



一般條款及細則：

1. 是次【Citi x 張敬軒 x Dear me, 龍年 Stickers 送祝福有獎遊戲】(「活動」)由花旗銀行(香港)有限公司(下稱「花旗銀行」)舉辦。推廣活動日期為 2024 年 2 月 6 日至 2 月 14 日，包括首尾兩天。
2. 參加者必需為年滿 18 歲或以上並持有有效之香港身分證及已成為 Citi Hong Kong Facebook 或 Instagram 專頁的粉絲。
3. 花旗銀行有權決定取消、終止、修改或暫停本活動，另亦可自行更改此次活動之條款及細則而不需作另行通知，參加者須完全同意遵守。
4. 花旗銀行並不對活動及其內容作任何方面之保證，亦不保證活動上的資料於任何時候的準確，完整或獲得及時更新，或活動本身全無缺點或不足之處，包括電腦病毒或其他元素，參加者需完全承擔參加活動的一切風險，花旗銀行不會對參加者在任何情況下導致的任何損失而負責，包括因不能控制的原因或互聯網供應商的限制，而導致參加者不能參加活動或活動產生任何中斷或延誤。
5. 花旗銀行並不承擔以下責任：
 - (a) 因為網路連線不佳情況所引起的損失；
 - (b) 任何因第三者惡意入侵而造成的資料修改；
 - (c) 任何直接或間接損失，不論其原因、性質、源頭或後果。包括任何人因成功或失敗登入此應用程式導致的任何物質損失、或任何直接或間接由應用程式產生之損失。
6. 如有任何因電腦或網路等技術原因，而令 Citi Hong Kong Facebook 或 Instagram 專頁收到的由參加者所寄出、登錄之資料有遲延、遺失、錯誤、無法辨識或毀損之情況發生，花旗銀行不負任何法律責任，參加者亦不得有任何異議。
7. 任何得獎者提供予花旗銀行之資料將只作安排領獎及核實得獎者身份之用，有關資料將於活動完結後一個月內銷毀。若所提供之資料有錯漏或不正確，以致花旗銀行未能通知領獎，花旗銀行概不負責，亦不會補發獎賞。

8. 當參加者參與此活動，即代表同意遵守本活動所有條款及細則，及同意花旗銀行關於《個人資料（私隱）條例》（"私隱條例"）的政策指引。
9. 有關花旗銀行關於《個人資料（私隱）條例》（"私隱條例"）的政策指引，請參閱 <https://www.citibank.com.hk/chinese/info/privacy.htm>。
10. 此活動並不適用於美國人士。
11. 獎賞不得轉讓，亦不可兌換現金或其他禮品。本行有權以其他禮品代替獎賞而不作事先通知。
12. 參加者如在活動中蓄意以假賬戶或空號作任何舞弊及/或欺詐成分（由花旗銀行全權決定），花旗銀行將會取消該參加者參加是次活動的資格及保留送出獎品之最終決定權，而無須另行事先通知。花旗銀行保留任何爭議的最終決定權。
13. 本活動遵從香港特別行政區法律，發生糾紛時由香港特別行政區法院裁決。
14. 花旗銀行並無責任查核 Facebook 或 Instagram 網站的內容，並不會對該網站提供的內容或其設定負責。使用 Facebook 或 Instagram 網站之風險須由參加者自行承擔。參加者使用 Facebook 或 Instagram 即須受 Facebook 或 Instagram 網站之任何條款（包括但不限於有關機密性、資料私隱及保安之條款）規限。此有獎遊戲涉及 Facebook 及 Instagram，惟並不代表本行同意、推薦、認可、保證或推介任何 Facebook 或 Instagram 及其網站所提供的服務或產品。除非本行明確表明，否則不可視主辦單位及花旗銀行與 Facebook 或 Instagram 有任何形式的合作。
15. 各參加者同意此活動並非由 Facebook 或 Instagram 贊助、支持、管理或組織；知道參加此活動之同時，其資料會給予本行而並非 Facebook 或 Instagram；明白 Facebook 或 Instagram 於法律許可的情況下對此活動概不承擔任何責任。
16. 花旗銀行就參加者資格、得獎名單、獎賞及與此活動有關之日期及時間等保留最終決定權。

