

# Citi附屬卡申請表

## Citi Supplementary Card Application Form

致：花旗銀行(香港)有限公司(花旗銀行/貴行)  
To: Citibank (Hong Kong) Limited (Citibank/the Bank)

0321

### 所需文件

#### Documents required

請附上以下文件，以免延誤申請。

Please enclose the following copies of documents to avoid processing delay.

- 附屬卡申請人之香港身份證/護照副本  
Hong Kong ID Card/Passport copy of Supplementary Card Applicant
- 附屬卡申請人額外由政府發出的身份證明文件副本(例如護照或港澳居民來往內地通行證(回鄉證))(如適用)  
Additional government issued identification document copy (e.g. passport or Mainland Travel Permit for Hong Kong and Macau Residents (Home Return Permit) etc.) of Supplementary Card Applicant if applicable
- 本申請表之P.1-P.3(附有基本卡持卡人/會員及附屬卡申請人之簽署)  
P.1-P.3 of this application form with signatures of both Principle Cardholder/Cardmember and Supplementary Card Applicant

請以英文正楷填寫，在適當方格內加上「✓」號並簽署。

Please complete all details in BLOCK LETTERS, tick and sign where appropriate.

SC: CBOL12 / CBOL13

基本卡持卡人/會員姓名 Name of Principal Cardholder/Cardmember
基本卡號碼 Principal Card No.
基本卡持卡人/會員香港身份證/護照號碼 Principal Cardholder/Cardmember HKID Card/Passport No.
日間聯絡電話 Day Time Contact No.

Citi附屬卡申請人必須為十六歲或以上。如附屬卡申請人為18歲以下人士，主卡申請人須為其父母或監護人。

Citi Supplementary Card Applicant must be aged 16 or above. If the Supplementary Card Applicant is aged below 18, the Principal Card Applicant must be his/her parent or guardian.

暫時不接受 HKTVMall 信用卡之附屬卡及Citi Plus®信用卡之附屬卡申請。

Applications for HKTVMall Supplementary Credit Card and Citi Plus® Supplementary Credit Card are currently not accepted.

### 附屬卡申請人資料 SUPPLEMENTARY CARD APPLICANT DETAILS

先生Mr (01)       小姐Miss (02)       太太Mrs (04)       女士Ms (05)

香港身份證/護照上之姓名 Name shown on HKID Card/Passport

香港身份證  
HKID Card

只適用於非香港永久居民

Only applicable for non HK permanent resident

其他身份證明號碼

Other Identity Document No. \_\_\_\_\_

簽發國家

Country of Issuance \_\_\_\_\_

請附上香港身份證/護照副本。亦請附上額外由政府發出附有照片的身份證明文件副本(例如護照或港澳居民來往內地通行證(回鄉證))，此額外身份證明文件不適用於附屬卡申請人為現有客戶或親身前往本行分行遞交申請。Please enclose a copy of the HKID Card/Passport. Please also enclose copy of additional government issued identification document with photo (e.g. passport or Mainland Travel Permit for Hong Kong and Macau Residents (Home Return Permit) etc.) This additional identification document is not required if supplementary card applicant is existing customer or submits the application in person to any Citi branches.

如申請人並非持有香港永久居民身份證，請遞交香港身份證及附有申請人姓名、護照號碼及國籍之護照副本。For applicants who are not holders of a permanent HKID Card, please provide copies of the HKID Card and passport showing the name, passport number and nationality of the applicant.)

每位Citi Rewards銀聯附屬卡及Citi八達通附屬卡之申請人必須持有有效香港身份證。Each applicant for the Citi Rewards UnionPay Supplementary Card and Citi Octopus Supplementary Card must hold a valid HKID Card.

出生日期

Date of Birth

\_\_\_\_/\_\_\_\_/\_\_\_\_  
月Month 日Day 年Year

國籍

Nationality

與基本卡持卡人之關係

Relationship with Principal Cardholder

住宅電話號碼

Home No.

公司電話號碼

Office No.

手提電話號碼

Mobile No.

(恕不接受與其他花旗銀行客戶登記同一個流動電話號碼。Registration of the same mobile number as another Citibank customer is not accepted.)

住宅地址 Residential Address

與基本卡持卡人/會員住宅地址一樣

Same residential address as Principal Cardholder/Cardmember

如住宅地址不同，請以英文正楷於下面填寫。If residential address is different, please provide below in BLOCK letters.

Grid for residential address input

請注意：附屬卡將郵寄至基本卡持卡人/會員之通訊地址；附屬卡持卡人/會員一切簽賬及現金透支均會顯示於基本卡持卡人/會員之月結單內。Please note: The Supplementary Card will be sent to the Principal Cardholder's/Cardmember's correspondence address and the transactions of the Supplementary Card will be incorporated into the statement of the Principal Cardholder/Cardmember.

附屬卡信貸限額將預設為相等於基本卡持卡人/會員的「客戶信貸限額」，即適用於基本卡持卡人/會員持有的所有Citi信用卡的綜合信用限額。如欲更改附屬卡信貸限額，請致電Citibank電話理財服務2860 0333。The default Supplementary Card Credit Limit is equal to the Principal Cardholder's/Cardmember's Customer Credit Limit, which is the combined credit limit assigned to the Principal Cardholder/Cardmember across all his/her Citi Credit Cards. If the Principal Cardholder/Cardmember would like to adjust the Supplementary Card Credit Limit, please call our CitiPhone Banking at 2860 0333.

重要政治及公職人物宣言 Senior Public Figure Declaration

本人或本人之直系親屬為重要政治及公職人物 (現在/曾經任職於本地或海外政府機構，包括司法機構/軍隊/領事館等)。 I or my immediate family member currently hold/have held a position as a senior public figure (individual who is working/has worked in any local or foreign government including judiciary/armed forces/embassies etc.).

Form for Senior Public Figure Declaration with fields for Name, Country, Department, Position, and Relationship with customer.

本人或本人之直系親屬並非重要政治及公職人物。 I or my immediate family member currently do not hold /have not held any position as a senior public figure.

選擇拒絕在直接促銷中使用個人資料 Opt-out from Use of Personal Data in Direct Marketing (只適用於Citi附屬卡申請人 Only Applicable to Citi Supplementary Card Applicant)

如本人不希望花旗銀行在直接促銷中使用本人的個人資料，本人必須在此方格內  加上剔號 (“✓”)。 I should check (“✓”) this box  if I do not wish Citibank to use my personal data in direct marketing.

本人明白將不會以電郵、手機訊息、信函或電話方式接收任何優惠通知及與Citi信用卡推廣優惠有關之直接促銷資訊，包括但不限於：

- 任何旅遊、餐飲、購物及所有其他信用卡零售優惠
• Citi ThankYou Rewards優惠
• Citi環球禮遇

I understand that I will not be able to receive any promotional notifications or direct marketing in the form of e-mail, mobile message, direct-mailer or phone call for Citi Credit Card promotions, including but not limited to:

- Travel, dining, shopping and all other credit card privileges
• Citi ThankYou Rewards promotions
• Citi World Privileges

花旗銀行可能將本人的個人資料提供予其他人士，以供該等人士在直接促銷中使用，不論該等人士是否花旗銀行集團成員。如本人不希望花旗銀行將本人的個人資料提供予任何其他人士，以供該等人士在直接促銷中使用，不論花旗銀行會否獲得金錢或其他財產的回報，本人須在此方格內  加上剔號 (“✓”)。

Citibank may provide my personal data to other persons for their use in direct marketing, whether or not such persons are members of the Citibank's group. I should check (“✓”) this box  if I do not wish Citibank to provide my personal data to any other persons for their use in direct marketing, whether or not in return for money or other property.

