

Citibank Credit Card / Diners Club Card Key Facts Statement And Fees Schedule

Interest Rates and Finance Charges		Effective Date: November 1, 2014	
Annualized Percentage Rate (APR) for Retail Purchase	<ul style="list-style-type: none"> Range between 5.12% - 37.14%¹ when you open your account and it will be reviewed from time to time². We will not charge you a finance charge if you pay your statement balance in full by the due date each month. Otherwise, finance charge will be charged on (i) the unpaid statement balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full. You may refer to the Finance Charge Table for the respective finance charge and APR of each card. 		
APR for Cash Advance	<ul style="list-style-type: none"> Range between 6.07% - 38.32%¹ (inclusive of cash advance fee) when you open your account and it will be reviewed from time to time². A finance charge will be charged on the amount of cash advance from the date of the transaction until payment in full. You may refer to the Finance Charge Table for the respective finance charge and APR of each card. 		
Default Finance Charge APR	<ul style="list-style-type: none"> Range between 42.58% - 45.46%¹ and it will be reviewed from time to time². It may be applied to your account (instead of the finance charge) if you fail to pay your minimum payment due by the due date in any month. A default finance charge will be charged on the unpaid statement balance of the second following statement as well as all new transactions from the date of the second following statement until you pay your respective minimum payment due in any six consecutive statements by the due date each month. It will be calculated and accrued on a daily basis. You may refer to the Default Finance Charge Table for the respective default finance charge and APR of each card. 		
Interest Free Period	Up to 58 days		
Minimum Payment Due³	a. The total of all current month's interest, annual fee, late charge, past due amount, overlimit amount, other fees and charges and the full amount of any transaction relating to the subscription or purchase of any investment product with any Citi entities (including but not limited to Citibank (Hong Kong) Limited, Citibank, N.A. Hong Kong Branch & Citicorp International Limited) if any; and b. 1.5% of statement balance (exclude item a, where applicable)		
Fees ⁴			
Annual Membership Fee	Card type	Principal card	Supplementary card
	Citibank Classic Card / Citibank I.T VISA Card / Citibank AXA Classic Card / Shell Personal Card (With Revolving Credit Line)	HK\$300	HK\$150
	Citibank Gold Card / Citibank AXA Gold Card / Octopus Citibank Gold Card ⁵	HK\$600	HK\$300
	Citibank Rewards Card / Citibank I.T Platinum Card / Citibank PremierMiles Card / Shell Citibank Platinum Card / Citibank Cash Back American Express [®] Card / Octopus Citibank Platinum Card ⁵	HK\$1,800	HK\$900
	Citibank Ultima Card	HK\$23,800	N/A
	Citi Prestige Card	HK\$2,500	N/A
	Citi Clear Card	HK\$180	HK\$90
	Citibank Business Card ⁶	HK\$900	N/A
	Diners Club Personal Card	HK\$650/US\$80	HK\$425/US\$40
	Diners Club Corporate Card	HK\$650/US\$80	N/A

Cash Advance Fee^{7,8}	4% of the cash advance amount	
Fees relating to Foreign Currency Transaction^{9,9}	Citibank Cash Back American Express [®] Card	For foreign charges converted by American Express, a conversion factor of 2.454% will be added to the converted amount, 1.5% of which will be retained by American Express. A charge that is made in a foreign currency other than US Dollars will, when the conversion is done by American Express, be converted into US Dollars before being converted into Hong Kong dollars.
	All other Citibank credit cards and Diners Club cards	1.95% of every transaction effected in a currency other than Hong Kong dollars
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Citibank Cash Back American Express [®] Card	0.4% of every transaction effected in Hong Kong dollars outside of Hong Kong or with online merchants located overseas. The fee is charged by American Express and will be debited directly from your Card account.
	Note: Customers may sometimes be offered the option of settling foreign currency transactions in Hong Kong dollars outside of Hong Kong or with online merchants located overseas. Such an option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.	
Fee relating to Settling non-US Dollars Foreign Currency Transaction in US Dollars (Only applicable to Diners Club Card denominated in US dollars)	Note: Customers may sometimes be offered the option of settling non-US dollars foreign currency transactions in US dollars outside of US dollars domiciled country or with online merchants located overseas. Such an option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling non-US dollars foreign currency transactions in US dollars may involve a cost higher than the foreign currency transaction handling fee.	
Late Charge¹⁰	HK\$250/CNY250/US\$33 or the amount of minimum payment due, whichever is lower	
Over Limit Charge^{10,11}	HK\$180/CNY180 per monthly statement	
Return Check / Reject Autopay Fee	HK\$100/CNY100/US\$13 per returned / rejected payment	