活動條款及細則：

1. 於【Citi x 張敬軒 x Dear me, 龍年 Stickers 送祝福有獎遊戲】期間，Citi Hong Kong Facebook 及 Instagram 專頁將會於 2024 年 2 月 6 日推出 1 個遊戲貼文。每位參加者（「合資格參加者」）需閱覽及同意遊戲條款及細則，並符合以下 3 個條件：

- I. 讚好並成為 Citi Hong Kong Facebook 或 Instagram 專頁粉絲
 - II. 讚好【Citi x 張敬軒 x Dear me, 龍年 Stickers 送祝福有獎遊戲】貼文
 - III. 於【Citi x 張敬軒 x Dear me, 龍年 Stickers 送祝福有獎遊戲】貼文欄留言貼上相應答案並標記 2 個朋友送上祝福
2. 每位參加者於整個活動期內可分別於 Facebook 及 Instagram 專頁的貼文參加遊戲一次並獲得最多兩次抽獎機會 (Facebook 一次 · Instagram 一次)。抽獎機會將按參加者在遊戲貼文的第一個留言記錄而定。任何於 Facebook 及 Instagram 重複留言均不會獲得重複或雙倍抽獎機會。花旗銀行將分別從 Citi Hong Kong Facebook 及 Instagram 專頁合資格參加者中各隨機抽出 25 位得獎者 (共 50 位得獎者)。每位得獎者可贏取 La Famille 戚風小蛋糕禮券乙張。
 3. 上載留言之截止時間為 2024 年 2 月 14 日 23:59 (以香港時間 Facebook 或 Instagram 之伺服器接收時間為準)，逾時上載的留言將不獲接納。
 4. 參加者須完全負責處理其上載到 Citi Hong Kong Facebook 或 Instagram 專頁的相片或留言所涉及的版權費事宜。如上載之截圖引致任何第三方有任何損失，本行對此不承擔任何責任。而參加者須承諾及確認其上載之相片或留言為參加者之原創圖片並非抄襲或盜竊所得。
 5. 參加者需於參加活動前閱覽及同意活動細則及條款，如有違反，花旗銀行有權取消其參加活動或得獎資格，並對任何破壞活動之行為保留追究權利。
 6. 參加者必須以其個人的 Facebook 或 Instagram 帳戶參加此遊戲，不論參加者於 Facebook 或/及 Instagram 參與遊戲次數，每位得獎者於整個活動期內最多只可獲得獎品一份。
 7. 如參加者於非【Citi x 張敬軒 x Dear me, 龍年 Stickers 送祝福有獎遊戲】(Comment box) 內上載內容均一概無效。
 8. 參加者所提交的留言不可含不雅、侮辱、挑釁、任何侵犯版權或涉及個人資料之內容、捏造事實誹謗他人或人身攻擊之內容，花旗銀行保留刊登及刪除留言的權利，參加者不得異議。
 9. 有關領獎安排：
 - (a) 花旗銀行將會於 2024 年 2 月 27 日或之前於 Citi Hong Kong Facebook 及 Instagram 專頁公佈得獎者名單。

