

Citibank信用卡服務指南

Citibank Credit Card Guide Book

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Citibank信用卡

Citibank Credit Card

Citibank信用卡使用須知

Important Hints When Using Your Citibank Credit Card

當您收到Citibank信用卡.....

- 請即在新卡背面簽署，確保安全

當您以Citibank信用卡簽賬，請查看簽賬單據是否.....

- 清楚並正確壓印上您的姓名
- 收費正確
- 填上小賬 (如有需要) 及總額
- 加上適當之貨幣符號 (有關簽賬單據之詳情，請參閱第3頁)

請確保.....

- 切勿在空白的簽賬單據上簽署
- 取回簽賬單據副本，並保留作記錄
- 查看所收回的信用卡是否屬您所有
- 妥善保管您的個人資料，被要求提供個人資料時，應考慮是否有透露資料之必要，及確認對方屬正當單位
- 切勿透過不可靠的共用電腦或電子裝置使用網上理財服務，如網吧的電腦
- 定期檢查賬戶，如有任何困難或發現任何不尋常的情況，請立即與我們聯絡
- 於未完成交易、未取回信用卡及提取現金前，不要離開自動櫃員機

When you receive your card...

- Sign on the back of the card immediately for your protection

When you make purchases with your card, check that the sales slip has the following...

- Your name correctly imprinted
- The right amount charged
- Tips (if applicable) and total amount included
- Clearly marked currency sign (Please refer page 3 for sales slip details)

Make sure...

- You never sign a blank sales slip
- You always receive your copy of the sales slip and keep it for your record
- The card returned to you is yours
- You should safeguard your personal information. Whenever you are requested to provide your personal information, please ensure if there is a genuine need and that the requesting source is reliable
- Do not use a shared computer or a device that cannot be trusted for online banking, such as an Internet Cafe computer
- Check your accounts on a regular basis and contact us immediately should you encounter any difficulties or irregularities
- You should not leave an ATM until you get your cash and your credit card back

重要事項

怎樣保存您的私人密碼：

- 當您牢記您的私人密碼後，應毀滅印有私人密碼之文件
- 不應讓任何人使用您的信用卡或私人密碼
- 絕對不可以卡在卡上，或任何經常與卡放在一起及附近之物件上寫上私人密碼
- 不應直接寫上或記下私人密碼而不加掩藏
- 避免使用易被人猜測之數字組合，如您的住宅電話號碼、身分證號碼或出生日期等。您的私人密碼最好每一至三個月更換一次以防被盜用。您可以於任何一間Citibank之自動櫃員機選擇更改信用卡私人密碼
- 使用您的私人密碼時，需提高警覺，留意附近是否有可疑的人仕
- 銀行職員及警方都不會要求您提供個人密碼的(包括透過電郵或在電話內)。您只會在Citibank Online (www.citibank.com.hk)、24小時Citibank電話理財服務*或自動櫃員機，被要求**輸入**私人密碼
- 若遺失您的私人密碼或密碼為他人所知，請即致電24小時Citibank電話理財服務*

Important Notice

How to keep your PIN (Personal Identification Number):

- Destroy the original printed copy of the PIN after memorizing it
- Do not allow anyone to use your card and your PIN
- Never write down the PIN on your card or on anything usually kept with or near it
- Do not write down or record the PIN without disguising it
- Avoid easily accessible personal numbers, such as your residential telephone number, I.D. card number or your birthday. For security reasons, it is advisable to change your PIN every one to three months. You may visit any one of the Citibank ATMs to choose or change your PIN
- Ensure that no one is watching you while you key in your PIN
- Citibank or the Police will NEVER request your PIN via email or telephone. You are ONLY required to **key in** your PIN when you proactively access Citibank Online at www.citibank.com.hk, 24-Hour CitiPhone Banking Hotline* or an ATM
- If your PIN is lost or known by another person, please immediately call our 24-Hour CitiPhone Banking Hotline* to report the case

如何避免信用卡資料被外洩及盜用？

- 當您的個人資料(如通訊地址、聯絡電話及電郵地址等)有所更改，您應向您的銀行更新有關資料，即可有效減低因郵遞錯誤而導致信用卡資料被外洩及盜用
- 當您每次使用信用卡簽賬時，銀行及商號均會執行防詐騙措施。銀行可能會與您核對身份或確認交易/購物。此項簡短的電話查核可確保您的信用卡不會被盜用

How to minimize unauthorized access and use of your credit card information

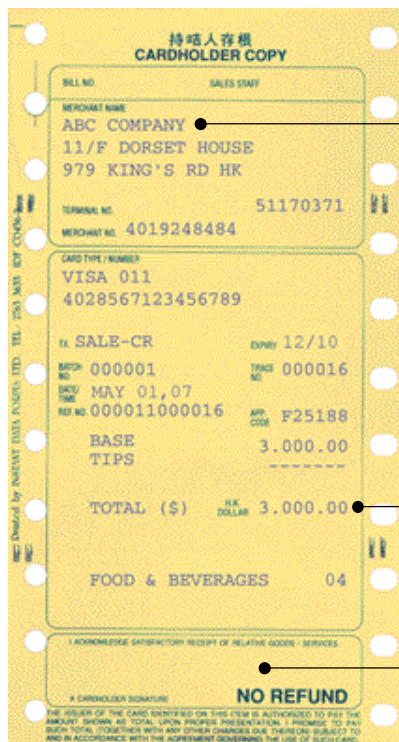
- Promptly update any change in personal details with the bank to prevent your credit card information from being sent to the wrong address and prevent them from falling into the wrong hands
- Participating service establishments may carry out Card Centre-required security practices each time you use your Card. You may sometimes be asked to verify your identity or confirm your transaction / purchase. This simple phone check protects your account against fraud

