Notice of Amendments to the Terms and Conditions

1. Citi Credit Card Agreement Terms and Conditions

Citi Credit Card (including without limitation its virtual version, and all its associated Card Tokens (defined below), if any) (collectively referred to as "Card") is issued by Citibank (Hong Kong) Limited (the "Company") to you ("Principal Cardholder / Cardmember") and any person nominated by the Principal Cardholder / Cardmember and approved by the Company to receive a Supplementary Card ("Supplementary Cardholder / Cardmember") upon the following terms. By signing or using the Card, the Principal Cardholder / Cardmember and any Supplementary Cardholder / Cardmember (each a and together the "Cardholder / Cardmember") jointly and severally agree or confirm their agreement to abide by and, with the exception that a Supplementary Cardholder / Cardmember shall not be liable for the debts of the Principal Cardholder / Cardmember or other Supplementary Cardholders / Cardmembers, be liable for any payment to the Company in connection with the following terms:

2.1 The Cardholder / Cardmember will (a) sign the Card upon receipt of the physical Card (adopting the same signature in the application form or such other documents as may be prescribed by the Company); (b) keep the Card under his personal control at all times, and should not authorize any third party to use the Card in any manner; …

2.2 The Cardholder / Cardmember will keep any personal identification number and card validation code (CVC) (collectively "PIN") in connection with the use of the Card strictly confidential and immediately inform the Company if the PIN is known to any other person. The Cardholder / Cardmember will accept full and sole responsibility for and fully indemnify the Company against all consequences, losses and / or other liabilities incurred as a result of the PIN being known to another person for whatsoever reason.

2.4 (Applicable to MasterCard Credit Card only) A Card Token is a randomly generated, temporary Card number (collectively, "Card Tokens", each a "Card Token") that serves as a substitute for the associated physical Card for conducting eligible online or digital wallet transactions. By way of Card Tokens as may be requested by Cardholder/Cardmember, eligible online or digital wallet transactions may be conducted without sharing the physical Card number to the merchant or digital wallet provider. Card Tokens share the same Customer Credit Limit and the same expiry date as the physical Card, and may only be generated if a physical Card has been issued. Transactions made using Card Tokens will be reflected on the Card statements of the associated physical Card, and are subject to all terms and conditions set forth in this Agreement and any other terms and conditions that govern the use of the Card.

6.1 The Cardholder / Cardmember shall observe and follow any recommendation of the Company from time to time regarding the security of the Card and the PIN. The Cardholder / Cardmember must inform the Company as soon as reasonably practicable through the Company's CitiPhone Banking 2860 0333 ... if any Card is lost or stolen or when someone else knows his PIN, or if any Card transaction is unauthorized.

6.2 The Cardholder / Cardmember shall be fully liable for any Card transactions (whether or not authorized by him) effected by the use of the Cards before he has informed the Company that the Card/PIN/ Card Token has been lost or stolen or that someone else knows the PIN. However, provided that the Cardholder / Cardmember has not acted fraudulently, with gross negligence or in breach of Clause 6.1, the Cardholder's / Cardmember's maximum liabilities for such unauthorized transactions shall not exceed HKD500.00. ...

6.4 (Applicable to MasterCard Credit Card only) Upon reported lost or stolen of the physical Card, all associated Card Tokens will be preserved and will automatically be re-linked to the newly issued replacement Card. The Cardholder/Cardmember may resume use of these Card Tokens upon activation of the replacement Card.

6.5 (Applicable to MasterCard Credit Card only) If the reported unauthorized transaction is related solely to one Card Token, Cardholder/Cardmember may choose to terminate such Card Token only, while the associated physical Card and other Card Tokens associated to the same Card remain active and operational. The compromised Card Token can be terminated upon request by Cardholder/Cardmember either through the associated function in the Citi Mobile® App or by contacting Citibank using Citi Mobile® App's "Messaging service".

2. Citi The Club Credit Card Agreement Terms and Conditions

Citi The Club Credit Card (including without limitation its virtual version, and all its associated Card Tokens (defined below), if any) (collectively referred to as "Card") is issued by Citibank (Hong Kong) Limited (the "Company") to you ("Principal Cardholder") and any person nominated by the Principal Cardholder and approved by the Company to receive a Supplementary Card ("Supplementary Cardholder") upon the following terms. By signing or using the Card, the Principal Cardholder and any Supplementary Cardholder (each a and together the "Cardholder" or "you") jointly and severally agree or confirm their agreement to abide by and, with the exception that a Supplementary Cardholder shall not be liable for the debts of the Principal Cardholder or other Supplementary Cardholders, be liable for any payment to the Company in connection with the following terms:

3.1 The Cardholder will (a) sign the plastic Card upon receipt of the physical Card (adopting the same signature in the application form or such other documents as may be prescribed by the Company); (b) keep the Card under his personal control at all times, and should not authorize any third party to use the Card in any manner; …

3.2 The Cardholder will keep any personal identification number and card validation code (CVC) (collectively "PIN") in connection with the use of the Card strictly confidential and immediately inform the Company if the PIN is known to any other person. The Cardholder will accept full and sole responsibility for and fully indemnify the Company against all consequences, losses and / or other liabilities incurred as a result of the PIN being known to another person for whatsoever reason.

3.4 (Applicable to MasterCard Credit Card only) A Card Token is a randomly generated, temporary Card number (collectively, "Card Tokens", each a "Card Token") that serves as a substitute for the associated physical Card for conducting eligible online or digital wallet transactions. By way of Card Tokens as may be requested by Cardholder/Cardmember, eligible online or digital wallet transactions may be conducted without sharing the physical Card number to the merchant or digital wallet provider. Card Tokens share the same Customer Credit Limit and the same expiry date as the physical Card, and may only be generated if a physical Card has been issued. Transactions made using Card Tokens will be reflected on the Card statements of the associated physical Card, and are subject to all terms and conditions set forth in this Agreement and any other terms and conditions that govern the use of the Card.

7.1 The Cardholder shall observe and follow any recommendation of the Company from time to time regarding the security of the Card, and the PIN. The Cardholder must inform the Company as soon as reasonably practicable through the Company's CitiPhone Banking 2860 0333 … if any card is lost or stolen or when someone else knows his PIN , or if any Card transaction is unauthorized.

7.2 The Cardholder shall be fully liable for any Card transactions (whether or not authorized by him) effected by the use of the Cards before he has informed the Company that the Card /PIN/ Card Token has been lost or stolen or that someone else knows the PIN. However, provided that the Cardholder has not acted fraudulently, with gross negligence or in breach of Clause 7.1, the Cardholder's maximum liabilities for such unauthorized transactions shall not exceed HKD500.00. …

7.4 (Applicable to MasterCard Credit Card only) Upon reported lost or stolen of the physical Card, all associated Card Tokens will be preserved and will automatically be re-linked to the newly issued replacement Card. The Cardholder/Cardmember may resume use of these Card Tokens upon activation of the replacement Card.

7.5 (Applicable to MasterCard Credit Card only) If the reported unauthorized transaction is related solely to one Card Token, Cardholder/Cardmember may choose to terminate such Card Token only, while the associated physical Card and other Card Tokens associated to the same Card remain active and operational. The compromised Card Token can be terminated upon request by Cardholder/Cardmember either through the associated function in the Citi Mobile® App or by contacting Citibank using Citi Mobile® App's "Messaging service".

3. Apple Pay Terms and Conditions – Section "ELIGIBILITY / ENROLLMENT"

(Applicable to MasterCard Credit Card only) Upon reported lost or stolen of your physical Citi Credit Card, all Apple Pay® wallet(s) associated with this Citi Credit Card will be preserved and will automatically be re-linked to the newly issued replacement Citi Credit Card. You may resume use of these Apple Pay® wallet(s) upon activation of the replacement Citi Credit Card.

4. Google Pay Terms and Conditions – Section "ELIGIBILITY / ENROLLMENT"

(Applicable to MasterCard Credit Card only) Upon reported lost or stolen of your physical Citi Credit Card, all Google Pay wallet(s) associated with this Citi Credit Card will be preserved and will automatically be re-linked to the newly issued replacement Citi Credit Card. You may resume use of these Google Pay wallet(s) upon activation of the replacement Citi Credit Card.

5. Samsung Pay Terms and Conditions – Section "ELIGIBILITY / ENROLLMENT"

(Applicable to MasterCard Credit Card only) Upon reported lost or stolen of your physical Citi Credit Card, all Samsung Pay wallet(s) associated with this Citi Credit Card will be preserved and will automatically be re-linked to the newly issued replacement Citi Credit Card. You may resume use of these Samsung Pay wallet(s) upon activation of the replacement Citi Credit Card.

To borrow or not to borrow?
Borrow only if you can repay!

條款及細則修訂通知

1. Citi信用卡條款及細則

花旗銀行(香港)有限公司(簡稱「發卡公司」)按下列的條款發出Citi信用卡(包括但不限於其虛擬版本，及其所有關聯的卡號代碼(定義如下)，如有)(統稱為「卡」)給閣下(簡稱「基本卡持有人」)和任何經基本卡持有人提名而又獲發卡公司批准發給附屬卡之人士(簡稱「附屬卡持有人」)。基本卡持有人和附屬卡持有人(每位簡稱「持卡人/會員」，基本卡持有人和附屬卡持有人亦統稱「持卡人/會員」)在簽署或使用此卡時，即表示共同及個別同意或確認同意遵守本合約以下條款及負責支付據以下條款應付給發卡公司的款項，但附屬卡持有人毋需負責基本卡持有人或其他附屬卡持有人的債務：

2.1 持卡人/會員將須(a)於收到此實體卡後立即簽署(須與信用卡申請表格或發卡公司所訂明的該其他文件上的簽署相同)；(b)經常小心保管此卡並確保此卡於任何時間均由持卡人/會員持有；及不可允許任何第三者以任何方式使用此卡；...