除非此申請被本人或花旗銀行中止、撤回或拒絕，以上本人的直接促銷選擇為本申請的一部份並將一併處理。如本人為花旗銀行之現有客戶，在以上的直接促銷選擇獲成功處理前，本人於花旗銀行現有的直接促銷選擇會繼續適用。以上的直接促銷選擇一經處理，本人於花旗銀行現有的直接促銷選擇會被取代。如本人於任何時候希望撤回本人同意花旗銀行在直接促銷中使用本人的個人資料的選擇，本人明白及知悉可透過致電電話理財服務熱線(852) 2860 0399 處理。

My above direct marketing option will be processed together and as part of this application, unless this application is aborted, withdrawn or rejected by me or Citibank. If I am an existing customer of Citibank, my existing direct marketing option in Citibank's records will continue to apply until my above direct marketing option has been processed successfully. Once processed, my above direct marketing option will replace my existing direct marketing option in Citibank's records. I understand and acknowledge that I could contact CitiPhone Banking at (852) 2860 0399 if I wish to opt out of the use of my personal data in direct marketing at anytime.

本人以上的選擇適用於就花旗銀行關於個人資料 (“私隱條例”) 的政策指引中所列出的產品、服務及/或標的類別的直接促銷。本人亦可參閱該通知以得知在直接促銷中可使用的個人資料的種類，以及本人的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

My above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in Citibank's Policy Statement relating to the Personal Data (Privacy) Ordinance. I should also refer to the Policy Statement on the kinds of personal data which may be used in direct marketing and the classes of persons to which my personal data may be provided for them to use in direct marketing.

選擇拒絕在安排八達通自動增值服務中使用個人資料 Opt-out from Use of Personal Data in Setting Up Octopus Automatic Add Value Service (只適用於Citi附屬卡申請人 Only Applicable to Citi Supplementary Card Applicant)

(本人明白如選擇以下安排，花旗銀行將不能繼續本人之申請。I understand that Citibank will not be able to process my application if I choose opt-out below.)

就Citi八達通白金卡而言：本人不同意花旗銀行將本人之姓名、性別、出生日期、香港身份證號碼/護照號碼及聯絡資料遞交予八達通卡有限公司作安排及操作八達通自動增值服務之用途。

For Citi Octopus Platinum Card: I do not agree Citibank to submit my name, gender, date of birth, HKID Card no./passport no. and contact information to Octopus Cards Limited for the purpose of setting up and operation of the Octopus Automatic Add Value Service (“AAVS”).

## 客戶聲明 CUSTOMER DECLARATION

本人確認此次申請並非由第三方轉介。I confirm that this application is not referred by a third party.

本人/吾等獲發之Citi信用卡將附有相關Citi信用卡合約/八達通卡有限公司發行之八達通自動增值協議，以適用者為準(每份簡稱「合約」)，該合約亦會在要求索取時提供，而八達通卡有限公司發行的有關合約可以從八達通網站www.octopus.com.hk參考。The issue of any Citi Credit Card to me/us will be accompanied by the relevant Citi Credit Card Agreement/ the Conditions of Issue of Octopus Automatic Add Value Agreement issued by Octopus Cards Limited ("OCL"), whichever is applicable (each an "Agreement", as amended from time to time), copies of which are also available upon request and the Agreements provided by OCL can be obtained from the Octopus website, www.octopus.com.hk.

本人/吾等可不時向花旗銀行申請其他Citi信用卡，而花旗銀行可向本人/吾等發出申請的卡種而毋須本人/吾等書面確定同意有關合約。I/We may from time to time apply for further Citi Credit Cards from Citibank and Citibank may issue the same to me/us without a written acknowledgement of the relevant Agreement(s).

本人/吾等同意合約上、關於《個人資料(私隱)條例》(「私隱條例」)的政策指引及此申請表格之條款將構成本人/吾等與花旗銀行就申請及使用該Citi信用卡之協議。I/We agree that all Terms and Conditions of the Agreements, the Policy Statement relating to the Personal Data (Privacy) Ordinance ("Policy Statement") and this form will constitute my/our agreement with Citibank for the application and the use of such Citi Credit Card.

就Citi八達通白金卡而言：如閣下不希望花旗銀行將閣下之個人資料提供予八達通卡有限公司，請於「選擇拒絕在安排八達通自動增值服務中使用個人資料」部份作出選擇。If you do not wish Citibank to provide your personal data to Octopus Cards Limited regarding Citi Octopus Platinum Card, please indicate your preference in the section of "Opt-out from Use of Personal Data in Setting Up Octopus Automatic Add Value Service".

為防止洗黑錢及恐怖分子籌資活動、相關司法管轄區的法律及貴行的政策，本人/吾等明白貴行須要求本人/吾等提供資料以識別申請信用卡之本人/吾等的身份。貴行亦須核實及記錄該等資料。當本人/吾等申請信用卡時，貴行須獲取本人/吾等之姓名、地址、出生日期及其他資料以協助貴行識別本人/吾等的身份。貴行亦須查證本人/吾等備有相片的身分證明文件或其他證明文件並保留副本。To help prevent money laundering and terrorist financing, the laws of many jurisdictions, as well as Bank's policy, I/we understand that you will require me/us to provide information that identifies me/us who apply for a credit card with Citibank and that such information will be verified and recorded. When I/we apply for a credit card, you will ask for my/our name, address, date of birth, and other information that will allow you to identify me/us. You will also ask to see and retain a copy of my/our photo ID or other identifying documents.

本人/吾等證明本表格內所提供之資料全屬真實及詳盡，並明白花旗銀行只會於成功核對本人/吾等身份後更新個人資料(如適用)。資料經核實並更新之後，本行將以我提供的資料作日後聯絡及通知我有關本行產品和服務，包括但不限於選擇收取電子月結單及其他宣傳/推廣資訊。但是資料未能核實或信用卡未能成功批核，銀行將不會更新本人/吾等的個人資料，並繼續使用原有的資料作日後聯絡。如以上資料日後有任何更改，本人/吾等均會立即通知花旗銀行。本人/吾等同意授權花旗銀行向任何有關方面核實上述填報之資料或與有關方面交換資料。本人/吾等明白開戶及/或由花旗銀行提供之任何服務需經花旗銀行內部審批，並取決於本人/吾等接受申請表上有關之條款及細則。I/WE warrant that all the information provided in this form is correct and complete. I/WE understand that Citibank will only update any change to my existing records (if applicable) after successful identity verification. I/WE accept after successful verification, Citibank will contact me for information about my use of Citibank services and product & services alerts including but not limited to receiving e-statements (on subscription) and other promotional/ marketing materials. However, in the event of unsuccessful verification or card application, I/we understand that the bank will not update its records and will continue to use my existing record to contact me. I/WE will update Citibank immediately on any subsequent changes to the above information. I/WE authorize Citibank to verify the information provided in respect of this form from and/or exchange it with any source. I/WE also understand that account opening and/or the provision of any service by Citibank is subject to Citibank's internal approval, and is subject to my full acceptance of the relevant Terms and Conditions, agreements and declarations in respect of this form.