- (b) 得獎者必須於 2024 年 3 月 1 日或之前以 Facebook 或 Instagram 私人訊息形式聯絡花旗銀行。花旗銀行將會於 2024 年 3 月 7 日或之前提供提供網上表格予得獎者。得獎者必須於 2024 年 3 月 14 日或之前填妥網上表格。所有資料一經提交，將不接受任何更改。得獎者須提供以下資料：
- I. 英文全名 (與香港身分證的姓名相同)
 - II. 得獎號碼
 - III. 聯絡電話
- (c) 當花旗銀行收到得獎者所填寫的表格後，本行會以 Facebook 或 Instagram 私人訊息形式確認得獎資格及提供換領獎品詳情。得獎者若未能在限期內換領獎品，將被視同放棄換領權利。確認得獎資格後，得獎者需按照換領詳情上提供的地址於限期內前往換領獎品。
- (d) 得獎者一經確認，不得轉讓其得獎資格給他人。
- (e) 得獎者必需為年滿 18 歲或以上並持有有效之香港身分證及已成為 Citi Hong Kong Facebook 或 Instagram 專頁的粉絲。
- (f) 主辦單位如未能聯絡得獎者，或未有在 Facebook 或 Instagram 私人訊息內所列明之指定日期前收到回覆，得獎者將視作放棄得獎資格。
- (g) 得獎者須於指定日期及地點出示確認得獎訊息以換領獎品。花旗銀行將要求得獎者展示其 Facebook 或 Instagram 確認訊息、相關 Facebook 或 Instagram 版面及有效之香港身份證以作核實。
10. 參與舉辦此活動之有關人士 (包括所有花旗銀行員工)，一概不能參與此活動，以示公允。
11. 得獎禮品不可轉售或用作兌換其他產品。所有得獎者完成填寫個人資料即等同接受及同意遵守本活動條款，花旗銀行保留隨時暫停或終止此活動、更可隨時更改或修訂此活動條款的權利而毋須另行通知。
12. 花旗銀行會將得獎者資料保密，所有得獎者資料只會用作花旗銀行及花旗銀行認可之商戶或承辦商作資料核實及換領獎品用途。
13. 花旗銀行會將得獎者所提供的個人資料 (如英文全名) 交給相關活動認可之商戶或承辦商作資料核實及換領獎品用途。
14. 所有參加者 (包括得獎者) 必須同意及遵守本活動之所有細則及條款，否則，參加資格將被取消。

15. 花旗銀行並非獎品之供應商，如對獎品的質素或供應情況有任何查詢、申索或投訴，應直接向有關供應商提出。花旗銀行對此不承擔任何責任。獎品之使用受條款及細則約束（如適用）。
16. 如有任何爭議，花旗銀行將保留最終決定權。
17. 此條款及細則的中英文版本如有任何歧異，概以英文版為準。

借定唔借？還得到先好借！

私隱政策聲明: citibank.hk/privacy

讀者重要訊息: citibank.hk/disclaimerc



Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A.

Copyright © 2023 Citigroup Inc. All rights reserved.
Organized under the laws of U.S.A. with limited liability



(1) General Terms and Conditions

1. The " Share Citi x Hins Cheung x Dear me, 2024 Chinese New Year Stickers to greet your friends and family " Facebook & Instagram promotion ("Promotion") is organized by Citibank (Hong Kong) Limited ("Citi"). Promotion period is from February 6-14, 2024, both dates inclusive.
2. All participants must be aged 18 or above and hold a valid Hong Kong Identity Card, and must become a fan of Citi Hong Kong Facebook or Instagram page.
3. Citi shall have the right to cancel, terminate, change or suspend the Promotion, and to amend the terms and conditions of the Promotion without prior notice. Participants shall agree to abide by the above.
4. Citi does not give any warranty whatsoever in respect of the Promotion or its content, and does not guarantee any information in relation to the Promotion is accurate, complete and timely at all times, or that the Promotion is free of any flaw or defect, including computer virus or otherwise. Participants shall bear all the risks associated with their taking part in the Promotion. Citi shall not be responsible for any loss incurred by the participants in any circumstances, including the failure of the participants to take part in the Promotion or any suspension or delay of the Promotion due to any factor beyond control or any restriction in relation to the internet service provider.
5. Citi shall not be responsible for:
 - a. Any loss caused by poor internet connection;
 - b. Any tampering of information due to willful hacking by a third party;
 - c. Any direct or indirect loss regardless of its reason, nature, source or consequence, including any tangible loss arising from logging in or failure to log in to Facebook or Instagram, or any direct or indirect loss arising from Facebook or Instagram.
6. In case of any delay in submission, loss, error, illegibility or damage of the information sent by participants to the Citi Hong Kong Facebook or Instagram page due to any computer or network issues, Citi shall assume no liability in respect thereof. Participants shall have no objection thereto.
7. Any information provided by a winner to Citi will be used for prize redemption and identity verification of winners only. Such information will be destroyed within one month after the Promotion ends. If Citi is unable to contact a winner for prize redemption due to any mistake or omission in the information provided by the winner, Citi shall assume no liability in respect thereof and will not reissue the prize concerned.
8. By taking part in the Promotion, participants agree to abide by all terms and conditions of the Promotion and agree to Citi's Policy Statement relating to the Personal Data (Privacy) Ordinance ("PDPO").