2.2 持卡人/會員將須把使用此卡的私人密碼及卡驗證碼(CVC)(統稱為「密碼」)保密，若密碼一旦洩露給其他人，持卡人/會員須立即通知發卡公司。倘若持卡人/會員之密碼不論因任何原因洩露給其他人，持卡人/會員將須完全承擔一切由此而招致的後果、損失及/或其他責任，並須全數賠償發卡公司一切因此而引起之損失。

2.4 (僅適用於萬事達信用卡)卡號代碼是一個隨機生成、臨時的卡號(統稱為「卡號代碼」)，用作替代相關的實體卡卡號以進行合資格的網上交易或手機支付。透過使用持卡人/會員申請的卡號代碼進行合資格的網上交易或手機支付，而無需向商戶或手機支付供應商提供實體卡號。信用卡的卡號代碼與實體卡使用相同的信用額和到期日，並且只有在已發出實體卡的情況下才能生成卡號代碼。使用的卡號代碼進行的交易將反映在相關實體卡的月結單上，並受本合約所有條款以及規管該卡使用的任何其他條款及條件的約束。

6.1 持卡人/會員應根據發卡公司不時提供之指示留意信用卡及密碼之保安。若此卡遺失或被竊或被人知悉其密碼，或發現未經授權的交易，持卡人/會員須在合理可能的情況下盡快致電發卡公司之Citibank電話理財服務熱線2860 0333 ... 通知發卡公司。

6.2 在持卡人/會員通知發卡公司其遺失或被盜取卡/密碼/卡號代碼或其他人知道其密碼前，持卡人/會員均須對透過此卡實行的所有交易(不論持卡人/會員授權與否)負責。不過，如損失並不是因持卡人/會員的欺詐行為，或嚴重疏忽，或違反條款6.1而引致的，持卡人/會員對未經授權交易要承擔的責任則以港幣五百元為上限。...

6.4 (僅適用於萬事達信用卡)當實體卡報失或被竊後，所有關聯的卡號代碼將被保留，並自動重新連結至補發的新卡。持卡人/會員可在啟用補發卡後，恢復使用這些卡號代碼。

6.5 (僅適用於萬事達信用卡)若所提出報告的未經授權的交易僅與單一卡號代碼有關，持卡人/會員可選擇僅終止該卡號代碼，而關聯的實體卡及其他關聯至同一張卡的卡號代碼將保持有效並可繼續使用。持卡人/會員可透過Citi Mobile® App相關的功能，或經由Citi Mobile® App「Messaging服務」聯絡我們以終止已被盜用的卡號代碼。

2. Citi The Club信用卡條款及細則

花旗銀行(香港)有限公司(簡稱「發卡公司」)按下列的條款發出Citi The Club信用卡(包括但不限於其虛擬版本，及其所有關聯的卡號代碼(定義如下)，如有)(統稱為「卡」)給閣下(簡稱「主卡持有人」)和任何經主卡持有人提名而又獲發卡公司批准發給附屬卡之人士(簡稱「附屬卡持有人」)。主卡持有人和附屬卡持有人(每位簡稱「持卡人」，主卡持有人和附屬卡持有人亦統稱「持卡人」)在簽署或使用此卡時，即表示共同及個別同意或確認同意遵守本合　約以下條款及負責支付據以下條款應付給發卡公司的款項，但附屬卡持有人毋需負責主卡持有人或其他附屬卡持有人的債務：

3.1 持卡人將須(a)於收到實體卡後立即簽署(須與信用卡申請表格或發卡公司所訂明的該其他文件上的簽署相同)；(b)經常小心保管此卡並確保於任何時間均此卡由持卡人持有；及不可允許任何第三者以任何方式使用此卡；...

3.2 持卡人將須把使用此卡的私人密碼及卡驗證碼(CVC)(統稱為「密碼」)保密，若該密碼一旦洩露給其他人，持卡人須立即通知發卡公司。倘若持卡人之私人密碼不論因任何原因洩露給其他人，持卡人將須完全承擔一切由此而招致的後果、損失及/或其他責任，並須全數賠償發卡公司一切因此而引起之損失。

3.4 (僅適用於萬事達信用卡)卡號代碼是一個隨機生成、臨時的卡號(統稱為「卡號代碼」)，用作替代相關的實體卡卡號以進行合資格的網上交易或手機支付。透過使用持卡人/會員申請的卡號代碼進行合資格的網上交易或手機支付，而無需向商戶或手機支付供應商提供實體卡號。信用卡的卡號代碼與實體卡使用相同的信用額和到期日，並且只有在已發出實體卡的情況下才能生成卡號代碼。使用的卡號代碼進行的交易將反映在相關實體卡的月結單上，並受本合約所有條款以及規管該卡使用的任何其他條款及條件的約束。

7.1 持卡人應根據發卡公司不時提供之建議留意信用卡及PIN之保安。若此卡遭遺失或被竊，或其PIN被他人獲得，或發現未經授權的交易，持卡人須在合理可能的情況下盡快致電發卡公司之Citibank電話理財服務2860 0333 ... 通知發卡公司。

7.2 在持卡人通知發卡公司其卡遭遺失或被竊，或其PIN/卡號代碼被他人獲得，持卡人均須對透過此卡實行的所有交易(不論持卡人授權與否)負責。不過，如損失並不是因持卡人的欺詐行為，或嚴重疏忽，或違反條款7.1而引致的，持卡人對未經授權交易要承擔的責任則以港幣五百元為上限。...

7.4 (僅適用於萬事達信用卡)當實體卡報失或被竊後，所有關聯的卡號代碼將被保留，並自動重新連結至補發的新卡。持卡人/會員可在啟用補發卡後，恢復使用這些卡號代碼。

7.5 (僅適用於萬事達信用卡)若所提出報告的未經授權的交易僅與單一卡號代碼有關，持卡人/會員可選擇僅終止該卡號代碼，而關聯的實體卡及其他關聯至同一張卡的卡號代碼將保持有效並可繼續使用。持卡人/會員可透過Citi Mobile® App相關的功能，或經由Citi Mobile® App「Messaging服務」聯絡我們以終止已被盜用的卡號代碼。

3. Apple Pay條款及細則 –「申請資格」部分

(僅適用於萬事達信用卡)當您的實體Citi信用卡報失或被盜，所有與此Citi信用卡相關的APPLE PAY®錢包將會被保留，並自動連結到新發的補發Citi信用卡。您可以在補發的Citi信用卡啟用後，繼續使用這些 APPLE PAY® 錢包。

4. Google Pay條款及細則 –「申請資格」部分

(僅適用於萬事達信用卡)當您的實體Citi信用卡報失或被盜，所有與此Citi信用卡相關的Google Pay錢包將會被保留，並自動連結到新發的補發Citi信用卡。您可以在補發的Citi信用卡啟用後，繼續使用這些Google Pay錢包。

5. Samsung Pay條款及細則 –「申請資格」部分

(僅適用於萬事達信用卡)當您的實體Citi信用卡報失或被盜，所有與此Citi信用卡相關的Samsung Pay錢包將會被保留，並自動連結到新發的補發Citi信用卡。您可以在補發的Citi信用卡啟用後，繼續使用這些Samsung Pay錢包。

CITI CREDIT CARD AGREEMENT
TERMS AND CONDITIONS

(Applicable to Citi ULTIMA/Citi Prestige Card/Citi Plus Credit Card/ Citi PremierMiles Card/Citi Cash Back Card/ Citi Cash Back American Express® Card/Citi Rewards Card/ Citi Clear Card/Classic Card/Citi Gold Card)

(Effective on March 3, 2026)

(“Transactions”) effected through the use of the Card even if no sales draft is signed by him and/or the Customer Credit Limit or Loan Limit is exceeded and/or without Card activation. Types of Transactions effected without the Cardholder’s / Cardmember’s signature may include, without limitation, orders placed by telephone, fax, mail or electronic means, direct debit authorization, or use of the Card in an automated teller machine (whether or not such a device is that of the Company), at merchant's point of sale terminal, in a credit card payphone or any other device approved by the Company from time to time.

3.3 The Cardholder / Cardmember is not authorized to use the Card to take part in any illegal acts (including unlawful internet gambling). The Company reserves the right to decline processing or paying any Transaction which the Company suspects to be involved in illegal gambling or which may be illegal under any applicable laws.

The Company further reserves the right to refuse to process or pay any Transaction if the Company reasonably believes that by processing or paying the Transaction, (a) the Company, (b) Citigroup Inc. and its group of companies, including the Company (the “Group Companies”), and/or (c) any third party selected by the Company or any of its Group Companies to provide services to it and who is not a payment infrastructure provider (meaning a third party that forms part of the global payment system infrastructure, including without limitation, communications, clearing or payment systems, intermediary banks and correspondent banks (the “Payment Infrastructure Provider”)) (the “Third Party Service Providers”) may break (i) the law or regulation of any jurisdiction, domestic or foreign, or (ii) any agreement entered into between the Company and any competent regulatory, prosecuting, tax or governmental authority in any jurisdiction, domestic or foreign (the “Authorities”) ((i) and (ii) collectively referred to as the “Law or Regulation”). The Company will not be liable to the Cardholder / Cardmember for any loss or damage suffered by the Cardholder / Cardmember resulting in any way from a refusal to process or pay a Transaction under this clause.

3.4 Notwithstanding any provision in this Agreement, if an unauthorized transaction is reported in accordance with this Agreement before its settlement date, Cardholder / Cardmember is entitled to withhold payment of the disputed amount. While investigation is on-going, the Company will not impose any Finance Charge or interest on the disputed amount or make an adverse credit report against Cardholder / Cardmember. After investigation is completed in good faith and if the investigation result shows that the report was unfounded, the Company has the right to re-impose any outstanding Charges or interest on the disputed amount over the whole period (including the investigation period). The result of the good faith investigation is binding on Cardholder / Cardmember.

3.5 In the event where a merchant is not able to deliver or perform the goods or services in full or in part or is otherwise in default in relation to the goods or services for any reason whatsoever, including without limitation the cessation of business or bankruptcy or winding-up of the merchant, Cardholder / Cardmember remains liable to pay the full amount of the Transaction, subject to the relevant Card association rules.