本人/吾等保證(i)本人/吾等並沒破產；(ii)沒有就本人/吾等之破產呈請；(iii)本人/吾等並非償債無能者。I/We warrant that (i) I am/we are not bankrupt; (ii) no petition for bankruptcy is presented against me/us; (iii) I am/we are not insolvent.

### 關連人士宣言 Connected Parties Declaration

本人為以下人士的親屬：花旗銀行(香港)有限公司的董事 / 僱員 / 控權人 / 小股東控權人\*。

I am a relative of any of the directors / employees / controllers / minority shareholder controllers of Citibank (Hong Kong) Limited named below.\*

是 Yes 董事/僱員姓名 Name of Director/Employee \_\_\_\_\_ 部門 Department \_\_\_\_\_

否，如日後對所屬聲明有任何變更，本人須即時書面通知花旗銀行(香港)有限公司。

No, and I agree to notify Citibank (Hong Kong) Limited promptly in writing if this information is no longer true and correct.

本人確認本人已獲得以上提及的人士的同意提供其資料給花旗銀行(香港)有限公司以便花旗銀行(香港)有限公司能遵守第155章《銀行業條例》及第155S章《銀行業(風險承擔限度)規則》。本人(代表本人及以上提及的人士)授權花旗銀行(香港)有限公司使用有關本人 / 以上提及的人士及本人 / 以上提及的人士持有的融通的資料以便核實本人提供的資料。I confirm that I have obtained consent from the person(s) listed above for the provision of their information to Citibank (Hong Kong) Limited for the purpose of enabling Citibank (Hong Kong) Limited to comply with the Banking Ordinance (Cap.155) and the Banking (Exposure Limits) Rules (Cap.155S). I (on behalf of myself and the above person(s)) hereby authorize Citibank (Hong Kong) Limited to use the information relating to me / the above person(s) and the facilities granted to me / the above person(s) for the purpose of verifying the above information provided by me.

\* 與花旗銀行(香港)有限公司的董事 / 僱員 / 控權人 / 小股東控權人之關係的定義：

Definition on relationship with Citibank directors / employees / controllers / minority shareholder controllers:

- 「親屬」一詞應依照第155章《銀行業(風險承擔限度)規則》第85(4)條的定義：(a)父母、祖父母或外祖父母、或曾祖父母或外曾祖父母；(b)繼父母或領養父母；(c)兄弟或姐妹；(d)配偶；(e)如該人是夫妻關係的一方--該關係中的另一方；(f)同居伴侶；(g)配偶的父母、繼父母或領養父母；(h)配偶的兄弟或姐妹；(i)子、繼子、女、繼女或領養子女；(j)孫或孫女、外孫或外孫女、曾孫或外曾孫、或曾孫女或外曾孫女。“Relative” is defined under Rule 85(4) of the Banking (Exposure Limits) Rules (Cap.155S) as: (a) a parent, grandparent or great grandparent; (b) a step-parent or adoptive parent; (c) a brother or sister; (d) the spouse; (e) if the person is a party to a union of concubinage - the other party of the union; (f) a cohabitee; (g) a parent, step-parent or adoptive parent of a spouse; (h) a brother or sister of a spouse; (i) a son, step-son, adopted son, daughter, step-daughter or adopted daughter; or (j) a grandson, granddaughter, great grandson or great granddaughter.
- 「控權人」一詞應依照第155章《銀行業條例》第2條的定義：(a)間接控權人(即所發出的指示或指令獲得該公司的董事、或以該公司為附屬公司的另一間公司的董事慣常按照行事的任何人，但依據第155章《銀行業條例》第52條委任的經理人或顧問不包括在內，又如所發出的指示或指令獲得該等董事慣常按照行事的任何人僅是因為該等董事按照該人以專業身分所提供的意見而行使者，則該人亦不包括在內)；或(b)大股東控權人(指在該公司的任何大會上，或在以該公司為附屬公司的另一間公司的任何大會上，單獨或連同任何一名或多於一名相聯者有權行使超過50%表決權或有權控制超過50%表決權的行使的任何人)。“Controller” is defined under Section 2 of the Banking Ordinance (Cap.155) as, in relation to a company: (a) an indirect controller (i.e. any person in accordance with whose directions or instructions the directors of the company or of another company of which it is a subsidiary are accustomed to act, but does not include a Manager or Advisor appointed under Section 52 of the Banking Ordinance (Cap.155) or any person in accordance with whose directions or instructions those directors are accustomed to act by reason only that they act on advice given by him in his professional capacity); or (b) a majority shareholder controller (i.e. any person who, either alone or with any associate or associates, is entitled to exercise, or control the exercise of, more than 50% of the voting power at any general meeting of the company or of another company of which it is a subsidiary).



3. 「小股東控權人」一詞應依照第155章《銀行業條例》第2條的定義：就任何公司而言，指在該公司為附屬公司的另一間公司的任何大會上，單獨或連同任何一名或多於一名相聯者有權行使不少於10%但不超過50%表決權或有權控制不少於10%但不超過50%表決權的行使的任何人。“Minority shareholder controller” is defined under Section 2 of the Banking Ordinance (Cap.155) as, in relation to a company: any person who, either alone or with any associate or associates, is entitled to exercise, or control the exercise, or control the exercise of, 10% or more, but not more than 50%, of the voting power at any general meeting of the company or another company of which it is a subsidiary.

本人/吾等確認已收到花旗銀行信用卡/大來信用証資料概要及服務收費表、Citi信用卡持卡人/會員合約之主要使用條款及私隱條例。I/We acknowledge receipt of the Citi Credit Card/Diners Club Card Key Facts Statement And Fees Schedule, Major Terms and Conditions of Citi Credit Card Cardholder/Cardmember Agreement and the Policy Statement.

本人/吾等明白花旗銀行將會參考本人/吾等於信貸資料庫之信貸報告以作審核。I/We understand that Citibank will review my/our credit report from the Credit Reference Agency in assessing the application.

本人/吾等明白實行、實行之僱員、指定代理人或聯營機構可能擔任不同職務，及可能就直接或間接提供服務以收取佣金或其他酬金，或獲得好處或利益。該等佣金或其他酬金可能以定額計算及/或因應銷售表現和其他因素計算。I/We understand that you, your employees, your authorized agents or any of your affiliates may act in different capacities, and may be remunerated, or may receive benefits or profits, either directly or indirectly in connection with the services provided. The remuneration of your employees or authorized agents may comprise a fixed pay and/or a variable compensation which is determined by a number of factors including the sales performance.

若本人/吾等已持有一張八達通，而欲申請以上的Citi八達通白金卡，本人/吾等現有的八達通及其相關服務並不會因此信用卡獲批核而被轉移或取消。當此申請批核後，信用卡會內置一張新的八達通(並附有新的八達通號碼)。本人/吾等現有八達通上之所有餘額及住戶証不會被轉換到於此申請中開啟之新八達通。如需要，本人/吾等須自行聯絡有關服務商。If I/we currently hold an Octopus and I am/we are applying for an Citi Octopus Platinum Card above, my/our existing Octopus with its associated services will NOT be transferred or cancelled upon approval of this application. A new Octopus (with a new Octopus ID) will be embedded in the Card once this application has been approved. The total outstanding balance and security access in my/our existing Octopus will NOT be transferred to my/our new Octopus created under this application. If needed, I/we will need to contact the relevant service provider.