9. For Citi's Policy Statement relating to the PDPO, please refer to <https://www.citibank.com.hk/english/info/privacy.htm>
10. The Promotion is not applicable to US persons.
11. The prize is non-transferrable and cannot be exchanged for cash or other gifts. Citi reserve the right to replace the prize with alternative gifts without prior notice.
12. Any fraud and/or abuse of the Promotion (as determined by Citi at its sole discretion) by a participant using any fake or blank account will result in forfeiture of the participant's eligibility to participate in the Promotion without prior notice. Whether or not a participant is eligible for the prize is subject to the final decision of Citi. In the event of dispute, the decision of Citi shall be final.
13. The Promotion is subject to the laws of the Hong Kong Special Administrative Region. Any dispute in relation to the Promotion shall be resolved before the courts of the Hong Kong Special Administrative Region.
14. Citi shall have no responsibility to verify the content of the Facebook or Instagram page and assume no liability in respect of its content or settings. Use of the Facebook or Instagram page shall be at the participants' own risk. By using Facebook or Instagram, the participants shall be subject to its terms and conditions, including but not limited to those in relation to confidentiality, privacy and security. While the Promotion is held in connection with Facebook or Instagram, Citi does not endorse, recommend, approve, guarantee or introduce any service or product provided by Facebook or Instagram or any of its pages. Unless otherwise expressly indicated by Citi, Citi shall not be regarded as having any form of cooperation with Facebook or Instagram.
15. Each participant agrees that the Promotion is in no way sponsored, endorsed, administered, or organised by Facebook or Instagram; and acknowledges that by participating in the Promotion the participant is providing his or her information to Citi rather than to Facebook or Instagram; and grants Facebook or Instagram a complete release from liability associated with the Promotion, to the extent permissible by law.
16. The eligibility of participants, list of winners, prizes as well as any date and time relating to the Promotion shall be subject to the final decision of Citi.

(2) Terms and Conditions of the Promotion

1. Citi Hong Kong Facebook & Instagram page will publish 1 post " Share Citi x Hins Cheung x Dear me, 2024 Chinese New Year Stickers to greet your friends and family " for Promotion on February 6, 2024. Participants must read and agree to the terms and conditions of the Promotion and complete the following 3 steps to be eligible to take part in the " Share Citi x Hins Cheung x Dear me, 2024 Chinese New Year Stickers to greet your friends and family " Facebook & Instagram Promotion:
 - I. Like and follow the Facebook or Instagram of Citi Hong Kong
 - II. Like " Share Citi x Hins Cheung x Dear me, 2024 Chinese New Year Stickers to greet your friends and family " Facebook or Instagram Promotion post
 - III. Post the respective answer under the " Share Citi x Hins Cheung x Dear me, 2024 Chinese New Year Stickers to greet your friends and family " comment section and tag 2 friends

Each participant can be entitled to a chance in the lucky draw, the eligibility for the lucky draw chance is based on the first successful comment record on Facebook or Instagram. Each participant can enjoy a maximum of 2 lucky draw chances during the Promotion period (1 entry on Facebook and 1 entry on Instagram). Any duplicated participation on Facebook or Instagram will not be entitled to more entries to the Lucky Draw. Citi will randomly draw 50 winners in total from all the eligible participants (25 winners from Facebook and 25 winners from Instagram). Each winner will receive (50 winners in total) during the entire Promotion period. Prizes will be given randomly.