3.6 Any claims, disputes or complaints arising from the goods and/or services shall be resolved directly with the merchant by the Cardholder / Cardmember. Regardless of whether such disputes (including without limitation non-receipt of goods and/or non-performance of services) can be resolved, Cardholder / Cardmember remains liable to repay the entire amount of the Transaction in the manner stipulated by this Agreement, subject to the relevant Card association rules.

3.7 The Company is neither the provider of the goods and services nor an agent of the merchant, and shall not be responsible for the quality, warranty, delivery, supply, installation, ownership of any intellectual property and any matter related to the goods or services. The merchant is solely responsible for all obligations and liabilities relating to such goods or services and all auxiliary services.

4. CHARGES

4.1. The Company will maintain an account (“Account”) in respect of the Card to which the values of all Transactions and all charges, fees, interests, outstanding balances and other sums payable (“Charges”) will be debited.

4.2 The Company will issue to the Cardholder / Cardmember a monthly statement (“Statement”) of the Account setting out details of all Transactions and Charges (“Statement Balance”) and the date by which payment must be made (“Payment Due Date”). However, the Company may not issue a Statement to Cardholder / Cardmember if there has been no Transaction since the last Statement, and the credit or debit balance is less than such amount as may be determined by the Company from time to time (currently HKD20.00).

4.3 Subject to the Company’s right to require the Cardholder / Cardmember to pay the full amount of the Statement Balance on or before the Payment Due Date, the Cardholder / Cardmember will pay to the Company the following sums at such rates as shown in the Citi Credit Card Fees Schedule (“Fees Schedule”) or as may be determined by the Company from time to time:-

(a) Minimum Payment Due
The “Minimum Payment Due” as shown on the Statement (“Minimum Payment Due”) although the Cardholder / Cardmember may pay any larger sum he wishes.

(b) Credit Excess
In addition to the Minimum Payment Due, the Company may, notwithstanding any imposition of over limit charge or instant temporary Customer Credit Limit upgrade fee, require payment of any or all of the excess beyond his Customer Credit Limit, if for whatsoever reason the Cardholder / Cardmember has been allowed to incur such excess.

(c) Cash Advance Fee and Charge
A cash advance fee as shown in the Fees Schedule will be charged on each cash advance drawn by the Cardholder / Cardmember and the aggregate amount of the cash advance (including the cash advance fee) will be subject to the applicable finance charge from the date when the cash advance is drawn until the entire amount of the outstanding cash advance balance is credited to the Account. All finance charges will be calculated and accrued on a daily basis. The total of cash advance fee and finance charge will be shown as a cash advance charge on the Statement in an Annualized Percentage Rate which is calculated according to the Net Present Value method as specified in the Code of Banking Practice.

(d) Finance Charge
The Company will review the Account monthly, if the Account reveals that the entire amount of the Statement Balance stated in the previous Statement (“Previous Statement”) is not so received on or before the Payment Due Date of the Previous Statement, a finance charge (as stipulated in the Statement or Fees Schedule or notified by the Company to the Cardholder / Cardmember from time to time at its discretion subject to a minimum amount as shown in the Fees Schedule) will be charged on the unpaid balance of the Previous Statement from the Previous Statement date until full payment is credited to the Account. All new Transactions incurred since the Previous Statement date (except for Transactions relating to the subscription or purchase of any investment product with the Company) will be added to the unpaid balance for the purpose of assessing finance charge as from the respective dates of such Transactions notwithstanding that such Transactions will not be payable until the Payment Due Date stated in the current Statement. All finance charges will be calculated and accrued on a daily basis.

(e) Late Charge
A late charge as specified in the Fees Schedule is charged if the full amount of Minimum Payment Due is not received by the Company on or before the Payment Due Date.

(f) Service Fee
A non-refundable annual fee as specified in the Fees Schedule will be charged to the Account on a date stipulated by the Company. A service fee as specified in the Fees Schedule will be charged to the Account for any payment through cash deposit or for retrieval of any records in connection with the Card.

(g) Return Check / Reject Autopay Fee
A return handling fee (if any) as specified in the Fees Schedule will be charged for any check issued in settlement of account which is dishonoured by the bank on which it is drawn or in relation to any autopay authorization which is either dishonoured or revoked.

(h) Lost Card Replacement Fee
A handling fee (if any) as specified in the Fees Schedule will be charged for the issuance of any replacement Card.

(i) Collection Fee
If payment is made by the Cardholder / Cardmember in a currency other than Hong Kong dollars, the Account will only be credited with such payment after its receipt and deduction of all collection costs.

(j) Over Limit Charge
An over limit charge as specified in the Fees Schedule will be charged if the credit used exceeds the Customer Credit Limit.

(k) Charge Dispute Handling Fee
A charge dispute handling fee (if any) as specified in the Fees Schedule will be imposed for any dispute proved to be invalid after investigation.

(l) Default Finance Charge (If applicable)
The Company will review the Account monthly to determine whether default finance charge is chargeable to the Account. If the Minimum Payment Due is not received by the Company on or before the Payment Due Date specified in any Statement, a default finance charge as stated in the Fees Schedule will be charged (instead of the finance charge) on the unpaid balance of the second following Statement as well as all new Transactions incurred from the date of the second following Statement notwithstanding that all such new Transactions will not be payable until the Payment Due Date specified in that Statement. Such default finance charge will continue to apply until the respective Minimum Payment Due in any six consecutive Statements is received on or before the Payment Due Date specified in the relevant Statement, after which the finance charge will, where applicable, apply. The default finance charge will be calculated and accrued on a daily basis.

(m) Credit Balance Withdrawal by Check Handling Fee
A handling fee (if any) as specified in the Fees Schedule will be charged for each credit balance withdrawal by check.

(n) Statement Retrieval Fee
A handling fee as specified in the Fees Schedule will be charged for request for retrieval of statement.

(o) Sales Draft Retrieval Fee
A handling fee (if any) as specified in the Fees Schedule will be charged for request for retrieval of sales draft.

(p) Personal Data Access Request
A handling fee as specified in the Fees Schedule will be charged for each personal data access request.

(q) Instant Temporary Customer Credit Limit Upgrade Fee
A handling fee (if any) as specified in the Fees Schedule will be charged on the full amount of the instant temporary upgraded credit limit granted to the Cardholder / Cardmember.

(r) Dynamic Currency Conversion Fee
A dynamic currency conversion fee as specified in the Fees Schedule will be charged with respect to any transactions made in Hong Kong dollars incurred outside Hong Kong and/or with any merchants not registered in Hong Kong. The fee is applicable to transactions initiated by you and/or the merchant based on the merchant’s setting.

(s) Merchant Installment Plan Cancellation Handling Fee
A handling fee (if any) as specified in the Fees Schedule will be charged in the event of cancellation of Merchant Installment Plan.

(t) Paper Statement Fee
A handling fee as specified in the Fees Schedule will be charged for receiving paper statement.

4.4 Transactions which are effected in currencies other than Hong Kong dollars are converted from the transaction currency into Hong Kong dollars at a wholesale market rate selected by VISA / MasterCard / American Express from within a range of wholesale market rates on the conversion day. A handling charge as specified in the Fees Schedule will also be charged on such transactions.

4.5 The Cardholder / Cardmember agrees that it is the Cardholder’s / Cardmember’s sole responsibility to ensure that every Statement is received in due time and to enquire with and obtain the same from the Company forthwith if not duly received. The Cardholder / Cardmember undertakes to verify the correctness of each Statement and to notify the Company within 60 days from the date of the Statement of any discrepancies, omissions, errors or wrong or incorrect entries or details. At the end of each such period, the Company’s records and the details of the Statements shall be conclusive evidence against the Cardholder / Cardmember without any further proof that they are correct except as to any alleged errors so notified and subject to the Company’s right to adjust and amend (which may be exercised by the Company at any time) any entries or details wrongly or mistakenly made by the Company.

4.6 Where Supplementary Card(s) is/are issued, the Company may:
(a) set-off the credit balance in any other account(s) of the Principal Cardholder / Cardmember with the Company against the outstanding balance of each Supplementary Card due from each Supplementary Cardholder / Cardmember to the Company; and
(b) only set-off the credit balance in any other account(s) of a Supplementary Cardholder / Cardmember with the Company against the outstanding balance of the Supplementary Card due from such Supplementary Cardholder / Cardmember to the Company.

4.7 All notices, Statements or correspondence given by the Company to the Principal Cardholder / Cardmember is deemed to be given to the Principal Cardholder / Cardmember and each Supplementary Cardholder / Cardmember. Any instructions given by the Principal Cardholder / Cardmember to the Company will bind the Principal Cardholder / Cardmember and each Supplementary Cardholder / Cardmember. Any dispute or claim between Principal Cardholder / Cardmember and any Supplementary Cardholder / Cardmember will not affect their respective obligations and liabilities under this Agreement.

5. PAYMENT OF CHARGES

5.1 Payments to the Company may be made by such means as the Company will from time to time stipulate. If payments are made through a customer activated terminal of or other payment means acceptable to the Company, such payments will be subject to the Company’s terms and conditions from time to time applicable thereto, including those set out in transaction records and deposit envelopes used in connection therewith applicable from time to time. Cash deposits through a customer activated terminal of the Company will be credited to the Account in the amount confirmed by the cash count of the Company’s staff members or its agents.

5.2 If the Cardholder / Cardmember fails to pay any sum due or payable hereunder, the Company may appoint debt collection agencies to collect the same. If the Company has incurred any legal or collection fees or other expenses for the purpose of demanding, collecting or suing to recover any sum payable hereunder from the Cardholder / Cardmember or other remedies resulting from the breach or non-compliance with any term of this Agreement, the Cardholder / Cardmember will reimburse the Company all such legal fees as taxed by the court on a common fund basis (fees and disbursements which are of a reasonable amount and reasonably incurred) unless otherwise agreed. Other reasonable fees and expenses (including the fees of the debt collection agencies) reasonably incurred in that connection will be reimbursed by the Cardholder / Cardmember up to a maximum of 30% of the original outstanding sum.