本人/吾等明白花旗銀行必須獲取在信用卡申請程序中所索取的資料方能處理本人/吾等之信用卡申請(除非有關資料註明為非必須)。如本人/吾等未能提供上述必須資料，花旗銀行則不能為本人/吾等開立信用卡或向本人/吾等提供服務。本人/吾等同意花旗銀行不時收取有關本人/吾等之個人資料，可根據私隱條例，用於其所述用途及向其所述人士(不論在香港境內或境外)披露。I/We understand that all information obtained by Citibank during the credit card application process is necessary (unless otherwise specified as optional) for Citibank to process my/our application and if I/we fail to provide the same to Citibank, Citibank will not be able to issue any card or provide any services to me/us. I/We agree that my/our personal data and information collected by Citibank from time to time may be used and disclosed for such purpose and to such persons (whether in or outside Hong Kong) as set out in the Policy Statement.

此申請表所提及的產品及服務並不適用於居住於歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島的個人客戶。此申請表並不旨在對該類個人客戶構成任何買賣產品及服務的建議、銷售或招攬。The products and services mentioned in this application form are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man. This application form is not intended as a recommendation or an offer or solicitation for the purchase or sale of any of the products and services to such individuals.

若申請表及其他有關文件的內文之中英文版本有差異，將以英文版本為準。With respect to this form and any other relevant documents, in case of any discrepancy between the English and Chinese version, the English version shall prevail.

本人/吾等確認已收取合約包括但不限於個別產品之合約，八達通卡有限公司發行之八達通發卡條款及八達通自動增值協議(如適用)，花旗銀行信用卡資料概要及服務收費表及關於《個人資料(私隱)條例》的政策指引。I/We confirm that I/we have received agreements, including but without limitation, agreement of individual product(s), the Conditions of Issue of Octopus and Octopus Automatic Add Value Agreement issued by OCL (if applicable), Citi Credit Card Key Facts Statement And Fees Schedule, and the Policy Statement relating to the Personal Data (Privacy) Ordinance.

以下之簽名證明本人/吾等已閱讀、明白及同意有關之條款及細則、合約包括但不限於個別產品之合約，服務收費表，私隱條例，客戶聲明及迎新獎賞之條款及細則(如適用)。By signing below, I/we confirm that I/we have read, understood, and agreed to the relevant Terms and Conditions, agreements, including but without limitation, agreement of individual product(s), the fees schedule, the Policy Statement, the Customer Declaration and the Welcome Offers Terms and Conditions (if applicable).

<b>X</b> 基本卡持卡人/會員簽署 Signature of Principal Cardholder/Cardmember	日期 Date
<b>X</b> 附屬卡申請人簽署 Signature of Supplementary Card Applicant	日期 Date
公司專用 For Company Use Only	P                      I                      CI                      NO                      AO                      DD

請注意：本表格及任何呈交之文件將不獲退還。Please note that this form and any document submitted will not be returned.

## Citi信用卡持卡人/會員合約之主要使用條款

持卡人/會員同意接受相關Citi信用卡合約/八達通卡有限公司發行之八達通自動增值協議之條款及細則，以適用者為準(每份簡稱「合約」)。持卡人/會員須特別注意下列條款的要求，詳情已列於有關合約中。

1. 持卡人/會員應在收到Citi信用卡時立即於卡上簽名。2. 持卡人/會員同意將任何私人密碼保密，並在私人密碼遭任何其他人所知悉後知會花旗銀行。持卡人/會員會就讓任何其他人知悉私人密碼而招致之任何損失或法律責任而向花旗銀行作出賠償。3. 持卡人/會員有責任按時支付任何結欠。若未有繳付所規定之最低付款額，則有責任支付罰款。4. 如遇違約情況，持卡人/會員有責任支付花旗銀行在追討債項時所合理招致之費用及開支。5. 若持卡人/會員作出任何欺詐或嚴重疏忽之行為，則應負責花旗銀行所蒙受之所有損失。6. 在信用卡報失前之未經授權交易之責任上限為**港幣500元/人民幣500元**，不包括(i) 使用自動櫃員機或(ii) 使用Citi八達通信用卡八達通功能之交易。7. 若持卡人/會員未能在結單日期60天內申報未經授權交易，則賬戶結單應具決定性。8. 花旗銀行有權將持卡人/會員於花旗銀行所持有之任何貸款結餘用作抵銷債項。9. 基本卡持卡人/會員應負責基本卡及附屬卡之債項。附屬卡持卡人/會員應只負責使用其附屬卡所招致之債項。10. 花旗銀行保留要求即時還款之權利。11. 若持卡人/會員並不接受花旗銀行所提出對合約之任何修訂，則有權終止合約。12. Citi八達通信用卡可作八達通使用。Citi八達通信用卡之八達通功能將不時受到八達通發卡條款及/或八達通卡有限公司及/或其他成員所定之條款及細則所約束。每張信用卡已預先與自動增值聯繫，而此聯繫並不能取消(否則，必須與信用卡一併取消)，亦不能與其他信用卡戶口聯繫。此卡之自動增值功能須受八達通自動增值協議所約束。13. Citi Rewards 銀聯信用卡由一港幣賬戶及一人民幣賬戶組成。所有以人民幣計值的交易之款項(包括現金透支及所有有關收費及費用)將從人民幣賬戶支取。所有其他交易之款項(包括現金透支及所有有關收費及費用)將從港幣賬戶支取。持卡人須使用相關賬戶用以計值之貨幣的資金分別支付給每個賬戶。花旗銀行將不會從港幣賬戶轉換和/或轉賬餘額或多繳的款項到人民幣賬戶以償還另一賬戶之餘額，反之亦然。持卡人須直接支付到相關的賬戶以繳清月結單結欠。

## Major Terms and Conditions of Citi Credit Card Cardholder/Cardmember Agreement

Cardholder/Cardmember agrees to abide by the Terms and Conditions as set out in the relevant Citi Credit Card Agreement/the Conditions of Issue of Octopus Automatic Add Value Agreement issued by Octopus Cards Limited ("OCL"), whichever is applicable (each an "Agreement", as amended from time to time). Cardholder's/ Cardmember's attention is drawn, in particular, to the Terms and Conditions listed below, which Terms and Conditions are more fully detailed in the relevant Agreement.

