchant's acquiring bank, which provides the credit card payment facilities used by the merchant. Citibank does not determine the merchant's MCC but receives MCC information for each transaction. Given the large number of merchants under each MCC, there isn't a comprehensive and constantly updated list of all merchants and their associated MCCs available. The merchant's acquiring bank should however have determined and assigned the merchant with a MCC which in its view best describes the merchant's business.

商戶類別代碼（MCC）是由提供信用卡支付設備的收單銀行分配給商戶的。花旗銀行不決定商戶的 MCC，而只是接收每筆交易的 MCC 信息。由於每個 MCC 下的商戶數量眾多，因此沒有全面且不斷更新的商戶及其關聯 MCC 的列表可供參考。然而，商戶的收單銀行會根據其認為最能描述商戶業務的方式來確定並分配 MCC。

**12. If I spend at the supermarket of a department store, is this classified as a Department Store or Supermarket?**

假設在百貨公司的超市消費，究竟屬於百貨公司還是超市類別？

Supermarkets are typically classified under the MCC category of "Supermarkets", which are not included in our rewards program.

超市通常歸類於“超市”類別，是不包括在我們的額外積分計劃內。

**13. What is MCC Code 5999 (Miscellaneous and Specialty Retail Stores) in the terms and conditions?**

條款細則內的商戶類別代碼（MCC）5999（未列入其他代碼的專門零售店）是什麼？

Merchant Category Code (MCC) 5999 is used to identify miscellaneous and specialty retail stores. MCC 5999 could be used when a retail merchant can't be classified by the acquiring bank with a more specific MCC.

商戶類別代碼（MCC）5999 用於識別雜項和專業零售店。當收單銀行無法通過更具體的 MCC 分類個別商戶的零售交易時，就可能會用 MCC 5999。

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#### 14. What is a Streaming Platform?

什麼是串流平台？

A streaming platform refers to an online service that allows user to access and watch digital content, such as music, movies and TV shows via the Internet.

串流平台是一種線上服務，允許使用者通過互聯網訪問和觀看數碼內容，如音樂，影片，電影和電視節目。

#### 15. Will the China UnionPay (CUP) Card qualify for this rewards program when spending in Mainland China?

銀聯卡在內地簽賬可以獲得此計劃的獎賞嗎？

Yes. You can now enjoy 8.1X Points Rebate for every HK\$1 spent, which equals 3% Points Rebate when using your Citi Rewards CUP Credit Card for purchases in Shopping and Entertainment categories starting from October 31, 2024. You can earn up to a maximum of 113,400 Bonus Points for each Eligible Card account per statement cycle.

可以。由 2024 年 10 月 31 日起，Citi 銀聯信用卡在內地進行的購物和娛樂類別消費，亦有每消費 HK\$1 合資格交易可賺取 3% 積分回贈，相當於 8.1X 積分。您的每個認可信用卡賬戶於每個月結單周期內最多可以賺取 113,400 額外積分。

Effective from Oct 31, 2024  
2024 年 10 月 31 日開始生效

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