5.3 The Cardholder / Cardmember will directly settle disputes between merchants and the Cardholder / Cardmember for goods and services purchased. The Company will not be responsible for goods and services supplied by merchants or for refusal of any merchant to accept or honour any Card. Credits to the Account for refunds made by merchants will be made only when the Company receives a properly issued credit voucher.

5.4 Payments to the Company will only be deemed to be received by the Company and credited to the Account when received in good and cleared funds and if in foreign currency, after conversion by the Company into Hong Kong dollars in accordance with its normal practice, and without any set-off, claim, condition, restriction, deduction or withholding whatsoever.

5.5 Payments and credits to the Account may be applied in the following order: (1) legal and debt collection fees; (2) finance charges; (3) cash advance charges; (4) all other applicable fees and charges including but not limited to cash advance fees, late charges, over limit charges, service, return check / reject autopay fee (if any), card replacement fee (if any), charge dispute handling fees (if any) and Dynamic Currency Conversion Fee (if any); (5) outstanding installments of any Plan or other installment programs of the Company; and (6) the outstanding principal amount of other Transactions (where such Transactions are subject to different finance charge rates, in the application order from the Transactions with the highest rate to the lowest rate); or in any other order as the Company considers appropriate without prior reference to the Cardholder / Cardmember.

5.6 You agree that we may debit your Card Account to make a partial or full refund of your credit balance by sending a check to the address last notified by you, at any time without prior notice.

5.7 Without prejudice to the other terms of this Agreement, if the Cardholder / Cardmember should be absent from Hong Kong for some time, arrangements to settle the Charges should be made prior to his departure.

6. LOSS OR THEFT OF THE CARD

6.1 The Cardholder / Cardmember shall observe and follow any recommendation of the Company from time to time regarding the security of the card and the PIN. The Cardholder / Cardmember must inform the Company as soon as reasonably practicable through the Company’s CitiPhone Banking 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citi ULTIMA Members only) / Citi Prestige Service Line at 2860 0338 (for Citi Prestige Cardholders only) / through chatting with us on the Citi Mobile® App (for Citi Plus Credit Cardholders only) / American Express Service Line 2860 0366 (for Citibank Cash Back American Express® Cardmembers only) if any card is lost or stolen or when someone else knows his PIN.

6.2 The Cardholder / Cardmember shall be fully liable for any transactions (whether or not authorized by him) effected by the use of the Cards before he has informed the Company that the Card/PIN has been lost or stolen or that someone else knows the PIN. However, provided that the Cardholder / Cardmember has not acted fraudulently, with gross negligence or in breach of Clause 6.1, the Cardholder’s / Cardmember’s maximum liabilities for such unauthorized transactions shall not exceed HKD500.00. The application of the aforesaid limitation on liability of the Cardholder / Cardmember does not apply to loss related to transactions resulting from use of Card in automated teller machine (whether or not such device is that of the Company).

6.3 The Company will not be obliged to issue a replacement Card to the Cardholder / Cardmember if his Card is lost or stolen. If the Company agrees to issue a replacement Card, its use will be subject to the terms of this Agreement.

7. RIGHTS OF THE COMPANY

7.1 The Cardholder / Cardmember hereby agrees that the Company may, at any time and without prior notice, set off or transfer any monies standing to the credit of the Cardholder’s / Cardmember’s account with the Company and bank accounts with the Company or Citibank, N.A. of whatever description and in whatever currency and whether held singly or jointly with others towards discharge of all sums due to the Company in connection with the Card in whatever currency. Insofar as any of the sums may only be due to the Company contingently or in future, the Company's and Citibank, N.A.’s liability to the Cardholder / Cardmember to make payment of any sums standing to the credit of any such accounts will to the extent necessary to cover such sums be suspended until the happening of the contingency or future event.

7.2 Save where Clause 13 (Cardholder / Cardmember who banks with Citibank, N.A., Hong Kong Branch) applies, the Cardholder / Cardmember requests each of the Company and Citibank, N.A., Hong Kong Branch (each, a “Citi Paying Entity”) to undertake to the other (each, a “Citi Creditor”) to discharge any indebtedness which the Cardholder / Cardmember owes to a Citi Creditor upon the written demand of that Citi Creditor certifying to the Citi Paying Entity that the Cardholder/Cardmember has failed to discharge any such indebtedness on its due date. The Cardholder/Cardmember undertakes to indemnify each of the Citi Paying Entities against all losses and liabilities which any of you may incur in connection with such undertaking.

7.3 Any Card issued to the Cardholder / Cardmember is and remains the property of the Company, and is not transferable. The Cardholder / Cardmember will promptly return all Cards on demand.

7.4 The Cardholder / Cardmember agrees that (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Providers may withhold or deduct any collected amount, meaning an amount for or on account of, or which represents, withholding, income tax, value added tax, tax on the sale or disposition of any property, duties, or any other lawfully collected amount (the “Collected Amount”), which is required to be withheld or deducted to comply with any Law or Regulation from any payment to the Cardholder / Cardmember, or to or from the Account or any of the Cardholder’s / Cardmember’s accounts. Any Collected Amount shall be timely paid to the relevant Authority in accordance with the relevant requirement. The Cardholder / Cardmember will be notified of any Collected Amount as soon as reasonably practicable. The Cardholder / Cardmember acknowledges that the Company will not be required to reimburse the Cardholder / Cardmember for any amount withheld or deducted by a Payment Infrastructure Provider. Further, to the extent the Company or any of its Group Companies or its Third Party Service Providers pays or has paid from its own funds or is or will become required to make a payment to an Authority in respect of an amount that should have been, but was not, a Collected Amount, the Cardholder / Cardmember will indemnify the Company for such payment, plus any interest and penalties thereon. The Cardholder / Cardmember understands that the Company is not required to contest any demand made by an Authority for such payment.

8. PERSONAL DATA

8.1 The Cardholder / Cardmember hereby agrees that all personal data relating to the Cardholder / Cardmember collected by the Company from time to time may be used, held, disclosed, and/or transferred to any of the Group Companies or Third Party Service Providers and such persons (whether in or outside Hong Kong) as set out in the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force available by the Company to its customers from time to time for the purposes as stated in the said Policy Statement and the Authorities for compliance with any Law or Regulation or as required by or for the purpose of any court, legal process, audit or investigation of any Authority. The aforesaid shall apply notwithstanding any applicable non-disclosure agreement. The Cardholder / Cardmember acknowledges that such personal data and account information or records may be transferred to jurisdictions which do not have strict data protection or data privacy laws.

8.2 The Cardholder / Cardmember hereby agrees that the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the Account and any matter arising therefrom or incidental thereto. Further, if the Cardholder / Cardmember is a foreign national / resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by the Company (whether now or in the future) to address applicable data privacy requirements, he/she acknowledges that he / she agrees to the terms of such data privacy circular as set out in “Privacy at Citi” section in Citibank Online which may be updated by the Company from time to time.

8.3 The Cardholder / Cardmember understands and agrees that he must provide the Company with such information as the Company may require from time to time to enable the Company or any of its Group Companies to comply with any Law or Regulation.

9. E-STATEMENT /E-ADVICE SERVICES

9.1 By enrolling for and using the service in which an electronic form of statement of account(s) and/or designated advice of account(s) will be made available by electronic means (the “e-Statement Service” & “e-Advice Service” respectively), the Cardholder / Cardmember accepts and agrees to be bound by this Clause 9. Upon enrollment for the e-Statement Service and/or the e-Advice Service, the Cardholder / Cardmember will no longer receive his Statements and/or designated advice in paper form (designated advice being the types of advice as listed on your website www.citibank.com.hk/e-advice from time to time). The Cardholder / Cardmember agrees to abide by any and all laws, rules, regulations and official issuances applicable to the e-Statement Service and/or the e-Advice Service (as the case may be), now existing or which may hereinafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services the Company may from time to time make available to the Cardholder / Cardmember in connection with the e-Statement Service and/or e-Advice Service.

9.2 The Cardholder / Cardmember agrees that the successful delivery of emails (if applicable) in connection with the e-Statement Service and/or e-Advice Service by the Company to the Cardholder’s / Cardmember’s designated email address shall be deemed to be delivery of the relevant Statement and/or designated advice to the Cardholder / Cardmember. The Company may, at its sole discretion and notwithstanding the Cardholder’s / Cardmember’s enrolment for the e-Statement Service and/or e-Advice Service, send any Statement and/or advice to the Cardholder’s / Cardmember’s last registered mailing address should the Company fail to send emails in connection with the e-Statement Service and/or e-Advice Service at the Cardholder’s / Cardmember’s registered email address or for any other reason.