Finance Charge ^{4,12} Table			
Card type	Finance charge per month	Retail APR ¹	Cash APR ¹
Citibank Business Card	1.50%	19.56%	21.22%
Citibank Ultima Card	0.42%	5.12%	6.07%
Citibank Classic Card / Citibank Gold Card / Citibank Rewards Card / Citibank PremierMiles Card / Citibank AXA Credit Card / Octopus Citibank Credit Card / Citibank I.T VISA Card / Shell Citibank Platinum Card / Citi Prestige Card / Citi Clear Card / Citibank Cash Back American Express [®] Card / Diners Club Personal Card / Diners Club Corporate Card	2.59%	35.81%	38.32%
Shell Personal Card (with revolving credit line)	2.6667%	37.14%	N/A

Default Finance Charge ^{4,12} Table			
Card type	Default finance charge per month	Retail APR ¹	Cash APR ¹
All Citibank credit cards and Diners Club cards	3.00%	42.58%	45.46%
Shell Personal Card (with revolving credit line)	3.125%	44.67%	N/A

Other Fees ⁴	
Lost Card Replacement Fee¹³	HK\$100/CNY100/US\$13 for each replacement
Charge Dispute Handling Fee	HK\$50/CNY50/US\$7 per transaction or charge
Credit Balance Withdrawal by Check Handling Fee⁹	HK\$100/CNY100/US\$13 per transaction
Statement Retrieval Fee	<ul style="list-style-type: none"> Statement issued within the latest 2 months : HK\$30/CNY30/US\$4 per copy Statement issued earlier than the latest 2 months : HK\$50/CNY50/US\$7 per copy
Sales Draft Retrieval Fee	HK\$50/CNY50/US\$7 per copy
Personal Data Access Request	HK\$200/CNY200/US\$26 per request
Instant Temporary Credit Limit Upgrade Fee^{10,11}	0.5% of the Instant Temporary Credit Limit Upgrade (minimum HK\$100/CNY100)
Interest-Free Installment Plan Cancellation Handling Fee	HK\$300 per each cancelled Interest-Free Installment Plan
Bulk Hong Kong Dollar Cash Deposit Fee¹⁴ (per client per day)	<ul style="list-style-type: none"> Up to 200 notes : Waived Over 200 notes : 0.25% of the full amount (minimum HK\$50)
Bulk Hong Kong Dollar Check Desposit Fee¹⁴ (per client per day)	<ul style="list-style-type: none"> Up to 15 checks : Waived Over 15 checks : HK\$1 per additional check

¹ APR is calculated according to the Net Present Value Method as specified in the Code of Banking Practice, inclusive of Cash Advance Fee (if applicable). ² Please call our 24-Hour CitiPhone Banking at 2860 0333/Platinum Service Line at 2860 0360 (for Citibank Platinum Cardholders only)/Ultima Service Line at 2860 0308 (for Citibank Ultima Cardholders only)/Citi Prestige Service Line at 2860 0338 (for Citi Prestige Cardholders only)/American Express Service Line 2860 0366 (for Citibank Cash Back American Express[®] Cardmembers only)/Diners Club 24-Hour Customer Service Line at 2860 1888 (for Diners Club Cardmember) to ascertain the finance charge or the default finance charge applicable to you. ³ Subject to a minimum of HK\$50/CNY50 per month. ⁴ CNY fees are applicable to Citibank credit card accounts which are denominated in CNY. US\$ fees are applicable to Diners Club cards accounts which are denominated in US\$. ⁵ Applicable to Octopus Citibank Credit Card apply on or after November 1, 2014 only. ⁶ Subject to a maximum of 99 Citibank Business Cards per account. ⁷ Subject to a minimum of HK\$100/CNY100/US\$13 per transaction. The Cash Advance Fee of Citibank Ultima Card is 3% of the cash advance amount. For cash advance transactions, an additional handling fee of CNY20 will be charged for Citibank Credit Card Accounts which are denominated in CNY. ⁸ Not applicable to Shell Personal Card (With Revolving Credit Line). ⁹ Not applicable to Citibank Credit Card Accounts which are denominated in CNY. ¹⁰ Not applicable to Citi Prestige Card and Citibank Ultima Card. ¹¹ Not applicable to Diners Club Card. ¹² Subject to a minimum of HK\$10/CNY10/US\$1.3 per month. ¹³ The Lost Card Replacement Fee for Citibank Ultima Card (Brushed metal hybrid) is HK\$1,800. ¹⁴ Applicable to any Citibank clients making card payments over the branch counter channel. Service fee will be waived if the cash/checks is/are deposited through cash/check deposit machines or other non branch counter channels. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.



