



Terms and conditions of 0.5% Cash Rebate for Overseas Spending and Online Purchase ("Promotion"):

1. Unless otherwise specified, the promotion period is valid from July 1 to December 31, 2020, both dates inclusive. ("Promotion Period"), consists of 2 phases:
Phase 1 period: July 1 – September 30, 2020 (based on the transaction date)
Phase 2 period: October 1 – December 31, 2020 (based on the transaction date)
2. The Promotion only applies to Citibank Debit Mastercard ("Eligible Card") issued by Citibank (Hong Kong) Limited ("the Bank").
3. Each customer who has completed the requirements set out below ("Eligible Customer") within the Promotion Period will be entitled to receiving 0.5% cash rebate ("Spending Rebate").
 - i. Activate the Citibank Global Wallet via Citi Mobile® App with the Eligible Card; and
 - ii. Complete Eligible Transaction(s) (as defined in Clause 4) by using Citibank Global Wallet during the Promotion Period.
4. "Eligible Overseas Transaction" refers to posted transactions in foreign currencies (any currency other than HKD) using Citibank Global Wallet from overseas Point-of-Sale ("POS") purchases or online purchases.
5. Only Eligible Overseas Transactions posted on or before October 10, 2020 (Transaction completed within Phase 1 period) and on or before January 10, 2021 (Transaction completed within Phase 2 period) will be included for determining the eligibility of the Spending Rebate.
6. "Ineligible Transactions" include but not limited to "Dynamic Currency Conversion transactions", i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, unauthorized transactions, transaction currencies which are not supported by Citibank Global Wallet, unposted/canceled/refunded transactions, split transactions, fraud and abuse transactions.
7. The Spending Rebate will be calculated based on the Net Spending Amount of the Eligible Transaction. "Net Spending Amount" means the final transaction amount charged to an Eligible Card after all applicable discounts, reductions, and use of coupons.
8. For those Eligible Overseas Transaction completed in Phase 1 period, the Spending Rebate will be credited to the Eligible Customer's savings or checking account on or before December 31, 2020, in Hong Kong Dollar equivalent. For Eligible Overseas Transaction completed in Phase 2 period, the Spending Rebate will be credited to the Eligible Customer's savings or checking account on or before March 31, 2021, in Hong Kong Dollar equivalent. FX conversation at prevailing exchange rate will be conducted without further notice due to the transaction currency and the credited account's currency are different.
9. The Eligible Customer's savings or checking account must be still active and valid, and the Citibank Global Wallet must be still turned on until December 31, 2020 for those Eligible Customers who entitled in Phase 1 period and until March 31, 2021 for those Eligible Customers who entitled in Phase 2 period; otherwise, the Bank reserves the right to forfeit the Spending Rebate without prior notice.
10. The Bank will determine the eligibility of Eligible Customers as well as the transactions based on the Bank's records.
11. Customers shall refer to the foreign currencies supported by Citibank Global Wallet in Citi Mobile® App.
12. In case of any fraud/abuse/reversal or cancellation of Eligible Transactions in respect of which Spending Rebate was awarded, the Bank reserves the right to debit the equivalent amount of the Spending Rebate from Eligible Customer's bank account without prior notice.



13. Eligible Customers must keep and submit the original sales slips or official payment records in respect of all transactions for inspection upon request by the Bank. All documents submitted to the Bank will not be returned.
14. The Bank reserves the right to amend the terms and conditions without prior notice, and all matters and disputes are subject to the final decision of the Bank.
15. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

海外商戶簽賬或網上購物獲0.5%現金回贈條款及細則(「優惠」)：

1. 除另有訂明，優惠推廣期為2020年7月1日至2020年12月31日，包括首尾兩日(「推廣期」)，並分為2個階段進行：
 - 首階段：2020年7月1日至9月30日(以交易日計算)
 - 第二階段：2020年10月1日至12月31日(以交易日計算)
2. 此優惠只適用於由花旗銀行(香港)有限公司(「本行」)所發行之Citibank萬事達卡扣賬卡(「合資格扣賬卡」)。
3. 於推廣期內，每名完成下列要求的客戶(「合資格客戶」)將可獲得0.5%現金回贈作為獎賞(「消費回贈」)。
 - i. 以合資格扣賬卡於Citi Mobile® App啟動Citibank Global Wallet；及
 - ii. 於推廣期內使用Citibank Global Wallet 進行合資格簽賬(定義見下文第4條)
4. 「合資格海外簽賬」指使用Citibank Global Wallet以外幣(任何非港幣的貨幣)誌賬的海外商戶簽賬或網上購物。
5. 只有於2020年10月10日或之前誌賬之合資格海外簽賬(於首階段內完成之交易)及於2021年1月10日或之前誌賬之合資格海外簽賬(於第二階段內完成之交易)，方可符合獎賞資格。
6. 「不合資格簽賬」包括但不限於「動態貨幣轉換交易」，即在交易時涉及從外幣兌換為港元的交易、未經許可之交易、Citibank Global Wallet不支援之交易貨幣、未誌賬/取消/退款的交易、分拆賬單交易、有舞弊及欺詐成份之交易。
7. 消費回贈將基於合資格簽賬的最後簽賬淨額計算。「簽賬淨額」為合資格扣賬卡的最後簽賬金額，所有折扣扣除的金額及現金券之使用均不會計算在內。
8. 於首階段完成之合資格海外簽賬，將於2020年12月31日或之前將消費回贈以港元存入合資格客戶的儲蓄或支票戶口。於第二階段完成之合資格海外簽賬，將於2021年3月31日或之前日或之前將消費回贈以港元存入合資格客戶的儲蓄或支票戶口。因簽賬貨幣與收款賬戶的貨幣不同，將以當時匯價自動轉換為港元並不另行通知。
9. 合資格客戶之儲蓄或支票戶口必須仍保持有效，而於首階段的合資格客戶必須仍保持Citibank Global Wallet於開啟狀態直至2020年12月31日，於第二階段客戶的合資格客戶必須仍保持Citibank Global Wallet於開啟狀態直至2021年3月31日才有權享用優惠；否則，本行保留取消消費回贈之權利而無須另行通知。
10. 本行將會根據儲存於本行之紀錄，以決定合資格客戶的資格或核實簽賬是否為認可簽賬。
11. 客戶應於CitiMobile® App參考Citibank Global Wallet所支援的外幣種類。
12. 如有任何舞弊/欺詐成分或取消用作計算獎賞之有關合資格簽賬而消費回贈已經發放，本行有權從合資格客戶的賬戶內扣取消費回贈同等價值之金額而無須另行通知。
13. 合資格客戶必須保留所有簽賬存根正本或正式交易紀錄。如有任何爭議，本行保留要求客戶提供有關單一淨額簽賬存根正本及其他文件或證據的權利，以作核實。所提供之有關簽賬存根正本及其他文件或證據將不獲退回。
14. 本行保留隨時修改此條款及細則之權利而無須另行通知。如有任何爭議，本行保留最終決定權。
15. 如中英文條款有所差異，一概以英文版本為準。