9.3 The Company has the discretion from time to time to modify, restrict, withdraw, cancel, suspend or discontinue the e-Statement Service and/or e-Advice Service without giving any reason or prior notice. The

Citi信用卡合約
條款及細則

(適用於Citi ULTIMA/Citi Prestige信用卡/Citi Plus信用卡/
Citi PremierMiles信用卡/ Citi Cash Back信用卡/
Citi Cash Back American Express® Card/
Citi Rewards信用卡/Citi Clear Card/Citi普通卡/Citi金卡)

(由2026年3月3日起生效)

花旗銀行(香港)有限公司(簡稱「發卡公司」)按下列的條款發出Citi信用卡(簡稱「此卡」)給閣下(簡稱「基本卡持有人」)和任何經基本卡持有人提名而又獲發卡公司批准發給附屬卡之人士(簡稱「附屬卡持有人」)。基本卡持有人和附屬卡持有人(每位簡稱「持卡人/會員」，基本卡持有人和附屬卡持有人亦統稱「持卡人/會員」)在簽署或使用此卡時，即表示共同及個別同意或確認同意遵守本合約以下條款及負責支付據以下條款應付給發卡公司的款項，但附屬卡持有人毋需負責基本卡持有人或其他附屬卡持有人的債務：

1. 持卡人/會員資料

1.1 持卡人/會員明白發卡公司是基於持卡人/會員所提供的資料在現在或未來均為正確無誤下簽發此卡給持卡人/會員。所申報資料如有任何更改包括職業、工作或居住地址、永久居留地或電話號碼，持卡人/會員將立即書面通知發卡公司。

1.2 持卡人/會員同意發卡公司對持卡人/會員與發卡公司的電話通話進行電話錄音。

2. 此卡的使用

2.1 持卡人/會員須(a)於收到此卡後立即簽署(須與信用卡申請表格或發卡公司所訂明的該其他文件上的簽署相同)；(b)經常小心保管此卡並確保此卡於任何時間均由持卡人/會員持有；及不可允許任何第三者以任何方式使用此卡；(c)不能使用超過發卡公司不時酌情決定的信貸限額(簡稱「客戶信貸限額」)；(d)不能使用超過客戶信貸限額內不時酌情決定的現金透支限額(簡稱「現金透支限額」)，現金透支限額為客戶信貸限額的一部份；(e)不能使用超過發卡公司不時酌情決定的信貸限額(簡稱「信貸限額」)；及(f)不可在此卡取消後繼續使用。

2.2 持卡人/會員將須把使用此卡的私人密碼保密，若該密碼一旦洩露給其他人，持卡人/會員須立即通知發卡公司。倘若持卡人/會員之私人密碼不論因任何原因洩露給其他人，持卡人/會員將須完全承擔一切由此而招致的後果、損失及/或其他責任，並須全數賠償發卡公司一切因此而引起之損失。

2.3 當使用此卡時，持卡人/會員應確定於任何情況下使用上的簽署與信用卡申請表格(或發卡公司所訂明的該其他文件)及此卡上的簽署相同，以便發卡公司可以進行核對辨認。為免生疑，持卡人/會員若未能履行此要求，將不會免除其使用此卡的任何責任。若持卡人/會員想就此卡採用新的簽署，需事先向發卡公司提出書面申請。

3. 經此卡作出的交易

3.1 此卡可在發卡公司的任何分行和其他接受此卡的財務機構及商戶使用。此卡可用作購買物品和服務、現金透支、付賬和獲得發卡公司不時提供或安排之其他與信用卡有關的設施或服務。此卡亦可用作申請由發卡公司提供之信用卡貸款計劃(包括但不限於「Quick Cash」套現分期計劃或賬單「分期更好使」計劃或簽賬「分期更好使」計劃或折現計劃或結餘轉戶計劃或商戶分期計劃)。

3.2 即使持卡人/會員沒有簽署任何單據和/或此卡之使用已超過客戶信貸限額或現金透支限額或沒有確認信用卡，持卡人/會員仍須負責一切因使用此卡而實行的交易(簡稱「交易」)。未有持卡人/會員簽署使用此卡而實行的交易包括但不限於以郵件、傳真、郵寄或電話授予、直接授權賬戶自動轉賬付款，或利用自動櫃員機服務(無論此設備是屬於發卡公司與否)或透過商戶之銷售點終端機或使用信用卡電話服務或任何其他發卡公司不時認可的設備提出的服務。

3.3 持卡人/會員不可使用此卡參與任何非法活動(包括互聯網上的非法賭博)。發卡公司保留權利拒絕處理或支付發卡公司懷疑涉及非法活動或根據適用法律可能為不合法的交易。如發卡公司合理相信持卡人/會員的交易涉及：(a)發卡公司、(b)花旗集團及其集團公司，包括發卡公司在內("集團公司")，及/或(c)發卡公司或任何集團公司選擇聘用其提供服務而又非付款設施供應商的任何第三方(即指構成全球付款系統設施的第三方，包括但不限於，通訊、結算或付款系統、中介銀行及代理銀行("付款設施供應商"))("第三方服務供應商")可能違反(i)任何當地或海外的司法管轄區的法律或規章，或(ii)發卡公司在任何當地或海外的司法管轄區與任何政府或監管機構的規管、檢控、稅務或政府機構("機關")訂立的任何協議((i)及(ii)統稱為"法律或規章")，發卡公司可拒絕處理或支付有關交易。發卡公司將無須就持卡人/會員因在本條款下的交易遭拒絕處理及支付而蒙受的任何損失向持卡人/會員負責。

3.4 儘管本合約有所規定，如根據本合約就未經授權的交易在結單日期之前提出報告，持卡人/會員無需就遺失的卡負任何責任。在進行調查期間，發卡公司將不會對爭議金額收取任何財務費用或利息，亦不會計算持卡人/會員作出不良信貸報告之後果。調查如實完成後，如調查結果顯示持卡人/會員應對交易負責，則該等交易金額及經不時修訂應須施加適用之爭議收取財務費用(包括調查期間)對爭議金額重新收取財務費用、利息或其他費用。誠信調查的結果對持卡人/會員具有約束力。

3.5 如果商戶無法交付或履行全部或部分的產品或服務，或由於任何原因就有關產品或服務撤銷，包括但不限於商戶停業、破產或清盤行動，持卡人/會員仍然有責任按照相關信用卡機構規則支付全數交易金額。

3.6 任何由產品及/或服務引起的索償、糾紛或投訴都應由持卡人/會員直接與商戶解決。無論此類糾紛(包括但不限於未收到產品及/或未能履行服務)是否得到解決，持卡人/會員仍然須遵守相關的信用卡機構規則並且責任按照本合約的規定的方式清還全數交易金額。

3.7 發卡公司既不是產品及服務的供應商，也不是商戶的代理人，因此不負責產品或服務的質量、保養、送貨、供應、安裝、任何知識產權之所有權及與產品或服務相關的任何事宜。商戶為此類產品或服務及所有配套服務自行承擔所有有關的責任及負債。

4. 費用及收費

4.1 發卡公司將為持卡人/會員使用此卡而設一賬戶(簡稱「賬戶」)。發卡公司有權從此賬戶支取所有交易之款項和所有費用、收費、利息、欠款和其他基本合約應付的款額(統稱為「費用」)。

4.2 發卡公司將每月向持卡人/會員發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期繳付日(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或借方結餘亦少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以不向持卡人/會員發出月結單。

4.3 除發卡公司可使用其權利要求持卡人/會員在付款限期之前或當日繳付月結單總結欠外，持卡人/會員將按照發卡公司列載於花旗銀行信用卡服務收費表(簡稱「服務收費表」)或不時訂定的收費率支付以下各款項給發卡公司：

(a) 最低付款額
月結單上顯示的最低付款額(簡稱「最低付款額」)，但持卡人/會員亦可償還多於最低付款額的款項。

(b) 信貸及透支超額
若持卡人/會員因任何理由獲容許超越其客戶信貸限額，不論發卡公司是否收取超額費用或即時增加臨時信用額服務之費用，發卡公司仍有權要求持卡人/會員除了須償還最低付款額外，還需繳付發卡公司任何或全部的超越客戶信貸限額的款項。

(c) 現金透支費用及現金透支利息
持卡人/會員每次使用現金透支服務須繳付列載於服務收費表的現金透支費用，而發卡公司將按有關現金透支之總額(包括現金透支費用)由現金透支提取日起直至全數繳付為止收取財務費用。所有財務費用將以每日計算和累積。月結單內之現金透支利息之實際年利率已包括現金透支費用及財務費用在內，並根據銀行營運守則所訂定的淨值法計算。

(d) 財務費用
發卡公司將每月檢討閣下的戶口情況，若戶口顯示上期月結單(簡稱「上期月結單」)所述的月結單總結欠未能在付款限期當日或之前繳付，發卡公司將就其上期月結單的未繳付之結欠由上期月結單日起直至全數存入賬戶為止，收取財務費用(根據月結單或服務收費表或發卡公司不時酌情通知的利率收取，以服務收費表所顯示的最低金額為下限)。此外，所有由上期月結單日起計的所有新交易簽賬將計入未付之結欠中，以計算各項由相關交易日起計的財務費用(即使該各項新交易是在本月月結單的付款限期才需付款，但有關認購或購買發卡公司任何投資產品的交易除外)。所有財務費用將以每日計算和累積。

(e) 逾期手續費
若發卡公司未能在付款限期當日或之前全數收到最低付款額，發卡公司將收取列載於服務收費表上之逾期手續費。

(f) 服務費用
發卡公司將於其指定日期向持卡人/會員之賬戶收取列載於服務收費表上不可退還的年費。發卡公司亦將就現金付款或索取任何有關此卡紀錄之服務，從賬戶收取列載於服務收費表上的服務費用。

(g) 退票/自動轉賬退回的收費
若付款入賬的支票不能兌現或自動轉賬之授權被拒絕或撤銷，發卡公司將從賬戶中收取列載於服務收費表上 的退回手續費(如有)。

(h) 補發新卡費
如須補發此卡，持卡人/會員將須支付列載於服務收費表上的手續費(如有)。

(i) 外幣匯票託收費用
若持卡人/會員以港幣以外之其他貨幣付款，該筆付款只將在發卡公司收到後及扣除所有收款費用後，才存入賬戶中。

(j) 超額費用
若所使用信貸額超出客戶信貸限額，發卡公司將按收費表收取超額費用。

(k) 賬目調查手續費
就每項不成立之賬目調查，發卡公司將收取列載於服務收費表上的賬目調查手續費(如有)。

(l) 拖欠財務費用(如適用)
發卡公司將每月檢閱信用卡戶口以決定是否收取拖欠財務費用。若該戶口顯示發卡公司未能在任何月結單的付款限期或之前收到該月結單的最低付款額，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(列載於服務收費表上)以取代財務費用，即使該各項新交易是在該月結單的付款限期日才需付款。該拖欠財務費用將繼續適用直至發卡公司在任何連續六期月結單的付款限期或之前均收到相關月結單的最低付款額為止，此後財務費用將在適用時開始徵收。拖欠財務費用將每日計算和累積。