1. Cardholder/Cardmember shall sign on the Citi Credit Card as soon as it is received. 2. Cardholder/Cardmember agrees to keep any personal identification number ("PIN") confidential and to inform Citibank if the PIN is known to any other person. Cardholder/Cardmember will indemnify Citibank against any losses or liabilities resulting from the PIN being known to any other person. 3. Cardholder/Cardmember is responsible for repaying any outstanding balance on time and is liable for penalty charges if the required minimum payment is not made. 4. In case of default, Cardholder/Cardmember is liable to pay the costs and expenses reasonably incurred by Citibank in recovering the debt. 5. If the Cardholder/Cardmember acts fraudulently or with gross negligence, he/she shall be responsible for all losses incurred by Citibank. 6. The maximum liability for unauthorised transactions before a Card loss is reported shall be **HK\$500/CNY500**, excluding transactions resulting from (i) use of the Card in automated teller machines, (ii) for Citi Octopus Credit Card, use of the Octopus function on the Citi Octopus Credit Card. 7. A statement of account shall be conclusive if the Cardholder/Cardmember fails to report an unauthorised transaction within 60 days from the statement date. 8. Citibank has the right to set off any credit balance maintained by the Cardholder/Cardmember with Citibank. 9. Principal Cardholders/Cardmembers shall be responsible for debts of both the Principal and Supplementary Cards. A Supplementary Cardholder/Cardmember shall only be responsible for debts incurred in using his/her own Supplementary Card. 10. Citibank reserves the right to demand immediate repayment. 11. The Cardholder/Cardmember has the right to terminate the Agreement if he/she does not accept any amendment to the Agreement proposed by Citibank. 12. Citi Octopus Credit Card may be used as an Octopus. Use of the Octopus function on the Card shall be subject to the Conditions of Issue of Octopus and/or other Terms and Conditions laid down by Octopus Cards Limited ("OCL") and/or its affiliates from time to time. Each Card is pre-linked to AAVS and such linkage cannot be cancelled (unless terminated together with the Card), or be altered to link with another credit card account. Use of the AAVS function on the Card shall be subject to the Octopus Automatic Add Value Agreement. 13. The Citi Rewards UnionPay Card consists of both a Hong Kong Dollar account and a Renminbi account. The values of all transactions (including cash advance and all related fees and charges) denominated in CNY will be debited to the Renminbi Account. The values of all other transactions (including cash advance and all related fees and charges) will be debited to the Hong Kong Dollar Account. The Cardholder shall settle payment to each of the accounts separately using funds in the currency in which the relevant account is denominated. Citibank will not convert and/or transfer any credit balance or overpayment from the Hong Kong Dollar Account to the Renminbi Account or vice versa to settle the outstanding balance of the other account. The Cardholder shall make payment directly to the relevant account in order to settle the outstanding balance.

<http://www.citibank.com.hk/cards>

閣下可隨時不再收取本行之宣傳郵件。如有需要，請以書面形式通知本行。(香港郵政信箱：3463)

You may at any time choose not to receive our promotional materials. Please let us know in writing in case of such a request. (GPO Box 3463 Hong Kong).

### **提交表格及證明文件可**

**Please submit the application form and documents through below channels:**

- ① 請將已填妥的表格透過電腦、平板電腦或流動裝置上載至<http://www.citibank.com.hk/card-form> → 信用卡申請證明文件 → 按此上載表格  
Please return your completed form via a computer, tablet or mobile device by uploading at <http://www.citibank.com.hk/card-form> → Credit Card Application Supporting Documents → Submit Form Here
- ② 郵寄至香港郵政信箱3281號，花旗銀行(香港)有限公司  
Mail to Citibank (Hong Kong) Limited, P.O. Box 3281

### **證件影印/傳真須知**

**Hints for photocopying/ faxing Identity Card copy**

清楚的證件影印本，令批核程序更快捷

A clear Identity Card copy ensures quicker processing

1. 可放大至200%  
Enlarge to 200%
2. 影印證件時請選用較淺色模式，以達最佳效果  
For the best result, please choose a lighter color mode when you make photocopy on HKID card
3. 於影印本空白地方簽署及清楚寫上姓名及證件號碼  
Sign and write your name and Identity Card number on blank area

## 關於《個人資料(私隱)條例》("私隱條例")的政策指引

重視和保障個人資料的私隱權是花旗銀行香港分行、花旗銀行(香港)有限公司、花旗國際有限公司和大來信用証國際(香港)有限公司(各稱為「Citi機構」)的政策。遵守《私隱條例》不單是管理階層的責任，也是各Citi機構每位職員的直接責任。本政策指引清楚規定以下各項：(1)各Citi機構收集個人資料的目的；(2)各Citi機構為保護個人資料而採取的重要措施；(3)可獲Citi機構轉移個人資料的人士的類別；及(4)客戶、擔保人和抵押品提供者(各稱為「資料當事人」)查閱及改正資料的權利。

- (a) 資料當事人在申請開立或延續戶口及/或建立或延續銀行/信貸安排或要求提供銀行/財務服務時，不時需要向Citi機構提供有關的個人資料(「資料」)。
- (b) 若資料當事人未能提供該個人資料，有關的Citi機構可能無法為資料當事人開立或延續戶口或建立或延續銀行/信貸安排，或可能無法向資料當事人提供銀行/財務服務。
- (c) Citi機構在與資料當事人的正常銀行/財務的業務往來過程中，例如資料當事人簽發支票、資金轉賬或使用卡存款或進行交易或為自己或任何第三者洽商/安排銀行/信貸服務，亦會收集到資料當事人的資料。
- (d) 有關資料當事人的資料可能會由Citi機構或向有關的Citi機構取得該資料的任何人士作以下用途：
- i. 用於向資料當事人或由資料當事人作為擔保人或抵押品提供者並向任何第三者提供的服務及信貸/財務安排的日常運作；
  - ii. 於資料當事人申請信貸時及於每年(通常一次或多於一次)的定期或特別信貸覆核時進行信貸檢查和核對程序(定義見《私隱條例》)；
  - iii. 制定和維持Citi機構的信貸評分模式；
  - iv. 協助其他財務機構進行信貸檢查和追討債務；
  - v. 確保資料當事人維持可靠信用；
  - vi. 設計供資料當事人使用的信貸/財務服務或有關產品；
  - vii. 宣傳服務，產品及其他標的(Citi機構可就此等服務或產品獲得或不獲任何報酬)(詳情請參閱下文(i)段)；
  - viii. 確定拖欠資料當事人或資料當事人拖欠的債務金額；
  - ix. 強制執行資料當事人的責任，包括但不限於追收資料當事人的欠款；
  - x. 履行根據下列適用於Citi機構或任何其他成員及/或集團公司或Citi機構或任何其他成員及/或集團公司被期望遵守就披露及使用資料的義務、規定或安排；
    - (1) 不論於香港特別行政區境內或境外及不論目前或將來存在對其具法律約束力或適用的任何法律(例如：稅務條例及其條款，包括有關自動交換財務賬戶資料的條款，或就美國法下的外國賬戶稅務合規法案(FATCA)的條款)；
    - (2) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導(例如：由稅務局提供及發出的指引及指示，包括有關自動交換財務賬戶資料的指引及指示，或就美國法下的外國賬戶稅務合規法案(FATCA)的指引及指示)；
    - (3) Citi機構或任何其他成員及/或集團公司因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
  - xi. 遵守Citi機構為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就Citi機構集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
  - xii. 讓有關的Citi機構的實際或建議承讓人，或讓有關的Citi機構對資料當事人的權利的參與人或附屬參與人，評核擬作為有關轉讓、參與或附屬與標的的交易；
  - xiii. 將資料當事人或其他人士的資料作比較，以進行信貸調查、資料核實或以其他方法製作或核實資料，不論是否為了對資料當事人採取不利行動；
  - xiv. 不論資料當事人與有關的Citi機構或取得有關資料的人士之間是否存在任何關係，作為資料當事人的信貸紀錄，以供其現在或將來參考之用；及
  - xv. 與上述各項有關的用途。
- (e) Citi機構會把其取得有關資料當事人的資料保密處理，但可能會就第(d)項載明的用途把該等資料提供予下列任何一方：
- i. 任何代理人、承包商或就Citi機構的業務運作向其提供行政、電訊、電腦、付款、債務追討、證券結算或其他服務的第三者服務供應商；
  - ii. 對Citi機構負有保密責任的任何其他人或機構，包括該Citi機構同一集團內已承諾將有關資料保密處理的公司；
  - iii. 向出票人提供已付訖支票副本(可能載有收款人的資料)的付款銀行；
  - iv. 信貸資料服務機構以及如資料當事人欠帳，則可將該等資料提供給追討欠款公司；
  - v. Citi機構或其集團公司根據對Citi機構或其集團公司具法律約束力或適用的任何法律規定，或根據及為符合任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的並期望Citi機構或其集團公司遵守的任何指引或指導，或根據Citi機構或其集團公司向本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾(以上不論於香港特別行政區境內或境外及不論目前或將來存在的)，而有義務或以其他方式被要求向其披露該等資料的任何人士；
  - vi. 資料當事人現在或建議與之有任何業務往來的財務機構和消費卡或信用卡發卡公司；
  - vii. 任何已與或將會與Citi機構或取得有關資料的人士建立任何業務關係的其他人士或機構(包括其相聯公司或聯號公司)；
  - viii. 有關的Citi機構的任何實際或建議承讓人，或有關的Citi機構對資料當事人的權利或有關的Citi機構全部或任何部份的資產或業務的參與人或附屬參與人或受讓人；
  - ix. 對資料當事人的責任提供或計劃提供擔保或第三者抵押的任何人等；及
  - x.
    - (1) Citi機構的任何其他成員及/或集團公司；
    - (2) 第三方財務機構、保險公司、信用卡機構、證券及投資服務供應商；
    - (3) 第三方獎賞、顧客忠誠，合作品牌及優惠計劃或其他相關服務及/或產品供應商；
    - (4) Citi機構的聯營品牌合作夥伴及/或Citi機構的任何其他成員及/或集團公司(此等聯營品牌合作夥伴的名稱載於有關服務及產品(視情況而定)的申請表)；
    - (5) 慈善或非牟利機構；及
    - (6) Citi機構就上文第(d)項載明的用途聘請的第三方服務供應商(包括但不限於郵遞公司、電訊公司、電話推銷及直銷代理機構、電話客戶服務中心、資料處理公司及資訊技術中心等)。