Citibank信用卡一旦遺失、被竊或被自動櫃員機保留

- 若您已就Citibank信用卡採取合理保管措施，並在合理可行情況下盡快致電24小時Citibank電話理財服務*報失，即毋須承擔因失卡所招致的損失。若您的私人密碼為他人所知而令信用卡遭盜用，您仍須對私人密碼相關的交易負責
- 若您需要報失，請即致電24小時Citibank電話理財服務*

What to do in case of loss, theft and card captured at ATM

- Your liability for a lost, stolen or ATM captured Card ceases immediately if you have exercised reasonable care in safeguarding your Credit Card and if you notify us as soon as reasonably practicable, through our 24-Hour CitiPhone Banking Hotline*. If you have revealed your PIN to another person which leads to transactions by others, you remain liable for the PIN related transactions
- If you want to report the case, please immediately call our 24-Hour CitiPhone Banking Hotline*



您惠顧的商號名稱
Name of service establishment you have visited

當地貨幣的消費總額
Show the correct total amount in local currency

在此簽署，簽名須與您的Citibank 信用卡背面相符
Sign your name here exactly as it appears on the back of your Citibank Credit Card

*** 如有任何查詢可致電以下24小時專線
For any enquiry, please feel free to call the following 24-Hour Hotlines**

Citibank 電話理財專線 CitiPhone Banking Hotline	2860 0333
Citibank 白金卡專線 Citibank Platinum Card Hotline	2860 0360
Citibank 白金卡專線 (Citigold 客戶專用) Citibank Platinum Card Hotline (Citigold only)	2860 0305
CitiBusiness 商務客戶專線 CitiBusiness Hotline	2860 0383

Citibank信用卡

Citibank Credit Card

優惠與服務

Benefits and Services

Citibank Online猶如專人協助超越我所想

現在只需安坐於電腦前，您即可透過Citibank Online享用多項個人化理財服務，以及操控各種銀行事務。欲享用這項免費服務，無須事先申請，只要到我們的網址：www.citibank.com.hk按「登入」進入Citibank Online，然後於登入頁面內按入你的信用卡號碼及櫃員機私人密碼，即可享用下列服務：

1. 查詢及下載信用卡賬戶資料
2. 查閱電子信用卡月結單
3. 換領禮品
4. 查看利率及外幣匯率
5. 更新個人資料
6. 申請開立儲蓄、支票或貨幣理財組合等服務

除上述服務外，Citibank Online將不斷推出更多更新的服務。有關詳情，請瀏覽www.citibank.com.hk。

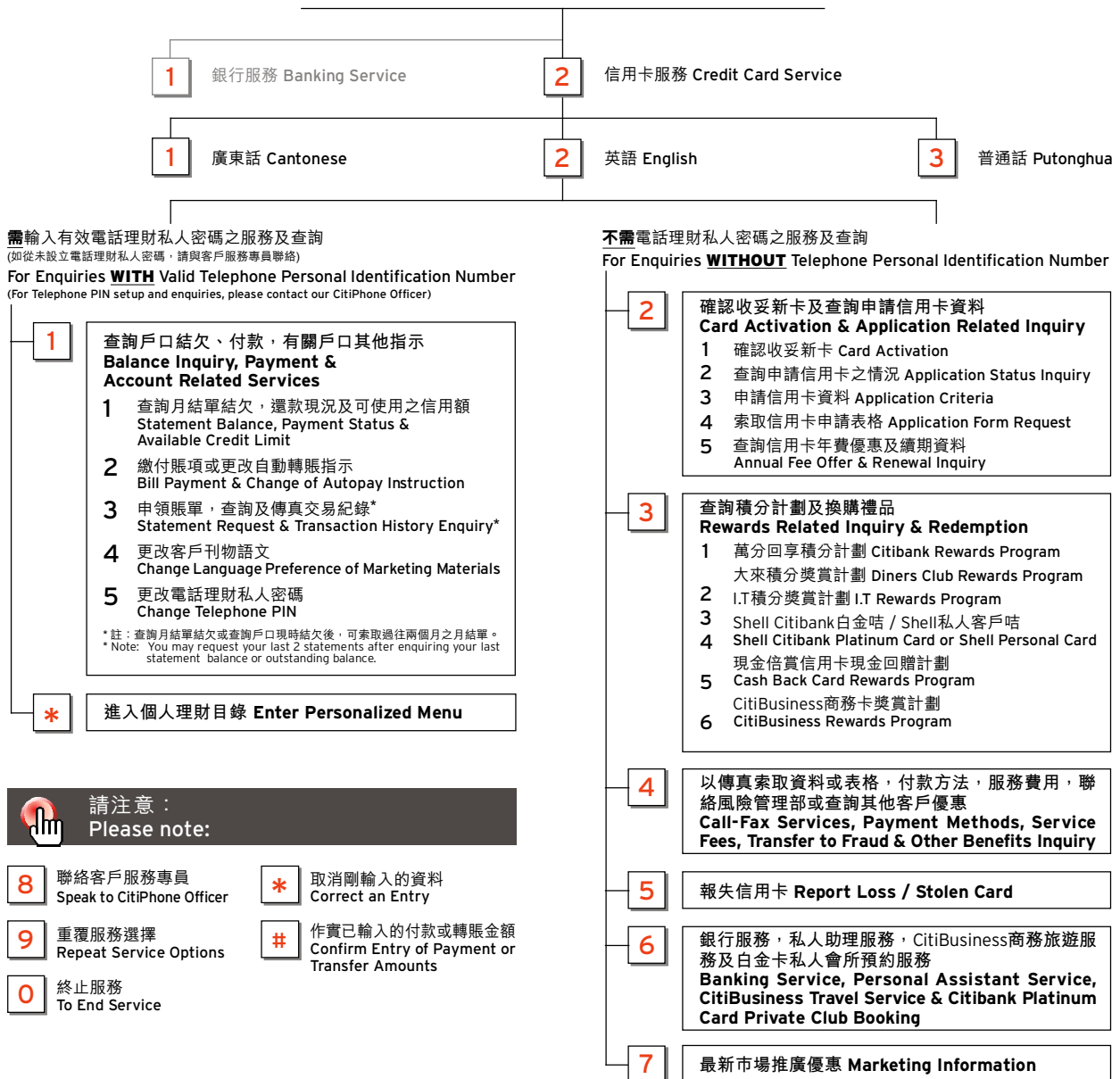
Citibank Online Personal Help Beyond Your Expectations

Manage your finance and enjoy various personalized financial services with ease by accessing Citibank Online. It's free with no registration required. Simply access our web site www.citibank.com.hk, choose "Log In" and at secured logon, enter your credit card number and ATM PIN. With Citibank Online, you can enjoy the following services:

1. View and download your credit card account information
2. View your credit card e-Statement
3. Redeem gifts
4. View interest rates and foreign exchange rates
5. Update your personal contact information
6. Open savings, checking, or Currency Manager accounts etc.