(m) 支票提取賬戶盈餘手續費
若持卡人/會員以支票提取賬戶盈餘，發卡公司將收取列載於服務收費表上的手續費用(如有)。

(n) 補發月結單手續費
若持卡人/會員申請補發月結單，發卡公司將收取列載於服務收費表上的手續費。

(o) 申請補發簽賬存根手續費
若持卡人/會員申請補發簽賬存根，發卡公司將收取列載於服務收費表上的手續費(如有)。

(p) 查閱個人資料手續費
若持卡人/會員要求查閱個人資料，發卡公司將就每項個人資料查閱收取列載於服務收費表上的手續費。

(q) 即時增加臨時信用額手續費
持卡人/會員若使用即時增加臨時信用額服務，需就獲批的臨時信用額的全數繳付列載於服務收費表上的手續費(如有)。

(r) 動態貨幣兌換費
在香港以外的地方及/或非香港註冊的商戶進行以港元計算的交易，該交易將會被徵收服務收費表所訂明的動態貨幣兌換費。該費用適用於由您和/或商戶根據商戶的設置發起的交易。

(s) 商戶分期計劃取消交易手續費
不論任何原因，若取消商戶分期計劃，將會被徵收服務收費表所訂明的取消交易手續費(如有)。

(t) 郵寄月結單費用
若持卡人/會員收取郵寄月結單，發卡公司將收取列載於服務收費表上的手續費。

4.4 以非港幣之貨幣達成的交易付款，發卡公司將會按由VISA/MasterCard/American Express在折算日從國際市場兌換率中選擇的兌換率折算為港幣。此等交易亦將另外收取列載於服務收費表上的手續費。

4.5 持卡人/會員同意，持卡人/會員須負全責確保及時收到所有月結單，並當未能及時收到時向發卡公司作出查詢及要求領取該份月結單。持卡人/會員並承諾核實每份月結單是否正確。如有任何差異、錯漏、錯誤或不正確的記項或詳情，持卡人/會員應於月結單日期起六十天內通知發卡公司。在該段期間終結後，有關的發卡公司紀錄及月結單詳情，應為針對持卡人/會員的確證，除了已通知發卡公司的任何指稱錯誤，以及發卡公司行使權利以調整及修訂任何記項或詳情(發卡公司可於任何時間行使有關權利)處理其造成的不當或錯誤之外，發卡公司毋須進一步證明有關紀錄及詳情實屬正確。

4.6 如發行附屬卡，發卡公司可以：

(a) 以基本卡持卡人/會員於發卡公司之任何其他賬戶的結存，抵銷各附屬卡持卡人/會員於每張附屬卡的結欠；及

(b) 僅以附屬卡持卡人/會員於發卡公司之任何其他賬戶的結存，抵銷該附屬卡持卡人/會員的附屬卡的結欠。

4.7 由發卡公司向基本卡持卡人/會員發出的所有通知、月結單或書信均視為已發出予基本卡持卡人/會員及每位附屬卡持卡人/會員。由基本卡持卡人/會員向發卡公司發出的任何指示將對基本卡持卡人/會員及每位附屬卡持卡人/會員具約束力。基本卡持卡人/會員與任何附屬卡持卡人/會員之間的任何爭議或追討將不影響其在本合約下的各自義務及責任。

5. 費用支付

5.1 發卡公司將不時規定支付款項方式。如持卡人/會員經由發卡公司之自動櫃員機付款或其他可接受的支付款項方式，所支付之款項將受發卡公司不時適用之條款約束，包括當時適用之交易記錄和存款信封上之有關條款。若使用發卡公司之自動櫃員機以現金存款，付款金額需經銀行職員或其代理人核證後，才存入賬戶中。

5.2 若持卡人/會員未能按本合約支付到期需付或應付的款項，發卡公司可能委派收賬公司催收有關款項。若發卡公司因向持卡人/會員催繳、追收或在控告持卡人/會員賠償在本合約規定下應付之欠款或因持卡人/會員違反或不遵守本合約條款而需作出其他補償，而須支付律師費、收賬費用或其他開支，持卡人/會員將補償發卡公司法庭按訴訟各方共同基金基準評定的律師費(合理地招致及金額合理的費用及開支)，雙方另行協議除外。與此有關的其他合理地招致的費用及開支(包括收賬公司的費用)將由持卡人/會員補償，但最高補償金額為原欠付款項金額的百份之三十(30%)。

5.3 持卡人/會員與商戶對購物及服務之糾紛，將由持卡人/會員直接與商戶自行解決。有關任何商戶所供應之貨品或服務，或有任何商戶拒絕接受此卡，發卡公司將毋需對此負責。商戶的退款在發卡公司收到其正確無誤的退款單據後，才轉還到賬戶中。

5.4 發卡公司只會在如實收到已兌現的付款及將外幣付款據發卡公司一般慣常運作由發卡公司兌換成港幣後，並在不作任何抵銷、追討、附帶條件、限制、扣除或預扣下，才被視為收到持卡人/會員的付款及已將付款存入賬戶中。

5.5 賬戶所收到的款項或其他進賬，可按照下列次序支付：(1)法律及收賬費用；(2)財務費用；(3)現金透支利息；(4)所有適用的收費及費用，包括但不限於現金透支費用、逾期手續費、超額費用、服務費用、退票/自動轉賬退回費用(如有)、補發新卡費(如有)、賬目調查手續費(如有)及動態貨幣兌換費(如有)；((5)任何計劃或發卡公司 其他的分期計劃下未付的分期付款餘額；及(6)其他交易之未付本金餘額(在該些交易被徵收的財務費用利率有所不同的情況下，費用收取次序為最高利率 至最低利率);或可在發卡公司毋須預先通知持卡人/會員之下但認為適當的次序支付款項。

5.6 閣下同意本行可在任何時候郵寄支票至閣下最後更新之通信地址，以退還該戶口內部分或全部之結餘，而毋須事先通知。

5.7 在不影響本合約的其他條款下，若持卡人/會員需離開香港一段時間，持卡人/會員須在離開香港前安排繳付費用給發卡公司。

6. 此卡遺失及被竊

6.1 持卡人/會員應根據發卡公司不時提供之指示留意信用卡及密碼之保安。若此卡遺失或被竊或被人知悉其密碼，持卡人/會員須在合理可能的情況下盡快致電發卡公司之Citibank電話理財服務熱線2860 0333/白金卡服務專線2860 0360(僅供花旗銀行白金卡持卡人使用)/Ultima服務專線2860 0308(僅供Citi ULTIMA會員使用)/Citi Prestige服務專線2860 0338(僅供花旗銀行Citi Prestige持卡人使用)/透過Citi Mobile® App與我們聯絡 (僅供花旗銀行Citi Plus持卡人使用)/American Express服務專線2860 0366(僅供Citibank Cash Back American Express® Card會員使用)，通知發卡公司。

6.2 在持卡人/會員通知發卡公司其遺失或被盜取卡/個人密碼或其他人知道其個人密碼前，持卡人/會員均須對透過此卡實行的所有交易(不論持卡人/會員授權與否)負責。不過，如損失並不是因持卡人/會員的欺詐行為，或嚴重疏忽，或違反條款6.1而引致的，持卡人/會員對未經授權交易要承擔的責任則以港幣五百元為上限。上述所提及持卡人/會員的承擔金額上限，並不適用於自動櫃員機使用此卡(不論是否發卡公司之自動櫃員機)的交易。

6.3 若此卡遺失或被竊，發卡公司無義務補發新卡給持卡人/會員。如發卡公司同意補發新卡，持卡人/會員在使用該補發新卡時，須受本合約條款約束。

7. 發卡公司的權利

7.1 持卡人/會員同意發卡公司可以隨時毋須事前通知，從持卡人/會員於發卡公司及花旗銀行開設之任何形式及任何貨幣的賬戶，無論該些賬戶是持卡人/會員獨自或與其他人仕共同擁有，抵銷或調動所存之任何款項，以償還持卡人/會員使用此卡之任何貨幣的欠款。若某些欠款因某些待發事件尚未需要償還，發卡公司及花旗銀行有權暫停支付相等於欠款額的賬戶存款給持卡人/會員，直至此待發事件發生為止。

7.2 除非第13條(使用花旗銀行香港分行理財服務之持卡人/會員)適用，持卡人/會員要求發卡公司及花旗銀行香港分行(各自為一名「Citi支付實體」)向閣下以外之其他人士(各自為一名「Citi債權人」)承諾於Citi債權人向Citi支付實體作出書面要求核實持卡人/會員未能於該屆滿日期前解除任何債務時，閣下將解除持卡人/會員拖欠Citi債權人之任何債務。持卡人/會員承諾各自賠償閣下各方因作出該承諾而可能遭受之所有虧損或負債。」

7.3 此卡乃屬於發卡公司所有，不得轉讓。若發卡公司要求，持卡人/會員必須盡快交還此卡。

7.4 持卡人/會員同意(a)發卡公司、(b)任何其集團公司及/或(c)任何其第三方供應商，可為遵照任何法律或規章，就預扣、入息稅、增值稅、任何物業出售或處置稅、徵稅或其他合法收取款項(統稱“已收取款項”)，從向持卡人/會員或持卡人/會員的賬戶或任何持卡人/會員的賬戶支付的任何款項中，或從持卡人/會員的賬戶或任何賬戶中，預扣或扣減款項或金額與已收取款項相等的款項。任何已收取款項須根據相關規定依時向有關機構支付。持卡人/會員會在合理可行範圍內盡早獲通知任何已收取款項。持卡人/會員確認發卡公司將無須向持卡人/會員償付就扣除之任何已收取款項，或就已繳付任何已收取款項而向持卡人/會員作出賠償。此外，以發卡公司或任何其集團公司或其第三方服務供應商須就已收取款項承擔責任的金額為限，持卡人/會員須向發卡公司償還，連同與其相關的任何成本及費用。持卡人/會員明白發卡公司將無須就持卡人/會員提出的任何索償承擔責任。