2. The deadline for uploading the answer will be February 14, 2024 23:59 (based on Hong Kong time and as timed on the Facebook or Instagram server). Submissions after the deadline will not be counted as eligible.
3. Participants are fully responsible for handling the usage and loyalty of picture and comments uploaded to Citi Hong Kong Facebook or Instagram page. If the picture uploaded is causing any lost on any third party, Citi assume no liability in respect thereof. Participants must commit and confirm the picture and comments uploaded are original and not plagiarized.
4. Participants shall read and agree to the terms and conditions of the Promotion prior to participation. In the event of a violation, Citi reserves the rights of forfeiture of a participant's eligibility to participate in the Promotion or to redeem any prizes.
5. Participants must use their personal Facebook or Instagram account to join the Promotion. Participant can join the promotion on Facebook or/and Instagram, but each winner will receive a maximum of 1 Prize only during the entire Promotion period.
6. If the comments are not uploaded under the " Share Citi x Hins Cheung x Dear me, 2024 Chinese New Year Stickers to greet your friends and family " Promotion's post comment section, they will be treated as invalid.
7. The information or comments submitted by participants must not be indecent, insulting, offending and shall not infringe any copyright or involve any fabrication of facts, defamation or personal attacks. Citi reserves the right to publish and remove any picture and participants shall have no objection thereto.
8. Prizes redemption details are as follows:
 - a. The announcement of the winners will be made on the Citi Hong Kong's Facebook & Instagram page on or before February 27,2024.
 - b. Each winner has to contact Citi Hong Kong via Facebook or Instagram inbox to confirm his/her eligibility by March 1, 2024. Citi Hong Kong will provide online registration form and redemption details via Facebook or Instagram inbox by March 7,2024. Once they have received the confirmation inbox message, each winner must register using the online form provided by Citi by March 14, 2024. Each winner needs to provide information including,
 - I. Full English name on Hong Kong Identity Card
 - II. Redemption code

III. Contact number

for verification purpose and redemption arrangement. All information submitted will not be allowed to change.

- c. Once Citi receives a winner's registration, Citi will confirm with winner via Facebook or Instagram inbox. Any winner who fails to redeem the prize within the period shall be regarded as having waived his/her entitlement to the prize.
 - d. The eligibility of the winners cannot be transferred to others once confirmed.
 - e. All winners must be aged 18 or above with a valid Hong Kong Identity Card and be fans of the Citi Hong Kong Facebook or Instagram page.
 - f. If Citi cannot contact a winner, or doesn't receive any reply within the period specified in the redemption inbox message, the winner shall be regarded as having waived his/her entitlement to the prize.
 - g. All winners must redeem the prize within the period from the location specified in the redemption inbox message. Citi will request winner to show his/her Facebook or Instagram redemption inbox message and Hong Kong Identity Card for verification of his/her identity.
9. Any person who has been involved in hosting the Promotion (including all staff members of Citi) is not eligible to take part.
10. The prize cannot be resold or exchanged for other products. By providing their personal information, winners accept and agree to comply with the terms and conditions of the Promotion. Citi shall have the right to suspend or terminate the Promotion or amend or modify its terms and conditions at any time without prior notice.
11. Citi will keep all information of the winners confidential. All such information will be used for verification and redemption only.
12. Citi will pass the information shared by winners (e.g. Full English Name) to the approved vendor for verification and redemption purpose.
13. All participants (including winners) must agree and comply with the terms and conditions of this Promotion. Otherwise, their participation will be cancelled.
14. Citi is not the supplier of the prizes. Any enquiries, claims or complaints in relation to the products' quality and supply, should be directed to the respective merchants. Citi assumes no liability in respect thereof. All prizes are subject to the terms and conditions of use (if applicable).
15. In case of any dispute, Citi's decision shall be final.
16. If there is any discrepancy between the English and Chinese versions of this 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



Copyright © 2023 Citigroup Inc. All rights reserved.
Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A.
Organized under the laws of U.S.A. with limited liability