該等資料可能被轉移至香港境外。

- (f) 在Citi機構就按揭及/或按揭申請可能不時收集或持有的資料中(不論以借款人、按揭人或擔保人身份，以及不論以資料當事人本人單名或與其他人士聯名方式)及於2011年4月1日當日或以後申請的按揭有關的資料，下述與資料當事人有關的資料(包括下述任何資料的任何經更新資料)可由Citi機構及/或以代理人的名義提供予信貸資料服務機構：

- (i) 全名；(ii) 就每項按揭中的身份(即作為借款人、按揭人或擔保人，及以資料當事人本人單名或與其他人士聯名方式)；(iii) 香港身份證號碼或旅遊證件號碼；(iv) 出生日期；(v) 通訊地址；(vi) 與每項按揭有關的按揭賬戶號碼；(vii) 與每項按揭有關的貸款類別；(viii) 就每項按揭有關的按揭賬戶狀況(如有效、已結束、已



撤帳(因破產令導致除外)、因破產令導致已撤帳);(ix)與每項按揭有關的按揭賬戶結束日期(如有);(x)按揭申請日期;及(xi)(若發生與按揭貸款有關的任何未償重大拖欠事宜)一般賬戶資料連同與該項重大拖欠有關的拖欠資料。

信貸資料服務機構將使用上述由Citi機構提供的資料統計資料當事人(分別以借款人、按揭人或擔保人身份,及以資料當事人本人單名或與其他人士聯名方式)不時於香港信貸提供者間持有的按揭宗數,並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用(須受根據條例核准及發出的個人信貸資料實務守則的規定所限)。

- (g) 在Citi機構就資料當事人信貸可能不時收集或持有的資料中,下述與資料當事人有關的資料(包括下述任何資料當中不時更新之任何資料)可由Citi機構提供予信貸資料服務機構:
- (i)全名;(ii)通訊地址;(iii)聯絡資料;(iv)出生日期;(v)香港身份證號碼或旅遊證件號碼;(vi)與按揭貸款無關的信貸申請資料;(vii)一般賬戶資料;(viii)賬戶還款資料;及(ix)信用卡遺失資料。
- (h) 就上文第(e)(iv)項而言,Citi機構須向信貸資料服務機構查閱及索取該信貸資料服務機構根據《私隱條例》持有有關資料當事人的個人和賬戶資訊或紀錄(包括有關按揭宗數的資料)。在不損害前述條文的原則下,Citi機構可不時查閱由信貸資料服務機構持有有關資料當事人的個人和賬戶資訊或紀錄(包括有關按揭宗數的資料),藉此就資料當事人或第三者(由資料當事人就該第三者的責任提供擔保)現時所獲批的信貸安排審核以下事項:
- i. 增加信貸額;
  - ii. 削減信貸,包括取消信貸或調低信貸額;或
  - iii. 與資料當事人或第三者訂立債務安排計劃,或實施與資料當事人或第三者訂立的債務安排計劃。

**(i) 在直接促銷中使用資料**

Citi機構擬把資料當事人資料用於直接促銷,而Citi機構為該用途須獲得資料當事人同意(包括表示不反對)。就此,請注意:

- i. Citi機構可能把Citi機構不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷;
- ii. 可用作促銷下列類別的服務、產品及促銷標的:
  - (1) 財務、保險、信用卡、銀行及相關服務及產品;
  - (2) 獎賞、資料當事人或會員或優惠計劃及相關服務及產品;
  - (3) Citi機構合作品牌夥伴提供之服務及產品(該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明);及
  - (4) 為慈善及/或非牟利用途的捐款及捐贈;
- iii. 上述服務、產品及促銷標的可能由Citi機構及/或下列各方提供或(就捐款及捐贈而言)徵求:
  - (1) Citi機構集團成員及其成員公司;
  - (2) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商;
  - (3) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商;
  - (4) Citi機構及其成員公司之合作品牌夥伴(視乎情況,該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明);及
  - (5) 慈善或非牟利機構;
- iv. 除由Citi機構促銷上述服務、產品及促銷標的以外,Citi機構亦擬將以上(i)(i)段所述的資料提供予以上(i)(iii)段所述的全部或任何人士,以供該等人士在促銷該等服務、產品及促銷標的中使用,而Citi機構為此用途須獲得資料當事人書面同意(包括表示不反對);
- v. Citi機構可能因如以上(i)(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如Citi機構會因提供資料予其他人士而獲得任何金錢或其他財產的回報,Citi機構會於以上(i)(iv)段所述徵求資料當事人同意或不反對時如是通知資料當事人。