8. 個人資料

8.1 持卡人/會員同意發卡公司不時收取有關持卡人/會員之個人資料，可根據發卡公司不時備有供客戶索取之不時生效的有關個人資料(私隱)條例的政策聲明，為其所述的目的，供任何集團公司或第三方服務供應商及有關個人資料(私隱)條例的政策聲明中所述人士(不論在香港境內或境外)，及為遵守任何法例或規章或應任何法院、法律程序、審計或其他機關的要求而使用、保存、向其披露及/或轉移。即使有任何適用的不同保密協議存在，前述內容仍應予以適用。在此方面，持卡人/會員同意發卡公司可將有關個人資料及戶口資料或記錄轉移至沒有嚴格資料保障或資料私隱法律的司法管轄區。

8.2 持卡人/會員同意發卡公司不時生效的有關個人資料(私隱)條例的政策聲明將全面適用於此卡及賬戶。此外，如持卡人/會員是外地國民或居民，而發卡公司(不管現在或將來)已用持卡人/會員的國籍/居住國家的相關資料作為與上述任何一個適用的資料私隱通知，持卡人/會員承認持卡人/會員同意發卡公司在Citibank網上理財服務"私隱條款"所刊出的該"私隱條款/通知"，並且發卡公司可能會不時更新這些條款。

8.3 持卡人/會員明白及同意發卡公司可應持卡人/會員要求向發卡公司提供發卡公司可遵守任何法律或規章的資料。

9. 電子月結單/電子通知書服務

9.1 通過登記和使用發卡銀行以電子方式提供電子賬戶月結單及/或指定通知書(分別簡稱「電子月結單服務」及「電子通知書服務」)，持卡人/會員接受及同意受本合約第9條款約束，在登記電子月結單服務及/或電子通知書服務前，持卡人/會員將不會再收到月結單及/或指定通知書的印本文件(指定通知書包括不時列於www.citibank.com.hk/e-advice不時列出種類的通知書)。持卡人/會員同意遵從任何及所有現時或此後制定、頒佈或執行並適用於電子月結單服務及/或電子通知書服務的法律、法規、規定及官方指引，以及發卡公司不時向持卡人/會員提供，藉以規管有關電子月結單服務及/或電子通知書服務使用其他設施、優惠或服務的其他條款及條件。

9.2 持卡人/會員同意，若發卡公司成功將與電子月結單服務及/或電子通知書服務有關的電郵(如適用)送遞往持卡人/會員指定之電郵地址，應視為將有關月結單及/或指定通知書送交持卡人/會員。若發卡公司未能將電子月結單服務及/或電子通知書服務有關的電郵送遞往持卡人/會員指定的電郵地址，或基於任何理由，發卡公司可全權酌情決定將任何賬戶月結單及/或通知書郵寄至持卡人/會員最新登記的郵遞地址。

9.3 發卡公司可不時酌情決定修改、限制、撤銷、取消、暫停或中止電子月結單服務及/或電子通知書服務，而毋須給予任何理由或事前通知。發卡公司保留權利，可透過事先向持卡人/會員發出通知隨時全權酌情決定不時就電子月結單服務及/或電子通知書服務徵收費用。

9.4 持卡人/會員明白到，電子月結單服務及/或電子通知書服務須要求持卡人/會員擁有適當的互聯網及電訊服務及具有適當的設備，持卡人/會員應保持使用電子月結單服務及/或電子通知書服務的設備穩妥可靠。

9.5 基於使用電子月結單服務及/或電子通知書服務，持卡人/會員承諾向發卡公司提供其最新及正確的電郵地址。

9.6 若發卡公司在合理重試後，仍未能將有關電子月結單服務及/或電子通知書服務的電郵送遞給持卡人/會員，電子月結單服務及/或電子通知書服務將自動取消。發卡公司並會恢復向持卡人/會員印發月結單及/或通知書。

9.7 若持卡人/會員擬取消電子月結單服務及/或電子通知書服務的登記，須於下期月結單/下一張通知書日期前不少於10個工作天前透過Citibank網上理財，或於下一個結單/下一張通知書日期前最少15個工作天致電Citibank電話理財服務熱線2860 0333/白金卡服務專線2860 0360(僅供花旗銀行白金卡持卡人使用)/Ultima服務專線2860 0308(僅供Citi ULTIMA會員使用)/Citi Prestige服務專線2860 0338(僅供花旗銀行Citi Prestige持卡人使用)/American Express服務專線2860 0366(僅供Citibank Cash Back American Express® Card會員使用)或前往花旗銀行分行，通知發卡公司。在取消電子月結單服務及/或電子通知書服務的登記後，發卡公司將恢復向持卡人/會員印發月結單及/或通知書。

9.8 持卡人/會員同意，發卡公司毋須就持卡人/會員的數據、軟件、電腦、電訊設備或其他設備因持卡人/會員使用電子月結單服務及/或電子通知書服務所導致的(包括但不限於)任何損失、損害或支出而承擔任何責任，除非純粹直接因發卡公司疏忽或蓄意錯失所致，則作別論。

9.9 持卡人/會員同意發卡公司應以合理努力，確保電子月結單服務及/或電子通知書服務的安全性及確保未獲授權的第三方不能進入使用。但是，持卡人/會員確認，發卡公司對於電子月結單服務及/或電子通知書服務通過在任何司法管轄區內任何適用的互聯網服務供應商、網絡系統或其他同類型系統所傳送的任何資料的保安、保密或機密事宜，並不保證。持卡人/會員確認其明白並接受所有使用電子月結單服務及/或電子通知書服務可能涉及的風險，包括但不限於電子月結單服務及/或電子通知書服務在未經持卡人/會員授權的情況下被截斷、監察、修改、竄改或被送遞或披露予其他方。

9.10 電子月結單服務及/或電子通知書服務使用發卡公司的、發卡公司的附屬公司或其他軟件供應商的專有權軟件。持卡人/會員同意發卡公司已就電子月結單服務及/或電子通知書服務向持卡人/會員授予使用該軟件的非專用特許，此特許僅容許持卡人/會員使用該軟件作預定之用途。持卡人/會員同意不會進行任何有關該軟件的分拆、解編、複製、更改或還原工程，亦不會准許任何其他人士進行上述事項。

10. Citi Alerts即時短訊服務

10.1 持卡人/會員同意，通過登記及使用本公司透過電訊設備傳達提示的服務(簡稱「Citi Alerts即時短訊服務」)，即代表持卡人/會員接受並同意受本合約第10條款約束，並支付與使用Citi Alerts即時短訊服務的任何費用。持卡人/會員同意遵從任何及所有現時或此後制定、頒佈或執行並適用於Citi Alerts即時短訊服務的法律、法規、規定及官方指引，以及發卡公司不時向持卡人/會員提供，藉以規管有關Citi Alerts即時短訊服務使用其他設施、優惠或服務的其他條款及條件。

10.2 持卡人/會員須負責其電訊設備的保安，並須採取一切合理的防範措施以防任何第三者接觸到任何機密資料。發卡公司將不會為任何機密資料的披露而負上任何法律責任。

10.3 持卡人/會員同意發卡公司應以合理努力，確保Citi Alerts即時短訊服務的安全性及確保未獲授權的第三方不能進入使用。但是，持卡人/會員確認，發卡公司並不保證通過Citi Alerts即時短訊服務所傳送的任何資料的保安、保密或機密事宜。持卡人/會員確認其明白並接受所有使用Citi Alerts即時短訊服務可能涉及的風險，包括但不限於Citi Alerts即時短訊服務在未經持卡人/會員授權的情況下被截斷、監察、修改、竄改或被送遞或披露予其他方。

10.4 持卡人/會員確認，任何持卡人/會員透過其電訊設備所收到的Citi Alerts即時短訊服務的任何資料，均只作持卡人/會員(而非任何其他人士)的參考用途，不應將之作為與其有關事宜之不可推翻的證據。

10.5 發卡公司及發卡公司為提供Citi Alerts即時短訊服務而指定之任何電訊公司，均不會為任何未能或延遲向持卡人/會員傳送資料或資料中的任何錯誤或偏差而負上任何法律責任或責任，除非該責任由發卡公司或該電訊公司引致的任何疏忽或故意失責所造成。持卡人/會員明白，發卡公司及任何該電訊公司均不會為其合理控制範圍外任何原因所引致之後果(包括但不限於持卡人/會員的電訊設備因任何原因未能接收資料、任何電訊故障、互聯網服務供應商失靈、電力故障、設備或裝置失靈、停頓、受到干擾或有所不足、天災、政府行為、內亂、罷工、戰爭、火災、水災或爆炸)負上任何法律責任或責任。

10.6 持卡人/會員明白支持Citi Alerts即時短訊服務的第三方(包括發卡公司指定的電訊公司)並非發卡公司的代理，亦不代表發卡公司，且與發卡公司並無合作、合夥、聯營或其他關係。發卡公司不會為該第三方(包括系統營運者)引致的任何損失負上責任。

10.7 Citi Alerts即時短訊服務使用發卡公司的、發卡公司的附屬公司及/或其他軟件供應商的專有權軟件。持卡人/會員同意發卡公司已就Citi Alerts即時短訊服務向持卡人/會員授予使用該軟件的非專用特許，此特許僅容許持卡人/會員使用該軟件作預定之用途。持卡人/會員同意不會進行任何有關該軟件的分拆、解編、複製、更改或還原工程，亦不會准許任何其他人士進行上述事項。

11. 取消

11.1 發卡公司保留權利並可以在毋需給與持卡人/會員任何理由或事先通知下，收回、暫停、延長或更改任何提供給持卡人/會員的設施或服務、提高或降低客戶信貸限額、信貸限額或現金透支限額、收回任何或所有此卡、結束賬戶或終止本合約。在不局限發卡公司上述權利及作為實例說明，發卡公司可能在下述情況下行使該等權利，例如持卡人/會員違反本合約之任何條款、沒有支付到期款項或開始或面對破產、償債或類似行為或訴訟或為了令任何法律或規章可獲遵從。

11.2 持卡人/會員須以書面通知發卡公司終止本合約。

11.3 發卡公司可以(無論有否暫停或減少信貸，或收回此卡，或終止本合約)要求持卡人/會員立刻償還賬戶內全部之欠款。即使本合約經已終止，持卡人/會員仍須負擔因本合約所產生或仍然存在之責任。