Besides the above services, Citibank Online will keep on providing more comprehensive services in the future. For details, please visit www.citibank.com.hk.

24小時電話理財服務用戶指南
24-HOUR CITIPHONE BANKING USER GUIDE



附屬卡#贈摯愛

您可為16歲以上之直系親屬，包括配偶、父母、子女、兄弟及姊妹，申請Citibank附屬卡，讓他們分享Citibank信用卡的種種優惠和保障。附屬卡更可享獲永久豁免年費優惠*。每位附屬卡持有人，將與您分享同一信用限額，及相同的信用卡號碼。附屬卡申請手續簡單，您只需填妥申請表格，連同附屬卡申請人身份証副本寄回即可。

- # 附屬卡不適用於學生VISA卡
- * Citibank VISA銀卡、現金倍賞VISA卡、Citibank I.T VISA卡、醫管局銀卡及國衛保險銀卡可享首張附屬卡年費豁免
- Citibank VISA金卡、醫管局金卡及國衛保險金卡可享首兩張附屬卡年費豁免
- Citibank VISA白金卡及Shell白金卡可享首三張附屬卡年費豁免

Supplementary Cards#

Share the exclusive privileges and security of your Citibank Credit Card with everyone you care for, including your spouse, parents, children, brothers and sisters. What's more, you can enjoy permanent annual fee waiver for the supplementary cards*. Each supplementary cardholder (aged over 16 years) shares the same account number and credit limit as you. To apply, simply complete and return the application form, with the copy of each supplementary card applicant's HKID.

- # Supplementary Cards are not applicable to Student VISA Card
- * Citibank Silver VISA Card, Cash Back VISA Card, Citibank I.T VISA Card, Citibank Hospital Authority Silver and Citibank AXA Silver Credit Cardholder can enjoy permanent annual fee wavier for the first supplementary card
- Citibank Gold VISA Card, Citibank Hospital Authority Gold and Citibank AXA Gold Credit Cardholder can enjoy permanent annual fee wavier for the first two supplementary cards
- Citibank Platinum VISA Card and Shell Platinum Cardholder can enjoy permanent annual fee wavier for the first three supplementary cards

靈活便利理財

i. 靈活還款方式

您可就個人需要，選擇繳付月結單上之最低付款額至全部賬項間之任何數額，令您從容消費，處理財務更富彈性。至於未清還之數額，本公司將根據新卡時所發出的卡套或發卡公司隨時所訂之利率，以每日計算，向閣下之信用卡賬戶徵收財務費用。

ii. 還款期

在一般的情況下，由賬單日起計算，您將有最少15日時間繳付您的Citibank信用卡賬項，而款項可在付款限期當日或之前繳付。若付款限期不是在營業日（除星期六、星期日或公眾假期外，香港銀行進行一般業務的日子），該付款限期將提前一個工作天。

iii. 全球預支現金服務*

在您收到 Citibank VISA/MasterCard 後七天內，將會收到一個私人密碼。憑卡及私人密碼，您即可在下列地點，預支相等於您所餘預支現金限額**之現金：

- 本港任何一間 Citibank 分行及自動櫃員機
- 較其他銀行信用卡更大的全球自動櫃員機及其聯繫網絡，其中包括在全球近 370,000 部的「銀通」自動櫃員機，VISA/PLUS 櫃員機等 — 請參照下列標誌：



若您忘記或遺失私人密碼，請即致電 24 小時 Citibank 電話理財服務 2860 0333，我們當盡快為您補發舊私人密碼或安排另一新私人密碼。

* 您每次享用此項服務，本公司將收取手續費，有關收費詳情，請參閱 Citibank VISA 卡及 MasterCard 合約、Citibank 貴賓卡合約、Citibank 現金倍賞 VISA 卡合約、Citibank Ultima Card 合約、Citibank 人民幣信用卡合約、國泰航空 Citibank VISA 卡合約及 Shell Citibank 白金卡合約。

** Citibank VISA/MasterCard 每日提款額最高達 HK\$40,000（視乎不同自動櫃員機之最高提款額）。

Financial Flexibility

i. Flexible Repayment Options

You are not required to pay your account in full. Each month you can pay any amount between the established minimum monthly payment and the entire balance, so that you will have more flexibility to manage your finance. If you pay less than the full balance, a finance charge calculated on a daily basis at the rate as stipulated in the card mailer along with the new Card or notified by Citibank to the Cardholder from time to time as its discretion will be levied to your account.

ii. Repayment Period

You normally have a minimum of Statement Date plus 15 days to make payment on your Citibank Credit Card account, notwithstanding payment can be made at any time on or before the Payment Due Date. If the Payment Due Date is not on a business day (a day other than Saturday, Sunday or public holiday on which banks are open for general business in Hong Kong), the exact Payment Due Date will be set on the previous working day.

iii. Worldwide Cash Advances*

You will be provided with a Personal Identification Number (PIN) within seven days of receiving your Citibank VISA/MasterCard. With your PIN, you can use your Citibank VISA/MasterCard to obtain cash up to your Cash Advance Limit** at these locations:

- All Citibank branches and ATMs in Hong Kong.
- Nearly 370,000 ATMs around the world, including JETCO, VISA/PLUS etc. That's more than any other credit cards - just look for the following symbols:



In the event that you forget or misplace your PIN, please call us immediately on 24-Hour CitiPhone Banking on 2860 0333. We'll be happy to send the old PIN to you or issue you a new one.