**如資料當事人不希望Citi機構如上述使用其資料或將其資料提供予其他人士作直接促銷用途,資料當事人可通知Citi機構行使其選擇權拒絕促銷。**

- (j) 根據並按照《私隱條例》的條款和根據《私隱條例》核准及發出的個人信貸資料實務守則,任何人均有權採取以下行動:
- i. 審查Citi機構是否持有他/她的資料及查閱有關資料;
  - ii. 要求Citi機構改正有關他/她不準確的資料;
  - iii. 確定有關的Citi機構對資料的政策和慣常做法,以及獲告知該Citi機構所持有的個人資料的類別;
  - iv. 就個人信貸及按揭貸款而言,要求獲告知慣常向信貸資料服務機構或收數公司披露的資料,以及要求獲提供其他資料,藉此向有關的信貸資料服務機構或收數公司(視情況而定)提出查閱及改正資料的要求;及
  - v. 就Citi機構向信貸資料服務機構提供的任何賬戶資料(為免生疑問,包括任何賬戶還款資料),於全數清還欠帳後結束賬戶時,指示Citi機構要求信貸資料服務機構自其資料庫中刪除該等賬戶資料,但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。賬戶還款資料包括上次到期的還款額,上次報告期間(即緊接Citi機構上次向信貸資料服務機構提供賬戶資料前不多於31日的期間)所作還款額,剩餘可用信貸額或未償還數額及欠款資料(即過期欠款額及逾期還款日數,清還過期欠款的日期,及全數清還拖欠為期超過60日的欠款的日期(如有))。
- (k) 如賬戶出現任何拖欠還款情況,除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撤帳(因破產令導致撤帳除外),否則賬戶還款資料(定義見以上(j)(v)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。
- (l) 如資料當事人因被頒布破產令而導致任何賬戶金額被撤帳,不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款,該賬戶還款資料(定義見以上(j)(v)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年,或由資料當事人提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年(以較早出現的情況為準)。
- (m) Citi機構在考慮任何貸款申請時,可能已從信貸資料服務機構取得與客戶有關的信貸報告。若資料當事人擬取得該信貸報告,Citi機構會將有關信貸資料服務機構的聯絡詳情告知資料當事人。
- (n) 資料當事人的資料可在及可向Citi機構或如前文第(e)項所指Citi機構取得有關資料的任何人認為合適的國家處理、保存、傳達或披露。有關資料亦可根據該國的地方慣例和法律、規則和規則(包括任何政府行政措施和政令)處理、保存、傳達或披露。
- (o) 根據《私隱條例》的條款,Citi機構有權就處理任何查閱資料的要求收取合理費用。
- (p) 對各Citi機構而言,有關查閱或改正資料或查詢有關資料政策或慣常做法或所持資料的類型的的要求應向以下人士提出:

致	資料保護主任	資料保護主任
Citi機構	花旗銀行香港分行 或 花旗國際有限公司	花旗銀行(香港)有限公司 或 大來信用証國際(香港)有限公司
地址	香港中環,花園道3號 冠君大廈50樓	香港九龍觀塘 海濱道83號花旗大樓

- (q) 本政策指引並不限制資料當事人在《私隱條例》下享有的權利。
- (r) 閣下可隨時選擇不再收取Citi機構的宣傳郵件,如有需要,請以書面形式通知Citi機構。



## Policy Statement relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

It is the corporate policy of each of Citibank, N.A. Hong Kong Branch, Citibank (Hong Kong) Limited, Citicorp International Limited and Diners Club International (Hong Kong) Limited (each a "Citi Entity") to respect and safeguard the privacy of an individual's personal data. Compliance with the Ordinance is not only the responsibility of the management but also the direct responsibility of every employee of each Citi Entity. This policy statement stipulates clearly (1) our purposes of data collection, (2) the important controls employed by each Citi Entity for protection of personal data, (3) the classes of persons we can transfer personal data to, and (4) the data access and correction rights of customers, guarantors and security providers (each a "Data Subject").

- (a) From time to time, it is necessary for a Data Subject to supply a Citi Entity with personal data ("data") in connection with the opening or continuation of accounts and / or the establishment or continuation of banking / credit facilities or provision of banking / financial services.
  - (b) Failure to supply such data may result in the relevant Citi Entity being unable to open or continue accounts or establish or continue banking / credit facilities or provide banking / financial services to the Data Subject.
  - (c) It is also the case that data are collected from a Data Subject in the ordinary course of the continuation of the banking / financial relationship, for example, when a Data Subject writes cheques, transfers funds, deposits money, effects transactions through cards or discusses / arranges banking / credit facilities for himself / herself or for any third party.
  - (d) The purpose for which data relating to a Data Subject may be used by a Citi Entity, or any person who has obtained such data from the relevant Citi Entity, are as follows:-
    - i. the daily operation of the services and credit / financial facilities provided to the Data Subject or any third party when the Data Subject is a guarantor or security provider for such facilities;
    - ii. conducting credit checks and carrying out matching procedures (as defined in the Ordinance) at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
    - iii. creating and maintaining the Citi Entity's credit scoring models;
    - iv. assisting other financial institutions to conduct credit checks and collect debts;
    - v. ensuring the ongoing credit worthiness of a Data Subject;
    - vi. designing credit / financial services or related products for a Data Subject's use;
    - vii. marketing services, products and other subjects in respect of which a Citi Entity may or may not be remunerated (please see further details in paragraph (i) below);
    - viii. determining the amount of indebtedness owed to or by a Data Subject;
    - ix. enforcement of a Data Subject's obligations, including without limitation the collection of amounts outstanding from a Data Subject;
    - x. complying with the obligations, requirements or arrangements for disclosing and using data that apply to the relevant Citi Entity or its group company or that it is expected to comply according to:
      - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information or the Foreign Account Tax Compliance Act (FATCA) of the United States);
      - (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information or any guideline or guidance concerning the Foreign Account Tax Compliance Act (FATCA) of the United States);
      - (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the relevant Citi Entity or its group company by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
    - xi. complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the relevant Citi Entity and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
    - xii. enabling an actual or proposed assignee of the relevant Citi Entity or participant or sub-participant of the relevant Citi Entity's rights in respect of the Data Subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
    - xiii. comparing data of the Data Subject or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against the Data Subject;
    - xiv. maintaining a credit history of the Data Subject (whether or not there exists any relationship between the Data Subject and the relevant Citi Entity or the recipient of the data) for present and future reference; and
    - xv. purpose/s relating thereto.
  - (e) Data held by a Citi Entity relating to a Data Subject will be kept confidential but it may provide such information to the following parties for the purposes set out in paragraph (d):-
    - i. any agent, contractor or third-party service provider who provides administrative, telecommunications, computer, payment, debt collection or securities clearing or other services to it in connection with the operation of its business;
    - ii. any other person or entity under a duty of confidentiality to it, including its group company which has undertaken to keep such information confidential;
    - iii. the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
    - iv. credit reference agencies, and, in the event of default, to debt collection agencies;
    - v. any person or entity to whom the relevant Citi Entity or its group company is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the relevant Citi Entity or its group company, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the relevant Citi Entity or its group company is expected to comply, or any disclosure pursuant to any contractual or other commitment of the relevant Citi Entity or its group company with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and/or in the future;
    - vi. any financial institution and charge or credit card issuing companies with which the Data Subject has or proposes to have dealings;
    - vii. any other person or entity (including its associated companies or affiliates) who has established or proposes to establish any business relationship with it or the recipient of the data;
    - viii. any actual or proposed assignee of the relevant Citi Entity or participant or sub-participant or transferee of the rights of the relevant Citi Entity in respect of the Data Subject, or all or any part of the assets or business of the relevant Citi Entity;
    - ix. any party giving or proposing to give a guarantee or third-party security to guarantee or secure the Data Subject's obligations; and
    - x.
      - (1) any members and/or group companies of a Citi Entity;
      - (2) third-party financial institutions, insurers, credit card companies, securities and investment services providers;
      - (3) third-party reward, loyalty, co-branding and privileges programme/s or other related services and/or products providers;
      - (4) co-branding partners of a Citi Entity and/or any other members and/or group companies of a Citi Entity (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
      - (5) charitable or non-profit making organisations; and
      - (6) third-party service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that a Citi Entity engages for the purposes set out in paragraph (d) above.
- Such information may be transferred to a place outside Hong Kong.
- (f) Of the data which may be collected or held by a Citi Entity from time to time in connection with mortgages and/or mortgage application(s) in relation to a Data Subject (whether as a borrower, mortgagor or guarantor and whether in the Data Subject's sole name or in joint names with others) on or after April 1, 2011, the following data relating to the Data Subject (including any updated data of any of the following data from time to time) may be provided by the Citi Entity, on its own behalf and/or as agent, to the credit reference agency:

(i) full name; (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the Data Subject's sole name or in joint names with others); (iii) Hong Kong Identity Card Number or travel document number; (iv) date of birth; (v) correspondence address; (vi) mortgage account number in respect of each mortgage; (vii) type of facility in respect of each mortgage; (viii) mortgage account status in respect of each mortgage (e.g. active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); (ix) if any, mortgage account closed date in respect of each mortgage; (x) mortgage application date; and (xi) where there is any outstanding material default of a mortgage loan, account general data together with the default data relating to such material default.

The credit reference agency will use the above data supplied by the relevant Citi Entity for the purposes of compiling a count of the number of mortgages from time to time held by the Data Subject with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the Data Subject's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

(g) Of the data which may be collected or held by a Citi Entity from time to time in connection with consumer credit, the following data relating to the Data Subject (including any updated data of any of the following data from time to time) may be provided by the Citi Entity to the credit reference agency:

(i) full name; (ii) correspondence address; (iii) contact information; (iv) date of birth; (v) Hong Kong Identity Card Number or travel document number; (vi) credit application data that do not relate to a mortgage loan; (vii) account general data; (viii) account repayment data; and (ix) credit card loss data.

(h) For the purpose of paragraph (e)(iv) above, the Citi Entity shall access and obtain from the credit reference agencies such personal and account information or records of the Data Subject (including information about the number of mortgage count) held by a credit reference agency in accordance with the Ordinance. Without prejudice to the foregoing, the Citi Entity may from time to time access the personal and account information or records of the Data Subject (including information about the number of mortgage count) held by a credit reference agency for reviewing any of the following matters in relation to the existing credit facilities granted to the Data Subject or to a third party which obligations are guaranteed by the Data Subject:

- i. an increase in the credit amount;
- ii. the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); or
- iii. the putting in place or the implementation of a scheme of arrangement with the Data Subject or the third party.

**(i) USE OF DATA IN DIRECT MARKETING**

A Citi Entity intends to use a Data Subject's data in direct marketing and the relevant Citi Entity requires the Data Subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

i. the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a Data Subject held by a Citi Entity from time to time may be used by any Citi Entity or group company in direct marketing;

ii. the following classes of services, products and subjects may be marketed:

- (1) financial, insurance, credit card, banking and related services and products;
- (2) reward, loyalty, co-branding or privileges programmes and related services and products;
- (3) services and products offered by a Citi Entity's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
- (4) donations and contributions for charitable and/or non-profit making purposes;

iii. the above services, products and subjects may be provided or (in case of donations and contributions) solicited by a Citi Entity and/or:

- (1) a Citi Entity and any other members and/or group companies of a Citi Entity;
- (2) third-party financial institutions, insurers, credit card companies, securities and investment services providers;
- (3) third-party reward, loyalty, co-branding or privileges programmes, or other related services and/or products providers;
- (4) co-branding partners of a Citi Entity and/or any other members and/or group companies of a Citi Entity (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
- (5) charitable or non-profit making organisations;

iv. in addition to marketing the above services, products and subjects itself, a Citi Entity also intends to provide the data described in paragraph (i) (i) above to all or any of the persons described in paragraph (i)(iii) above for use by them in marketing those services, products and subjects, and the relevant Citi Entity requires the Data Subject's written consent (which includes an indication of no objection) for that purpose;

v. a Citi Entity may receive money or other property in return for providing the data to the other persons in paragraph (i)(iv) above and, when requesting the Data Subject's consent or no objection as described in paragraph (i)(iv) above, the relevant Citi Entity will inform the Data Subject if it will receive any money or other property in return for providing the data to the other persons.

**If a Data Subject does not wish a Citi Entity to use or provide to other persons his data for use in direct marketing as described above, the Data Subject may exercise his opt-out right by notifying the relevant Citi Entity.**

(j) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any individual has the right:-

- i. to check whether a Citi Entity holds data about him / her and access to such data;
- ii. to require a Citi Entity to correct any data relating to him / her which is inaccurate;
- iii. to ascertain a Citi Entity's policies and practices in relation to data and to be informed of the kind of personal data held by that Citi Entity;
- iv. in relation to consumer credit and mortgage loans, to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency, as the case may be; and
- v. in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by a Citi Entity to a credit reference agency, to instruct the relevant Citi Entity, upon termination of an account by full repayment, to make a request to the credit reference agency to delete such data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment, lasting in excess of 60 days within 5 years immediately before account termination. Account repayment data including amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the relevant Citi Entity to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

(k) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (j)(v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.

(l) In the event of any amount being written off due to a bankruptcy order being made against the Data Subject, the account repayment data (as defined in paragraph (j)(v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of the Data Subject's discharge from bankruptcy as notified by the Data Subject with evidence to the credit reference agency, whichever is earlier.

(m) A Citi Entity may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the Data Subject wishes to access the credit report, the Citi Entity will advise him/her of the contact details of the relevant credit reference agency.

(n) Data of a Data Subject may be processed, kept, transferred or disclosed in and to any country as the Citi Entity or any person who has obtained such data from Citi Entity referred to in paragraph (e) above considers appropriate. Such data may also be processed, kept, transferred or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders) in such country.

(o) In accordance with the terms of the Ordinance, a Citi Entity has the right to charge a reasonable fee for the processing of any data access request.

(p) In respect of each Citi Entity, requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed as follows:

Attention to	The Data Protection Officer	The Data Protection Officer
Citi Entity	Citibank, N.A., Hong Kong Branch or Citicorp International Limited	Citibank (Hong Kong) Limited or Diners Club International (Hong Kong) Limited
Address	50/F, Champion Tower, Three Garden Road, Central, Hong Kong	Citi Tower, One Bay East, 83 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong

(q) Nothing in this Policy Statement shall limit the rights of Data Subjects under the Ordinance.

(r) You may, at any time, choose not to receive our promotional materials. Please let us know in writing in case of such a request.