Citibank信用卡/大來信用証資料概要及服務收費表

利率及財務費用		生效日期：2014年11月1日	
非現金透支之實際年利率	<ul style="list-style-type: none"> 當你開立信用卡戶口時，利率為5.12% - 37.14%¹之間，本行亦會不時對此作出檢討²。 如你在付款到期日當日或之前繳付上期月結單所述的月結單總結欠之全部款項，你將毋須繳付任何財務費用。否則，財務費用將(i)由上一期月結單日之未償還月結單結欠起每日計算及累積直至所有結欠款項清繳為止；及(ii)由每一新簽賬金額之簽賬當日起每日計算和累積直至所有結欠款項清繳為止。你可參考財務費用列表內每張卡相應的財務費用及實際年利率。 		
現金透支之實際年利率	<ul style="list-style-type: none"> 當你開立信用卡戶口時，利率為6.07%-38.32%¹之間，本行亦會不時對此作出檢討²。 財務費用將由現金透支金額之交易當日起每日計算及累積直至所有結欠款項清繳為止。你可參考財務費用列表內每張卡相應的財務費用及實際年利率。 		
拖欠財務費用之實際年利率	<ul style="list-style-type: none"> 利率為42.58%-45.46%¹之間，本行亦會不時對此作出檢討²。 如果你未能在任何月結單的付款限期或之前全數繳付該月結單的最低付款額，拖欠財務費用(而非財務費用)將會被收取。發卡公司將就該月結單之隔一期後的月結單未繳付之結欠及該月結單之隔一期後的月結單日起之所有新簽賬收取拖欠財務費用以取代財務費用。該拖欠財務費用將繼續適用直至你在任何連續六期月結單的付款限期或之前均繳付相關月結單的最低付款額為止。拖欠財務費用將每日計算和累積。你可參考拖欠財務費用列表內每張卡相應的拖欠財務費用及實際年利率。 		
免息還款期	長達58日		
最低付款額³	<ul style="list-style-type: none"> a. 本月月結單所收取的財務費用、年費、逾期手續費、逾期未付款額、其他費用及收費及任何有關認購及購買Citi機構(包括但限於花旗銀行(香港)有限公司、花旗銀行香港分行及花旗國際有限公司)任何投資產品的全數交易金額(如有)；及 b. 月結單結欠之1.5% (月結單結欠不包括上述項目a (如適用)) 		
費用 ⁴			
年費	卡類	基本卡	附屬卡
	Citibank普通卡 / Citibank I.T VISA Card / 安盛Citibank普通卡 / Shell私人客戶卡(設有循環信用額)	港幣300元	港幣150元
	Citibank金卡 / 安盛Citibank金卡 / 八達通Citibank金卡 ⁵	港幣600元	港幣300元
	Citibank Rewards信用卡 / Citibank I.T Platinum Card / Citibank PremierMiles信用卡 / Shell Citibank白金卡 / Citibank Cash Back American Express® Card / 八達通Citibank白金卡 ⁵	港幣1,800元	港幣900元
	Citibank Ultima Card	港幣23,800元	不適用
	Citi Prestige信用卡	港幣2,500元	不適用
	Citi Clear Card	港幣180元	港幣90元
	Citibank商務卡 ⁶	港幣900元	不適用
	大來個人信用証	港幣650元/美元80元	港幣425元/美元40元
	大來公司信用証	港幣650元/美元80元	不適用

現金透支費用^{7, 8}	現金透支之4%	
外幣交易手續費^{8, 9}	Citibank Cash Back American Express® Card	<p>所有經美國運通公司兌換的外幣交易賬項，會被額外收取每項外幣交易金額之2.454%，當中1.5%由美國運通公司收取。</p> <p>所有美元以外之外幣交易賬項，若經美國運通公司兌換，會先被兌換為美元，然後再兌換為港元。</p>
	其他Citibank信用卡及大來信用証	每項外幣交易金額之 1.95%
以港幣支付外幣簽賬的有關費用	Citibank Cash Back American Express® Card	每項以港幣支付的外地或海外網上商店交易金額之 0.4% 。此項費用由美國運通公司收取並直接從客戶的信用卡戶口扣除。
	<p>注意：客戶在外地或海外網上商店消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。</p>	
以美元支付非美元之外幣簽賬的有關費用(只適用於以美元為單位之大來信用証)	<p>注意：客戶在以美元為法定貨幣之地區或海外網上商店消費時，有時候可選擇以美元支付非美元之外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以美元支付非美元之外幣簽賬，所涉及的費用可能會較以非美元之外幣簽賬的手續費為高。</p>	
逾期手續費¹⁰	每次 港幣250元/人民幣250元/美元33元 或最低付款額，以較低者為準。	
超額費用^{10, 11}	每張月結單 港幣180元/人民幣180元	
退票/自動轉賬退回的收費	每次 港幣100元/人民幣100元/美元13元	