* A fee will be charged to the account for this service. Please refer to the Citibank VISA and MasterCard Agreement, Citibank Private Label Card Agreement, Citibank Cash Back VISA Card Agreement, Citibank Ultima Card Agreement, Citibank Renminbi Credit Card Agreement, Citibank Cathay Pacific VISA Agreement and Shell Citibank Platinum Card Agreement for details.

** The daily draw limit on the Citibank VISA/MasterCard is HK\$40,000 (Subject to the daily Cash Advance Limit of different ATMs).

完善的失卡保障

i. 全面失卡保障

如您的 Citibank 信用卡遭遺失或被竊，您只需即時報警及致電 24 小時 Citibank 電話理財服務 2860 0333 報失，即毋須負上因冒簽賬項而導致之任何金錢損失*。

* 現金透支除外，詳情請參閱 Citibank VISA 卡與 MasterCard 合約、Citibank 貴賓卡合約、Citibank 現金倍賞 VISA 卡合約、Citibank Ultima Card 合約、Citibank 人民幣信用卡合約、國泰航空 Citibank VISA 卡合約、Shell Citibank 白金卡合約、Citibank VISA 持卡人合約（公司戶口）、Shell 私人客戶卡（設有循環信用額）合約及 Shell 私人客戶卡（不設循環信用額）合約。

ii. 全球緊急失卡補領服務

如您的 Citibank 信用卡在本港遺失或被竊，只需即時致電 24 小時 Citibank 電話理財服務 2860 0333 報失，便可獲得補發新卡。

當您身處外地，如需處理 Citibank 信用卡賬戶事宜，可隨時於世界各地超過 40 個國家，撥通免費國際電話號碼，直接致電 24 小時 Citibank 電話理財服務 2860 0333，要求我們的客戶服務專員為您服務。您亦可直接聯絡就近的 VISA/MasterCard 緊急補領失卡中心報失及申請臨時信用卡，手續通常於兩個營業日便可辦妥。

註：詳情請參閱「24 小時國際緊急號碼指南」。

Lost Card Protection

i. Total Lost Card Protection

If your card is lost or stolen, report it immediately to the police and to us by calling the 24-Hour CitiPhone Banking on 2860 0333. You will be protected from total liability*.

* Exclude cash advance transactions. For details, please refer to the Citibank VISA and MasterCard Agreement, Citibank Private Label Card Agreement, Citibank Cash Back VISA Card Agreement, Citibank Ultima Card Agreement, Citibank Renminbi Credit Card Agreement, Citibank Cathay Pacific VISA Agreement, Shell Citibank Platinum Card Agreement, Citibank VISA Cardholder Agreement, Shell Personal Card (With Revolving Credit Line) Agreement and Shell Personal Card (With No Revolving Credit Line) Agreement.

ii. Worldwide Emergency Card Replacement Service

To report your card as lost or stolen in Hong Kong, call the 24-Hour CitiPhone Banking on 2860 0333 any day of the year. A new card will be issued to you by Citibank (Hong Kong) Limited, once you have notified us of this loss or theft.

When you are overseas and wish to speak directly to our CitiPhone Officers in Hong Kong, you can call the 24-Hour CitiPhone Banking toll-free from over 40 countries around the world at any time of the day. You can also request an emergency replacement from the nearest VISA/MasterCard Emergency Card Replacement Center to receive your replacement card in 2 business days.

Remark: For details, please refer to the 24-Hour International Emergency Directory.

「萬分回享」積分計劃

每簽賬HK\$1，均可得「萬分回享」積分1分。憑積分換取多款禮品、現金券或飛行里數*，您更可綜合您的Citibank VISA/MasterCard戶口累積「萬分回享」積分，更快換取名貴禮品。如欲查詢「萬分回享」積分計劃目錄，請瀏覽www.citibank.com.hk/cards或致電24小時Citibank電話理財服務2860 0333。

您所累積的積分將會清楚列於月結單上。我們亦已為您安排了多種簡單的積分換領方法，你可登入Citibank網上理財、致電24小時Citibank電話理財服務2860 0333、傳真至2917 6910或郵寄換領。

* Citibank「萬分回享」積分計劃（以下簡稱「積分計劃」）歡迎所有花旗銀行（香港）有限公司發出之Citibank普通卡，金卡，白金卡，CitiGold客戶尊享的Citibank白金卡，Ultima卡或CitiGold客戶尊享的Ultima卡，醫管局Citibank信用卡，國衛保險Citibank信用卡及Citibank人民幣信用卡持有人參加。持有Citibank現金倍賞VISA卡，Citibank商務卡或其他的聯營卡之客戶不能參加此積分計劃。如欲查詢換領條款及細則，請參閱「萬分回享」積分計劃目錄。

Citibank Rewards Program

For each HK dollar you spend on your Citibank VISA/MasterCard, you get one Citibank Rewards Point. You can redeem your Citibank Rewards Points for a host of fabulous gift items, cash coupons or frequent flyer mileage*. You can transfer points among related cards for faster redemption. For inquiries on Citibank Rewards Program, please visit www.citibank.com.hk/cards or call our 24-Hour CitiPhone Banking at 2860 0333.

Your Citibank Rewards Points are clearly shown on your monthly statement. When you're ready, you can simply redeem via Citibank Online, 24-Hour CitiPhone Banking 2860 0333, by fax at 2917 6910 or by mail.

