



親愛的客戶：

**Citi信用卡「Dial-a-Check」套現分期計劃、Citi信用卡「分期更好使」計劃、  
Citi信用卡「折現計劃」及Citi信用卡「結餘轉戶」計劃修訂通知**

謹此通知，花旗銀行將修訂Citi信用卡「Dial-a-Check」套現分期計劃之產品名稱、Citi信用卡「Dial-a-Check」套現分期計劃之條款及細則、Citi信用卡「分期更好使」計劃之條款及細則、Citi信用卡「折現計劃」之條款及細則及Citi信用卡「結餘轉戶」計劃之條款及細則(下稱「條款及細則」)，詳情如下。如中英文版之條款有所差異，概以英文版為準。

1. 有關Citi信用卡「Dial-a-Check」套現分期計劃產品名稱之修訂：  
**(下述修訂將自2018年4月13日起生效)**
  - I. Citi信用卡「Dial-a-Check」套現分期計劃的中文名稱將更改為Citi信用卡「Quick Cash」套現分期計劃(「此計劃」)。是次更名將不會對此計劃的條款及細則和產品內容有任何影響，並適用於所有提及Citi信用卡「Dial-a-Check」套現分期計劃的文件。已獲批核的貸款及其還款安排將維持不變。
2. 有關Citi信用卡「Dial-a-Check」套現分期計劃條款及細則之修訂：  
**(下述修訂將自2018年5月7日起生效)**
  - I. 新增條款18如下：  
客戶在還款期間若還款或供款方面有任何困難，應儘早通知花旗銀行。
  - II. 現有的條款18將被重新編號為條款19。
3. 有關Citi信用卡「分期更好使」計劃條款及細則之修訂：  
**(下述修訂將自2018年5月7日起生效)**
  - I. 新增條款17如下：  
客戶在還款期間若還款或供款方面有任何困難，應儘早通知花旗銀行。
  - II. 現有的條款17將被重新編號為條款18。
4. 有關Citi信用卡「折現計劃」條款及細則之修訂：  
**(下述修訂將自2018年5月7日起生效)**
  - I. 新增條款7(d) 如下：  
客戶在還款期間若還款或供款方面有任何困難，應儘早通知花旗銀行。
  - II. 新增條款9(d) 如下：  
花旗銀行有權隨時要求特選客戶清還全部款項。
5. 有關Citi信用卡「結餘轉戶」計劃條款及細則之修訂：  
**(下述修訂將自2018年5月7日起生效)**
  - I. 新增條款7(d) 如下：  
客戶在還款期間若還款或供款方面有任何困難，應儘早通知花旗銀行。
  - II. 新增條款9(d) 如下：  
花旗銀行有權隨時要求特選客戶清還全部款項。

所有修訂將於上述修訂生效日自動生效及對閣下具有約束力。如閣下不接納上述修訂，請於上述修訂生效日之前按相關的條款及細則清還Citi信用卡「Dial-a-Check」套現分期計劃、Citi信用卡「分期更好使」計劃、Citi信用卡「折現計劃」或Citi信用卡「結餘轉戶」計劃(視情況而定)。

閣下如對有關修訂有任何疑問，歡迎透過citibank.hk/contactus與我們聯絡。

感謝閣下選用花旗銀行，我們十分樂意為閣下服務。

花旗銀行(香港)有限公司謹啟  
2018年4月3日  
(此為電腦列印文件，毋須簽署。)

April 3, 2018

Dear Valued Customer

**Notice of Amendment relating to Citi Credit Card "Dial-a-Check" Installment Program,  
Citi Credit Card "Flexi-Installment" Program, Citi Credit Card "Cash Conversion"  
Program and Citi Credit Card "Balance Transfer" Program**

We would like to inform you that the product name of Citi Credit Card "Dial-a-Check" Installment Program, the Terms and Conditions for Citi Credit Card "Dial-a-Check" Installment Program, the Terms and Conditions for Citi Credit Card "Flexi-Installment" Program, the Terms and Conditions for Citi Credit Card "Cash Conversion" Program and the Terms and Conditions for Citi Credit Card "Balance Transfer" Program (the "Terms and Conditions") will be amended. Details of the amendments can be found below. If there is any discrepancy between the English and Chinese versions, the English version shall prevail.

1. The amendments of Citi Credit Card "Dial-a-Check" Installment Program  
**(With effect from April 13, 2018)**
  - I. Citi Credit Card "Dial-a-Check" Installment Program will be renamed to Citi Credit Card "Quick Cash" Installment Program (the "Program"). Please note that our name change will not impact the terms and conditions of the Program or have any change to its features and benefits. This amendment will be applicable to all documents mentioning Citi Credit Card "Dial-a-Check" Installment Program. Approved loan applications and their repayment arrangements will also remain the same.
2. The amendments of Terms and Conditions for Citi Credit Card "Dial-a-Check" Installment Program  
**(With effect from May 7, 2018)**
  - I. Add a new Clause 18 to read as:  
Cardholder shall inform Citibank as soon as possible of any difficulty in repaying or servicing the Loan over the period of repayment.
  - II. The existing Clause 18 shall be renumbered to Clause 19.
3. The amendments of Terms and Conditions for Citi Credit Card "Flexi-Installment" Program  
**(With effect from May 7, 2018)**
  - I. Add a new Clause 17 to read as:  
Cardholder shall inform Citibank as soon as possible of any difficulty in repaying or servicing the Loan over the period of repayment.
  - II. The existing Clause 17 shall be renumbered to Clause 18.
4. The amendments of Terms and Conditions for Citi Credit Card "Cash Conversion" Program  
**(With effect from May 7, 2018)**
  - I. Add a new Clause 7(d) to read as:  
Cardholder shall inform Citibank as soon as possible of any difficulty in repaying or servicing the Loan over the period of repayment.
  - II. Add a new Clause 9(d) to read as:  
Citibank shall have the right at its absolute discretion to request for full payment of the Loan on demand at any time.
5. The amendments of Terms and Conditions for Citi Credit Card "Balance Transfer" Program  
**(With effect from May 7, 2018)**
  - I. Add a new Clause 7(d) to read as:  
Cardholder shall inform Citibank as soon as possible of any difficulty in repaying or servicing the Loan over the period of repayment.
  - II. Add a new Clause 9(d) to read as:  
Citibank shall have the right at its absolute discretion to request for full payment of the Loan on demand at any time.

These amendments will take effect automatically on their respective effective dates and will be binding on you. If you do not accept the above amendments, you can notify Citibank for repayment of the loan under Citi Credit Card "Dial-a-Check" Installment Program(s), Citi Credit Card "Flexi-Installment" Program(s), Citi Credit Card "Cash Conversion" Program(s) or Citi Credit Card "Balance Transfer" Program(s) (as the case may be) before the above amendments are effective in accordance with the relevant terms and conditions.

Please feel free to contact us at [citibank.hk/contactus](http://citibank.hk/contactus) if you have any questions in relation to the amendments.

Thank you for choosing Citibank. It is always our pleasure to serve you.

Yours faithfully

Citibank (Hong Kong) Limited

(This is a computer printout. No signature is required.)