



Remarks:

*All Shopping and Entertainment qualifying transactions are entitled to 8.1X Points (equivalent to 3% Points Rebate), which include the basic spending reward of 1 Point and the extra 7.1 Points awarded under "Citi Rewards Card Extra Points Program for Shopping and Entertainment". "Citi Rewards Card Extra Points for Shopping and Entertainment" will be valid from October 31, 2024 to April 30, 2025.

^All Mobile Payments are entitled to 2.7X Points (equivalent to 1% Points Rebate), which include the basic spending reward of 1 Point and the extra 1.7 Points awarded under "Citi Rewards Card Extra Points Program for Mobile Payments". "Citi Rewards Card Extra Points for Mobile Payments" will be valid from October 31, 2024 to April 30, 2025.

The extra Points will be capped at 113,400 Points for each Eligible Card account per statement cycle (inclusive of "Citi Rewards Card Extra Points Program for Mobile Payments" and "Citi Rewards Card Extra Points Program for Shopping & Entertainment").

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.

#Apple is a trademark of Apple Inc., registered in the U.S and other countries and regions. Apple is not a participant in or sponsor of this promotion.

General Terms and Conditions:

1. Unless otherwise specified, these programs apply to principal and supplementary cardholders ("Cardholders") of Citi Rewards Card issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Card"). The respective merchants may reject an Eligible Card if their payment system cannot handle some of the Eligible Card types. Please contact the respective merchants for details.
2. If Cardholders have subsequently cancelled / reversed any transactions in respect of which offers are rewarded, Citibank reserves the absolute right to charge the equivalent value of such offers directly from the Eligible Card account without prior notice.
3. Cardholders must maintain valid Eligible Card accounts with good credit record in order to be eligible for the offers. In case there is any fraud / abuse, Citibank reserves the absolute right to charge the equivalent value of the offers rewarded under these programs directly from the Eligible Card account without prior notice, forfeit the Cardholder's eligibility to be entitled to the offers, and/or suspend the Eligible Card account for investigation without prior notice.
4. Availability of the offers is subject to offer or service availability, account status checking and final acceptance by Citibank and the respective merchant's absolute discretion.
5. Citibank shall not be responsible for any matters in relation to the related products or services. The respective merchants are solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services.
6. Citibank Hong Kong and respective card associations may at our absolute discretion to suspend, deny or stop any transactions for observing the obligation to comply with applicable laws, regulations, subsidiary legislation, court orders, directives, guidelines and/or requirements of courts, regulatory authorities and government authorities (including the Hong Kong Monetary Authority and the Office of Foreign Assets Control of the United States Department of the Treasury) and any policies or guidelines of Citibank or Citigroup Organisation.
7. Citibank and the respective merchants reserve the right to amend the terms and conditions without prior notice.
8. All matters and disputes are subject to the final decision of Citibank.
9. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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

Citi Privacy Policy: citibank.hk/privacy
Terms & Conditions: citibank.hk/disclaimere





Terms and Conditions for Points Accumulations and Redemption

1. Cardholders of Citi Rewards Card will be awarded 1 Point per HK\$1 (or equivalent foreign currency) charged. Cardholders of Citi Rewards UnionPay Card will be awarded 1 Point per HK\$1 (or equivalent foreign currency) charged in the HKD account or CNY1 charged in the CNY account. Citibank reserve the right to change at any time and without prior notice the ratio between
 - (a) Point(s) to be awarded; and
 - (b) the specified amount charged to the Eligible Card account.
2. For Citi Rewards UnionPay Card, all Points are accumulated under the HKD Account.
3. Unless otherwise specified, all Points earned by the principal and supplementary Cardholders of the same Eligible Card will be accumulated under the principal Cardholder's account.
4. Unless otherwise specified, only principal Cardholders are eligible for Points redemption.
5. Invalid transactions not eligible for Points include, but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and Quick Cash Installment Program, "FlexiBill" Installment Program and "PayLite" Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, transactions through Faster Payment System (FPS) Service, "Dynamic Currency Conversion transactions", i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, or unposted /cancelled /refunded transactions.
6. For Citibank Credit Card accounts denominated in CNY, invalid transactions incurred in Mainland China (excluding Hong Kong and Macau) not eligible for Points include, but are not limited to, properties, automobile, wholesales, air tickets, fuel, supermarkets, hospitals and schools, and other charges designated by Citibank from time to time.
7. Citibank may add to, or remove from, the list of invalid transactions as stated in Clauses 5 and 6 above from time to time at its discretion. The decision of Citibank as to what constitutes an invalid transaction shall be final and conclusive.
8. Points earned on Citi Rewards Card are evergreen.
9. The calculated Points amount by Citibank of each Eligible Transaction will be rounded down or up to the nearest integer.
10. Should any transaction in the monthly statement be cancelled or refunded for whatever reason, the Points earned in respect to those transactions will be deducted or cancelled.
11. Reward Points reversal will be applied in the statement cycle when reversal transaction is posted which differ from the statement cycle of corresponding purchase transaction. Accelerated/bonus Reward Points will be awarded only if cumulative value of new purchase transactions in the respective spend category is higher than the value of transactions reversed.
12. Citi ThankYou Rewards Terms and Conditions apply for all Points related offers. Please visit: citibank.com.hk/thankyourewards-en

Terms and Conditions for Citi Rewards Card Extra Points for Mobile Payments:

1. Unless otherwise specified, the promotion period is from October 31, 2024 to April 30, 2025, both dates inclusive; based on the transaction date ("Promotion Period").
2. Unless otherwise specified, these programs apply to principal and supplementary cardholders ("Cardholders") of Citi Rewards Card issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Card"). The respective merchants may reject an Eligible Card if their payment system cannot handle some of the Eligible Card types. Please contact the respective merchants for details.
3. All Mobile Payments are entitled to Extra 1.7X Points for which 1.7 Points will be rewarded for every HK\$1 charged within Promotion Period. "Mobile Payments" refer to retail transaction made with the Eligible Card in Hong Kong Dollars via mobile payment methods as determined by the Bank from time to time, including Apple Pay, Google Pay and Samsung Pay in Hong Kong.
4. The Extra 1.7X Points will be capped at 113,400 Points to each Eligible Card account per statement cycle (pooled with "Citi Rewards Card Extra Points Program for Shopping and Entertainment").
5. Ineligible Transactions including but are not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions, 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 mutual

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

Citi Privacy Policy: citibank.hk/privacye
Terms & Conditions: citibank.hk/disclaimere





funds payment, fees & charges, casino transactions, Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions. Citibank will use reasonable endeavors to collect and receive information mentioned in the transaction description as shared by network/transaction processor with Citibank to identify Octopus Add Value Service transactions.

6. Citibank may add to, or remove from, the list of ineligible transactions as stated in Clause 5 above at its discretion. The decision of Citibank as to what constitutes an ineligible transaction shall be final and conclusive.
7. Unless otherwise specified, all Extra Points earned by the principal and supplementary cardholders of the same Eligible Card will be accumulated under Principal cardholder's account. All Eligible Transaction made through Principal and Supplementary cards under the same Eligible Card Account will be combined.
8. Extra Points will be credited into the Eligible Card account in 3 months after the transaction is posted.

Terms and Conditions for Citi Rewards Card Extra Points for Shopping & Entertainment:

1. Unless otherwise specified, the promotion period is from October 31, 2024 to April 30, 2025, both dates inclusive; based on the transaction date ("Promotion Period").
2. Unless otherwise specified, these programs apply to principal and supplementary cardholders ("Cardholders") of Citi Rewards Card issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Card"). The respective merchants may reject an Eligible Card if their payment system cannot handle some of the Eligible Card types. Please contact the respective merchants for details.
3. Shopping and Entertainment qualifying transactions refer to retail transactions as determined by the following Merchant Category Codes (MCC), and are entitled to Extra 7.1X Points for which 7.1 Points will be rewarded for every HK\$1 charged within Promotion Period.

Merchant Category Code (MCC)	Description
Shopping	
MCC 5311	Department Stores
MCC 5611	Men's And Boy's Clothing and Accessories Stores
MCC 5621	Women's Ready to Wear Stores
MCC 5631	Women's Accessory and Specialty Stores
MCC 5651	Family Clothing Stores
MCC 5655	Sports Apparel Riding Apparel Stores
MCC 5661	Shoe Stores
MCC 5691	Men's And Women's Clothing Stores
MCC 5699	Accessory And Apparel Stores- Miscellaneous
MCC 5944	Clock Jewelry Watch and Silverware Store
MCC 5948	Leather Goods and Luggage Stores
MCC 5977	Cosmetic Stores
MCC 5999	Miscellaneous And Specialty Retail Stores

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

Citi Privacy Policy: citibank.hk/privacye
Terms & Conditions: citibank.hk/disclaimere





Merchant Category Code (MCC)	Description
Entertainment	
MCC 4899	Cable Satellite Other Pay Television Radio Services
MCC 5815	Digital Goods Audiovisual Media
MCC 5816	Digital Goods Games
MCC 5817	Digital Goods Software Applications
MCC 5818	Digital Goods Multi Category
MCC 7832	Motion Picture Theaters
MCC 7922	Theatrical Producers (Excl Motion Pix) Ticket Agency
MCC 7996	Amusement Parks Carnivals Circus

4. A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC which in its view best describes the merchant activity. Citibank does not determine the merchant's MCC.
5. The maximum number of extra Points for any transaction is 7.1X Points, i.e., a Mobile Payments transaction in Shopping and Entertainment Categories (as defined by Merchant Category Codes in Clause 3 above) will earn an extra 7.1X Points. Points will not be duplicated for transactions that qualify for multiple extra Points programs.
6. The Extra 7.1X Points will be capped at 113,400 Points to each Eligible Card account per statement cycle (pooled with "Citi Rewards Card Extra Points Program for Mobile Payments").
7. Ineligible Transactions including but are not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions, 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 mutual funds payment, fees & charges, casino transactions, Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions. Citibank will use reasonable endeavors to collect and receive information mentioned in the transaction description as shared by network/transaction processor with Citibank to identify Octopus Add Value Service transactions.
8. Citibank may add to, or remove from, the list of ineligible transactions as stated in Clause 7 above at its discretion. The decision of Citibank as to what constitutes an ineligible transaction shall be final and conclusive.
9. Unless otherwise specified, all Extra Points earned by the principal and supplementary cardholders of the same Eligible Card will be accumulated under Principal cardholder's account. All Eligible Transaction made through Principal and Supplementary cards under the same Eligible Card Account will be combined.
10. Extra Points will be credited into the Eligible Card account in 3 months after the transaction is posted.

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

Citi Privacy Policy: citibank.hk/privacy
Terms & Conditions: citibank.hk/disclaimere