* CITIBANK REWARDS Program ("Citibank Rewards") is applicable to Citibank Classic, Gold, Platinum, CitiGold-embossed Platinum, Ultima or CitiGold-embossed Ultima Cards, Citibank Renminbi Credit Card, Citibank AXA Credit Card and Citibank Hospital Authority Credit Card issued by Citibank (Hong Kong) Limited. Cardholders of Citibank Cash Back VISA Card, Citibusiness Card or other Cobrand Cards are not eligible for the Citibank Rewards. All redemptions are subject to the Terms and Conditions stated in the Citibank Rewards Program.

消費權益

i. 廣受全球接納

Citibank信用卡廣受全球200多個國家及超過一千萬家商號歡迎。

若商號拒絕您使用Citibank信用卡並要求您使用其他付款方式，或商戶要求加收款項，請致電24小時Citibank電話理財服務2860 0333。

ii. 在本港以外地區簽付之賬項

以非港幣之貨幣達成的交易付款，發卡公司將會按由VISA/MasterCard在折算日從國際市場兌換率中選擇的兌換率折算為港幣。

Shopping Benefits

i. Worldwide Acceptance

You and your Citibank Credit Cards are welcomed in over 10 million establishments in around 200 countries.

If your Citibank Credit Card is not readily accepted at any VISA establishment and you are asked to use an alternative method of payment, or to pay an additional fee if you use your Citibank Credit Card, please inform us by calling the 24-Hour CitiPhone Banking on 2860 0333.

ii. Transactions Made Outside Hong Kong

Transactions which are made in currencies other than Hong Kong dollars are converted from the transaction currency into Hong Kong dollars at a wholesale market rate selected by VISA/MasterCard from a range of wholesale market rates on the conversion day.

Citibank環球禮遇

一個頂尖的環球優惠計劃，讓您可於本地及全球尊享各種非一般的旅遊優惠禮遇、折扣優惠及個人服務。包括：

- 多間世界頂級酒店的優越禮遇
- 寰宇消費 / 美食優惠及折扣

想知道更多，請即瀏覽www.citibank.com.hk/worldprivileges或致電24小時Citibank電話理財服務2860 0333。

Citibank World Privileges

A world-class global privilege program that gives you access to local and overseas privileges, discounts and personal services, including:

- Hotel Privileges at first-rate hotel groups
- Global Shopping / Dining Privileges and Discounts

For details, please visit www.citibank.com.hk/worldprivileges or call the 24-Hour CitiPhone Banking on 2860 0333.

非一般免息分期計劃

消費購物，便要精打細算，所以Citibank信用卡提供全港逾450間精選商戶、長達24個月的免息分期計劃；資金更能靈活調配，購物更開心盡情！

Interest Free Installment Plan

Citibank Credit Card offers you and your supplementary cardholders the extra convenience of interest-free installments and repayment terms of up to 24-months at over 450 leading merchants in Hong Kong.


月結單樣本
Sample of Your Monthly Statement

付款限期 - 您的結賬款項必須於此限期前, 交抵花旗銀行(香港)有限公司及記錄於信用卡戶口上

The date by which your payment must be made to avoid late charges

每月的月結總額

The balance arrived at after transactions of the month are recorded



www.citibank.com.hk
Your e-Statement is now available at Citibank Online!
現在登入 Citibank 網上理財, 即可查閱您的電子月結單!

PAYMENT SLIP 付款回條

CHAN TAI MAN

FLAT A 10/F BLK B
ABC CENTRE
MONGKOK
KLN

CITIBANK CASH BACK VISA
Account Number
戶口號碼 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999

STATEMENT DATE 結單日期	PAYMENT DUE DATE 付款限期	STATEMENT BALANCE 月結單總欠
SEP 03 07	000 00 00	HK\$ 11.49CR

FAST FEE 過帳費	CHARGE FEE 手續費	MINIMUM BALANCE FEE 最低存款費
HK\$ 0.00	HK\$ 0.00	HK\$ 0.00

Please indicate amount of payment
我應上付款總額

Check box for change of mailing address
or other requests. See reverse side.
若需要更改通訊地址或其他事項, 請於背面
加「X」, 詳情請閱背頁。

PAGE 01

FEES AND CHARGES 費及服務費	CASH ADVANCE REPAYMENT 現金透支結餘	FINANCIAL CHARGES 理財費	MINIMUM PAYMENT 最低付款額
HK\$ 0.00	HK\$ 11.49CR	HK\$ 11.49CR	HK\$ 0.00

ACCOUNT NUMBER 戶口號碼	NAME 姓名	CREDIT LIMIT 信貸限額
9999 9999 9999 9999	CHAN TAI MAN	HK\$ 24,000

TRANSACTION DATE 發帳日期	REFERENCE 參考編號	DESCRIPTION 詳細項目	DEBIT/CREDIT (HK\$) 支帳/記帳
AUG 08 07		BALANCE FORWARD	328.51
JUN 14 07	123	ANNUAL FEE WAITRD	180.00CR
JUL 25 07	123	LATE CHARGE REV	150.00CR
AUG 08 07	123	FINANCE CHARGE REV	10.00CR
AUG 24 07	123	LATE CHARGE REV	150.00CR
SEP 03 07		LATE CHARGE	150.00
		STATEMENT BALANCE	11.49CR

**** APPLICABLE FINANCE CHARGE AND CASH ADVANCE CHARGE ****

	Current Statement APR	Coming Statement APR
Finance Charge	33.83%	No Change
Cash Advance Charge	35.63%	No Change

請注意, 閣下有機會於2007年8月23日至12月31日期間被「渣打(香港)市場研究與諮詢有限公司」以電話訪問形式進行一項約三分鐘之證券意見調查, 懇請您能隨時提供寶貴意見。

The total cash rebate earned this month will be credited to this account in the next statement. The minimum payment due and statement balance shown in this statement will remain unchanged.
*本月賺取之總現金回贈將於下月結單過期存入此帳戶。本月之月結單最低付款額及總結欠將不會受影響。