財務費用 ^{4, 12} 列表			
卡類	財務費用(每月)	非現金透支之實際年利率 ¹	現金透支之實際年利率 ¹
Citibank商務卡	1.50%	19.56%	21.22%
Citibank Ultima Card	0.42%	5.12%	6.07%
Citibank普通卡 / Citibank金卡 / Citibank Rewards信用卡 / Citibank PremierMiles信用卡 / 安盛Citibank信用卡 / 八達通Citibank信用卡 / Citibank I.T VISA Card / Shell Citibank白金卡 / Citi Prestige信用卡 / Citi Clear Card / Citibank Cash Back American Express® Card / 大來個人信用証 / 大來公司信用証	2.59%	35.81%	38.32%
Shell私人客戶卡(設有循環信用額)	2.6667%	37.14%	不適用

拖欠財務費用 ^{4, 12} 列表			
卡類	拖欠財務費用(每月)	非現金透支之實際年利率 ¹	現金透支之實際年利率 ¹
所有Citibank信用卡及大來信用証	3.00%	42.58%	45.46%
Shell私人客戶卡(設有循環信用額)	3.125%	44.67%	不適用

其他費用 ⁴	
補發新卡費¹³	每次港幣 100元/人民幣100元/美元13元
賬目調查手續費	每項交易或費用 港幣50元/人民幣50元/美元7元
支票提取賬戶盈餘手續費⁸	每項交易 港幣100元/人民幣100元/美元13元
補發月結單手續費	<ul style="list-style-type: none"> 最近兩個月所發出之月結單：每張港幣30元/人民幣30元/美元4元 最近兩個月以前所發出之月結單：每張港幣50元/人民幣50元/美元7元
申請補發簽賬存根手續費	每次 港幣50元/人民幣50元/美元7元
查閱個人資料手續費	每次 港幣200元/人民幣200元/美元26元
即時增加臨時信用額手續費^{10, 11}	臨時增加信用額之 0.5% (最低為 港幣100元/人民幣100元)
免息分期付款計劃取消交易手續費	每免息分期付款計劃為 港幣300元
大量港元現金存款費用¹⁴ (每客戶每日)	<ul style="list-style-type: none"> 200張現鈔或以下：豁免 200張現鈔以上：存款額的0.25% (最低收費HK\$50)
大量支票存款費用¹⁴ (每客戶每日)	<ul style="list-style-type: none"> 15張支票或以下：豁免 15張支票以上：每張額外支票收取HK\$1

¹實際年利率乃根據銀行營運守則所載之淨值法計算，並已將透支現金手續費計算在內(如適用)。²客戶可透過24小時Citibank電話理財服務2860 0333 / 白金卡服務熱線2860 0360(僅供花旗銀行白金卡持卡人使用)/ Ultima服務熱線2860 0308(僅供花旗銀行Ultima持卡人使用) / Citi Prestige服務熱線2860 0338(僅供花旗銀行Citi Prestige 持卡人使用)/ American Express服務熱線2860 0366(僅供Citibank Cash Back American Express®Card持卡人使用)，或可透過24小時大來信用証客戶服務專線2860 1888(僅供大來信用証會員使用)查詢有關適用於閣下的財務費用或拖欠財務費用。³最低金額為每月港幣50元/人民幣50元。⁴人民幣費用只適用於以人民幣為單位之Citibank信用卡。美元費用只適用於以美元為單位之大來信用証。⁵只適用於2014年11月1日或以後申請的八達通Citibank信用卡。⁶每個賬戶最多99張Citibank商務卡。⁷每項交易最低金額為港幣100元/人民幣100元/美元13元。Citibank Ultima Card的現金透支費用為現金透支額之3%。以人民幣為單位之Citibank信用卡現金透支需收取額外手續費人民幣20元。⁸不適用於Shell私人客戶卡(設有循環信用額)。⁹不適用於以人民幣為單位之Citibank信用卡。¹⁰不適用於Citi Prestige信用卡及Citibank Ultima Card。¹¹不適用於Diners Club Card。¹²每項交易最低金額為每月港幣10元/人民幣10元/美元1.3元。¹³Citibank Ultima Card(混合金屬版)的補發新卡費用為HK\$1,800。¹⁴適用於任何花旗銀行客戶以分行櫃位渠道作信用卡繳費服務。使用「現金/支票存款機」或其他非分行櫃位渠道存入現金/支票，則可豁免手續費。如中、英文版本有所差異，一概以英文版為準。