CITIBANK CASH BACK SUMMARY		現金回贈計劃總覽	
PERIOD 期限	THIS ACCOUNT 此戶口	LAST ACCOUNT 上戶口	PERCENTAGE 百分比
SPENDING MONETARY BALANCE 本月消費金額	0	0	0
CASH MONETARY BALANCE 本月現金回贈	0	0	0
NET CASH MONETARY BALANCE 本月淨現金回贈	0	0	0
TOTAL CASH MONETARY BALANCE 本月總現金回贈	0	0	0
CASH MONETARY BALANCE 本月現金回贈	0	0	0
NET CASH MONETARY BALANCE 本月淨現金回贈	0	0	0
TOTAL CASH MONETARY BALANCE 本月總現金回贈	0	0	0

Please examine this statement at once. If no errors or unauthorized transactions are reported within six days, the account transactions will be considered correct. For more information, please call 24-Hour Citibank Banking on 2880 0333 or write to Citibank (Hong Kong) Limited, 11/F, Desotel House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. Fax: 2869 4127 Telex: 880333 CIBCAD HK.

於收到月結單後, 請即查核賬項是否正確無誤或是否有任何未經授權之交易賬項。渣打公司於發出月結單 60 天後, 仍沒有收到閣下之查詢, 一切賬項均作實證。查詢詳情, 請電 24 小時 Citibank 電話理財服務 2880 0333, 或致函渣打銀行(香港)有限公司, 香港觀龍道 879 號太古中心多層大廈十一樓, 傳真: 2988 4 27 電郵: 88083 CIBCAD HK. Citibank Credit Card is issued by Citibank (Hong Kong) Limited. Citibank 信用卡由花旗銀行(香港)有限公司所發行。

本月的各項消費
A list of your card activity

本月的現金回贈金額
Amount of cash rebate earned for the month

最低付款額
Minimum payment you are required to make

Citibank信用卡

Citibank Credit Card

簡單方便的結賬方式

Convenient Payment Options

Citibank提供多種簡便的信用卡付賬方式，選擇隨您意願，處理財務加倍輕鬆。

Citibank offers a wide array of easy and convenient credit card payment methods for your choice so that you can handle your finance at ease.

Citibank Online / Citigold Online / Citibank自動櫃員機 / 24小時Citibank電話理財服務

如您同時為Citibanking或Citigold客戶，便可隨時隨地透過Citibank Online、Citigold Online、各分行的自動櫃員機或24小時Citibank電話理財服務2860 0333直接由您的銀行戶口轉賬繳付結欠。

Citibank Online / Citigold Online / Citibank ATMs / 24-Hour CitiPhone Banking

If you are a Citibanking or Citigold Customer, you can transfer funds from your account to settle payments through Citibank Online, Citigold Online, Citibank ATMs and 24-Hour CitiPhone Banking on 2860 0333.

「繳費易」服務

您可以隨時隨地在本港透過貼有「繳費易」標誌之銀通自動櫃員機，以銀通會員銀行支付Citibank信用卡賬項。

JET Payment

You can access your bank account via JETCO ATMs in Hong Kong that bear JET Payment logo to settle your Citibank Credit Card payment anytime, anywhere.

「繳費靈」服務

透過「繳費靈」服務，您可於任何時間，利用音頻式電話或登入<http://www.ppskh.com>，由您指定之本港任何銀行戶口，轉賬支付您的Citibank VISA/MasterCard賬項。您只需持有一般銀行提款卡，便可透過「繳費靈」終端機開立戶口，免費享用這項服務，繳付Citibank VISA/MasterCard賬項。

Payment by Phone or Internet Service

Payment by Phone Service (PPS) or Internet Service allows you to settle your Citibank Credit Card account by transferring funds from any designated bank account in Hong Kong using a tone phone or at <http://www.ppskh.com> anywhere, anytime, free of charge. Simply open a PPS account through a PPS Terminal with your ATM card. Then, you can register, and pay into your Citibank Credit Card account.

靈活自動轉賬

您可授權我們從您名下之Citibank或任何銀行之港元儲蓄或來往戶口，按月自動扣除賬項。此外，您更可隨時致電更改轉賬日期、轉賬款額或暫時取消轉賬指示。要申請此項服務，請登入Citibank Online (www.citibank.com.hk)或Citigold Online (www.citigold.com.hk)登記。此外，您亦可填妥「靈活自動轉賬」授權書並寄回花旗銀行(香港)有限公司。

FlexiAutopay

FlexiAutopay saves your time and eliminates the risk of missing your payment due date. To use this convenient service, all you need is a Hong Kong Dollar savings or current account with any bank in Hong Kong.

To enroll for the service, simply log onto Citibank Online (www.citibank.com.hk) or Citigold Online (www.citigold.com.hk) or complete the FlexiAutopay Authorization Form and return it to Citibank (Hong Kong) Limited.

支票或現金

1. Citibank自動櫃員機

您可利用設於全港各Citibank分行24小時服務的自動櫃員機以支票或現金*繳付賬項。

* 以現金繳付信用卡賬項，每次需支付手續費。詳情請參閱Citibank現金倍賞VISA卡合約。

2. Citibank「信用卡結賬收集箱」

將劃線支票及付款回條放入信封內封妥，投入任何一間Citibank分行的「信用卡結賬收集箱」內即可。

3. 郵遞付賬

您只須將劃線支票及付款存根，於付款限期之最少五個工作天前寄回花旗銀行(香港)有限公司 — 香港中央郵政信箱8776號即可。

註：1. 如欲知道以上各項付款方式截數時間，請參閱「靈活自動轉賬」授權書。
2. 如以支票繳付賬項，抬頭請寫：「花旗銀行(香港)有限公司」及信用卡戶口號碼。

Check or Cash

i. Citibank ATMs

Now, you can also settle your card payment by check or cash* at our 24-Hour Citibank ATMs.

* If you choose to settle your card payment by cash, there will be a handling fee per transaction. For details, please refer to the Citibank Cash Back VISA Card Agreement.

ii. Citibank Branch "Drop Box"

Simply seal your check and payment slip in an envelope, and drop them into the clearly marked "Drop Box" in any of our branches.

iii. Payment by Mail

Simply mail your check and payment slip to Citibank (Hong Kong) Limited, G.P.O Box 8776, Hong Kong at least 5 working days before the payment due date.

Remarks: 1. For cut-off times of the above payment options, please refer to the enclosed "FlexiAutopay Authorization Form".
2. Checks should be made payable to "Citibank (Hong Kong) Limited" with your credit card account number.

Citibank現金倍賞信用卡 Citibank Cash Back VISA Card



專享優惠與服務

Exclusive Benefits and Services

一消費 現金回贈至實際

當您憑Citibank現金倍賞VISA卡簽賬，即可獲得0.4%現金回贈¹(每消費HK\$250即賺取HK\$1)；簽得愈多，現金回贈愈多。

¹ 現金回贈將於截數後一個月內直接存入您的Citibank現金倍賞VISA卡賬戶內，並會於下期月結單內顯示。

現金回贈計劃條款及細則：

1. CITIBANK現金回贈計劃("Citibank現金回贈")適用於所有由花旗銀行(香港)有限公司發出之Citibank現金倍賞VISA卡基本卡客戶。Citibank現金回贈不適用於其他Citibank信用卡客戶。
2. 於Citibank現金回贈有效期間，閣下憑Citibank現金倍賞VISA卡購物或使用服務，每簽賬HK\$250(或等值外幣)，可獲HK\$1現金回贈。購物的總額會根據上述的比率兌換至單位數值。花旗銀行(香港)有限公司保留權利，在毋須事先通知持卡人的情況下，隨時更改(a)獎賞之Citibank現金回贈及(b)Citibank現金倍賞VISA卡賬戶指定簽賬額之間的轉換比率。
3. 可獲得Citibank現金回贈的賬項包括：Citibank現金倍賞VISA卡年費、保險費用、航空公司、食肆、酒店、租車公司、油站、直銷郵購公司及零售店之簽賬。不可獲得Citibank現金回贈的賬項包括但不限於預支現金、銀行費用(包括財務費用、逾期手續費及其他費用)、購買旅行支票、結餘轉戶、「Dial-a-Check」電話套現計劃之現金、賭場簽賬之金額、網上繳費、繳付稅務局之賬項及其他未經許可簽賬等。花旗銀行(香港)有限公司有權隨時更改上述可獲得Citibank現金回贈之簽賬項目，並保留最後之裁決權。
4. 如閣下之賬戶月結單上有任何取消或退款之交易(Citibank現金回贈除外)，有關之Citibank現金回贈將從戶口中扣除。
5. 閣下獲得之Citibank現金回贈，將顯示於信用卡月結單，並於下月月結單週期存入有關賬戶。
6. 閣下獲得之Citibank現金回贈並不可轉讓。
7. 若閣下之Citibank現金倍賞VISA卡賬戶結束或到期或不再有效時，或閣下違反Citibank現金倍賞VISA卡合約；閣下之Citibank現金回贈將被取消；閣下透過Citibank現金倍賞VISA卡賬戶所累積而又未記賬之Citibank現金回贈，將會被視作無效。
8. 閣下之Citibank現金倍賞VISA卡賬戶須為有效賬戶(即於換領現金回贈時，該等賬戶尚未遭閣下或花旗銀行(香港)有限公司取消)及沒有過期賬項(即於處理現金回贈時，該賬戶並沒有逾期欠款)，方可獲贈Citibank現金回贈。
9. 花旗銀行(香港)有限公司有權在不作事先通知或毋須承擔閣下任何責任之情況下，隨時終止Citibank現金回贈、取消/更改其優惠/特性，亦有權修訂、增加、刪除任何有關之條款及細則；或撤銷/更改Citibank現金回贈參與者；或修改、限制Citibank現金回贈之金額；及/或其轉換方法，即使有關行為可能減少已累積之Citibank現金回贈金額。
10. 如有任何爭議，花旗銀行(香港)有限公司保留最終決定權。
11. 一切條款乃英文版本的中文翻譯，只供參考之用，如文義與英文版本有異，以英文版本為準。

Earn Cash Back every time you spend with your card

Every dollar you spend with your Citibank Cash Back VISA Card will earn you a fantastic 0.4% cash rebate¹. That means we'll give you back HK\$1 for every HK\$250 you spend! Best of all, the more purchases you make or bills you pay with your card, the more cash rebates you will earn!

¹ Your cash rebates will be credited to your Citibank Cash Back VISA Card account and displayed in your next month's statement following your statement cutoff date.

Citibank Cash Back Program Terms and Conditions:

1. CITIBANK CASH BACK Program ("Cash Back Program") is open to Cardholders of Citibank Cash Back VISA Card issued by Citibank (Hong Kong) Limited. Cardholders of other Citibank Credit Cards are not eligible for the Citibank Cash Back.
2. During the continuation of Cash Back Program, you will be awarded HK\$1.00 Cash Back per HK\$250.00 (or equivalent foreign currency) charged by you to your Citibank Cash Back VISA Cards for purchase of goods or services. Purchases will be converted to cash back, round to the nearest cent, based on the above ratio. Citibank (Hong Kong) Limited reserves the right to change at any time and without prior notice the ratio between (a) a Citibank Cash Back to be awarded; and (b) the specified amount charged to your Citibank Cash Back VISA Card Account.
3. Charges which are eligible for Citibank Cash Back are: annual fee of your Citibank Cash Back VISA Card, insurance charges, airline, restaurant, hotel, car rental, service station, mail order and retail charges. Charges not eligible for Citibank Cash Back include, but are not limited to, cash advances, bank fees and charges (finance charges, late charges, and other bank charges), traveler's check, balance transfer, cash from "Dial-a-Check" program, casino transactions, online bill payment, payments to Inland Revenue Department and other unauthorized charges, etc. Citibank (Hong Kong) Limited may add to, or remove from, the above list of eligible charges and transactions from time to time at its discretion. The decision of Citibank (Hong Kong) Limited as to what constitutes an eligible charge shall be final and conclusive.
4. Credits, except Citibank Cash Back, reflected on your billing statement will reduce or eliminate the number or eligible charges for cash back conversion.
5. Citibank Cash Back awarded to you will be shown in your monthly Statement, and be credited to the relevant account in the following statement cycle.
6. Your Citibank Cash Back are not transferable.
7. Your Citibank Cash Back accumulated under your Citibank Cash Back VISA Card Account but not credited will be forfeited when your Citibank Cash Back VISA Card Account is closed or is not in good standing in the opinion of Citibank (Hong Kong) Limited, your Citibank Cash Back VISA Card has expired or ceased to be effective or a breach of the Citibank Cash Back VISA Card Agreement has occurred.
8. In order to receive Citibank Cash Back, your Citibank Cash Back VISA Card account must be open (meaning not cancelled or terminated by you or Citibank (Hong Kong) Limited at the time of your redemption request) and current (meaning there are no past due balances on your Citibank Credit Card accounts at the time of processing your cash back).
9. Citibank (Hong Kong) Limited is entitled at any time and without any prior notice or liability to you in any manner whatsoever to terminate Citibank Cash Back Program or cancel or vary its benefits or features, or vary, add to or delete any of these Terms and Conditions, or withdraw or change the participants of Citibank Cash Back Program, or modify or limit the value or Citibank Cash Back and/or the manner of their conversion even though any of such acts may diminish the value of the Citibank Cash Back already accumulated.
10. All matters and disputes will be subjected to the final decision of Citibank (Hong Kong) Limited.
11. These terms are translated from English to Chinese for guidance only. If there is any conflict or inconsistency between the two versions, the English version will prevail.


月結單樣本
Sample of Your Monthly Statement

付款限期 - 您的結賬款項必須於此限期前, 交抵花旗銀行(香港)有限公司及記錄於信用卡戶口上

The date by which your payment must be made to avoid late charges

每月的月結總額

The balance arrived at after transactions of the month are recorded



www.citibank.com.hk
Your e-Statement is now available at Citibank Online!
現在登入 Citibank 網上理財, 即可查閱您的電子月結單!

PAYMENT SLIP 付款回條

CHAN TAI MAN
FLAT A 10/F BLK B
ABC CENTRE
MONGKOK
KLN

CITIBANK CASH BACK VISA
Account Number
戶口號碼 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999 9999

PAGE 01

FEE/CHARGES (費用/收費)	CASH BACK AMOUNT (現金回贈)	TOTAL DEDUCTIONS (總扣除)	MEMBER'S PAYMENT (會員付款)
HK\$ 0.00	HK\$ 11.49CR	HK\$ 11.49CR	HK\$ 0.00

ACCOUNT NUMBER (戶口號碼)	NAME (姓名)	CREDIT LIMIT (信貸額)
9999 9999 9999 9999	CHAN TAI MAN	HK\$ 24,000

TRANSACTION DATE (交易日期)	REFERENCE (參考編號)	DESCRIPTION (詳細項目)	DEBIT/CREDIT (借/貸)	AMOUNT (金額)
AUG 08 07		BALANCE FORWARD		328.51
JUN 14 07	123	CASH BACK CARD REBATE		20.00CR
JUL 25 07	123	LATE CHARGE REV		150.00CR
AUG 08 07	123	FINANCE CHARGE REV		10.00CR
AUG 24 07	123	LATE CHARGE REV		150.00CR
SEP 03 07		LATE CHARGE		150.00
		STATEMENT BALANCE		149.51

**** APPLICABLE FINANCE CHARGE AND CASH ADVANCE CHARGE ****

	Current Statement APR	Coming Statement APR
Finance Charge	33.83%	No Change
Cash Advance Charge	35.63%	No Change



請注意, 閣下有機會於2007年8月23日至12月31日期間獲「簽名卡(香港)市場研究與諮詢有限公司」以電話訪問形式進行一項約三分鐘之服務意見調查, 想請您能向該提供寶貴意見。

The total cash rebate earned this month will be credited to this account in the next statement. The minimum payment due and statement balance shown in this statement will remain unchanged.
* 本月賺取之總現金回贈將於下月結單過期存入此賬戶。本月之月結單最低付款額及總結欠額不會受影響。

STARTING BALANCE (開帳結餘)	CASH BACK (本月總回贈)	OTHER CHARGES (本月額外扣除)	TOTAL CASH BACK EARNED (本月總回贈)	CASH BACK CREDIT (現金回贈)	STATEMENT DATE (有效日期)
-	0	-	0	0	-

Please examine this statement at once. If no errors or unauthorized transactions are reported within six days, the account transactions will be considered correct. For more information, please call 24-Hour Citibank Banking on 2880 0333 or write to Citibank (Hong Kong) Limited, 11/F, Dorsal House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. Fax: 2969 4127 Telex: 88033 CIBCAD HK

於收到月結單後, 請即查核賬項是否正確無誤或是否有任何未經授權之交易賬項。貴公司於發出月結單 60 天後, 仍沒有收到閣下之查詢, 一切賬項均作實證。查詢詳情, 請電 24 小時 Citibank 電話熱線 2880 0333, 或致電花旗銀行(香港)有限公司, 香港觀彌敦道 879 號太古中心多士堂大廈十一樓, 傳真: 2968 4 27 電郵: 88083 CIBCAD HK
Citibank Credit Card is issued by Citibank (Hong Kong) Limited. Citibank 信用卡由花旗銀行(香港)有限公司發行。

每月的月結總額

The balance arrived at after transactions of the month are recorded

本月的各項消費
A list of your card activity

本月的現金回贈金額
Amount of cash rebate earned for the month

上月賺取回贈
Last month cash rebate

最低付款額
Minimum payment you are required to make

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