11.4 如發卡公司不論因任何原因終止此合約，發卡公司有權於合約終止後六個月內任何時間向持卡人/會員發出任何卡以取替此卡。

11.5 不論出於任何原因，發出給基本卡持卡人/會員的信用卡(「基本卡」)一旦被終止，將終止根據該基本卡所發出的所有附屬卡。

11.6 基本卡持卡人/會員或附屬卡持卡人/會員可以透過以下方式終止附屬卡(而不終止基本卡)：(i)通知發卡公司及(ii)剪掉附屬卡或退回附屬卡。如果附屬卡未按上述方式被剪掉或退回，發卡公司可在收到終止通知後，根據適用於終止信用卡的程序採取相應的行動，以防止附屬卡繼續被使用。基本卡持卡人/會員需要對透過附屬卡進行的任何交易負責，直至該附屬卡被剪掉或退回，或直到發卡公司能實施適用於終止信用卡的程序為止，以較後者為準。

12. 修訂

12.1 發卡公司保留權利可隨時透過事先通知修訂本合約之條款，包括但不限於就任何收費或費用之定率和付款方式作出的任何修訂。該新修訂條款將根據適用的營運守則從發卡公司指定之日期生效。

12.2 若持卡人/會員拒絕接受發卡公司之新修訂，持卡人/會員須在該修訂生效前停止其賬戶。

12.3 持卡人/會員在發卡公司發出有關新修訂通知生效日期後使用此卡所作之交易將被視為持卡人/會員無條件地接受並同意該新修訂。

13. 於發卡公司及/或花旗銀行香港分行持有戶口之持卡人/會員

13.1 本條文適用於持卡人/會員於發卡銀行(此卡相關之戶口除外)及/或花旗銀行香港分行持有戶口者。

13.2 花旗銀行戶口及服務之條款(「花旗銀行戶口及服務之條款」)(經不時修訂或補充)應視為全文皆引用於本合約，如花旗銀行戶口及服務之條款與本合約之條款不一致，概以本合約之條款為準，惟儘管如此，就有關押記、結合及合併戶口或保障之權利而言，則應以花旗銀行戶口及服務之條款內第12條(押記、留置權及抵銷)項下之第12.3、12.4及12.5條(經不時修訂或補充)(各自為一項「花旗銀行戶口及服務之條款的適用條文」)為準，而花旗銀行戶口及服務之條款的適用條文內之指稱為：

(a) 根據本合約，「閣下」應視為包括花旗銀行(香港)有限公司及花旗銀行香港分行；及

(b) 「Citigroup Organisation」應附有花旗銀行戶口及服務之條款的第2.3條 (經不時修訂或補充)/內所述之涵義。

14. 其他

14.1 發卡公司可在任何時間在毋須事先通知持卡人/會員的情況下，將其在本合約內的任何或所有權利或業務轉移、轉讓、轉授或分包予任何人仕。在無損於前文所述的情況下，如發卡公司合理認為為發卡公司遵從任何法律或規章而合理所需，發卡公司亦可將發卡公司在本協議內之全部或部份權益和義務及賬戶中的任何款項轉移給任何集團公司。

14.2 所有發卡公司發出之通知、月結單或書信可以書面通知、月結單附件或通知書、電子郵件訊息或印在月結單或通知書上訊息或透過發卡公司認為恰當之任何其它形式。所有此等發卡公司發出之通知，月結單或書信在向持卡人/會員最後在發卡公司登記的地址發送後即為有效發出，並在該等通訊方式之通常遞送時間內視為已由持卡人/會員收取。

14.3 發卡公司特此被授權(但並非必須)接納經以下方式發出的指示：

(a) 據稱由持卡人/會員發出的電話、電傳電報、郵寄、傳真傳輸或書面指示；或

(b) 以發卡公司不時指定的方式透過電子途徑(包括電子郵件及短訊)發出的指示，儘管有任何錯誤、誤解、欺詐、偽造或在條款上不清晰或欠缺授權，不須發卡公司查詢有關人士作出或據稱給予此等指示的權限或身份，或查詢它們是否真實。但如發卡公司合理相信執行有關指示，(a)發卡公司、(b)任何其集團公司及/或(c)任何其第三方服務供應商可能違反法律或規章，發卡公司可拒絕執行有關指示。發卡公司將無須就持卡人/會員因在本條款下的指示遭拒絕執行而蒙受的任何損失或損害向持卡人/會員負責。

14.4 本合約條款之中文翻譯本僅作指引參考用。如中、英文本有任何差異，將以英文本為準。

14.5 除文意需另作解釋，否則，所有本合約內有單數含義之字眼亦包括雙數含義，而有雙數含義之字眼亦包括單數含義，如適當時所有男性之字眼亦包括女性和/或中性。

本合約之標題僅作參考用途，並不影響本合約之詮譯。

14.6 本合約受香港法律管轄並應根據香港法律詮譯。持卡人/會員茲此同意接受香港法庭的非專屬性司法管轄權。

14.7 此等條款、本合約，及/或持卡人/會員與發卡公司之間的所有任何其他協議、文件、票據或安排的任何規定，不論明示或暗示，既非旨在亦不會賦予任何人如非因香港法例第623章《合約(第三者權利)條例》的條文而不會享有的任何強制執行條款的利益或權利，惟(a)根據本條文及《合約(第三者權利)條例》之條款，任何集團公司(發卡公司除外)(各自為一名「第三方」)可執行本合約向該集團公司授出或旨在授出任何權利之任何條款或規定；及(b)毋須任何第三方同意，本合約之各方可隨時撤銷或更改本合約。

14.8 有關“BDAI”的披露

“BDAI”是指大數據分析及人工智能應用，一般涉及透過電腦程式模擬人腦智慧，以超越經典統計學、數學、計量經濟學或金融方法的方式進行估計、預測、建議或作出決策的量化方法、系統或方式，以達到自動化及取得大量由保存及記錄人類、工具及機器活動而創造的結構性資料及非結構性資料的分析見解，包括但不限於來自社交媒體、互聯網裝置、機器、錄像及錄音的數據。機器學習、多決策樹方法、自然語言處理、神經網絡、生物特徵認證技術、互聯網曲奇檔案、網絡記錄檔皆為BDAI的例子。

銀行可就個人資料或非個人資料使用BDAI。銀行就個人資料的BDAI的使用受銀行的有關《個人資料(私隱)條例》的政策聲明(“政策聲明”)約束。

此外，銀行可自行或透過其服務供應商，使用BDAI作：

(a) 進行統計、走勢、市場、行為、使用模式、顧客分類及定價分析；

(b) 進行信貸、反洗錢、預防欺詐及其他風險評估；

(c) 計劃、研究及發展、服務或產品設計、改善顧客體驗；

(d) 預測模型；及

(e) 任何與上述有關的其他用途。

銀行已設立有力的政策及程序以確保數據的安全及完整性及BDAI的使用是公平及按照適用法律及規例的。

關於花旗衍生數據的披露

“花旗衍生數據”是指銀行透過BDAI或其他方式收集、生成及/或衍生的與客戶相關的匯總及匿名化資料或數據，但不包括可以直接或間接確定個人身份的任何個人資料或數據。銀行可不受限制地免費使用花旗衍生數據。在不限制銀行上述權利的情況下，銀行或其集團公司可以有償或無償地以研究、趨勢或市場分析或報告形式將花旗衍生數據轉移予其集團公司，以及其他第三方，前提是適用法律及規例允許進行此類轉移。

14.9 多家個人信貸資料服務機構模式(「MCRA模式」)使信貸提供者(例如花旗銀行)能夠透過多家信貸資料服務機構(「CRAs」)共享及使用信貸資料，而所有個人信貸資料均透過信貸資料平台(「CRP」)的中央資料庫發送或存儲。您理解、確認並同意花旗銀行並非信貸資料平台的營運商，並將不會就因使用信貸資料平台和/或任何信貸資料服務機構所提供的服務而造成的任何損失或損害承擔任何責任，這包括但不限於：

(a) 任何因信貸資料平台之營運或任何人或任何一方使用信貸資料平台而導致的資料延誤遲、不能使用、中斷、故障、錯誤、不準確、遺失、誤用或損失害，或

(b) 信貸資料服務機構、任何其他信貸提供者，或任何多家個人信貸資料服務機構模式或信貸資料平台的擁有者、營運商、服務提供者或其他參與者違反義務、欺詐、故意違約或疏忽。您亦同意並接受信貸資料平台的擁有者及營運商不對任何人或任何一方因使用信貸資料平台而引起的任何損失或損害承擔責任。

15. 「Citi ThankYou℠ Rewards計劃」(「獎賞計劃」)及「Citi ThankYou℠積分」(「積分」)

15.1 本獎賞計劃為本公司全權酌情提供給客戶之獎賞計劃。除另有指明外，本獎賞計劃只適用於主卡持有人，並不適用於Citi The Club信用卡、Citi Cash Back 信用卡、Citi Clear信用卡、八達通Citi信用卡及其他本公司不時指定之信用卡。

15.2 本獎賞計劃及積分換領將受「Citi ThankYou℠ Rewards」條款及細則(可於 [citibank.hk/thankyou] 查閱)(包括本公司不時增補及修訂之條款及細則)所規管，該等條款及細則將被視為納入本協議的一部分。

16. 商戶分期計劃

16.1 以下條款及細則適用於商戶分期計劃，客戶須同時遵守相關的本合約。除非另有定義或上下文另有註明，所有粗體術語應具有相關本合約中所作的定義。

16.2 本商戶分期計劃(簡稱「本計劃」)是由發卡公司絕對酌情決定提供的貸款計劃(下文稱「本貸款計劃」)，並只在持卡人/會員惠顧發卡公司可能不時指定及通知的商戶(各稱「商戶」)時適用於持卡人/會員。就每次使用**本計劃**所作的交易而言(各稱「計劃交易」)：

(a) 持卡人/會員不可撤銷地授權發卡公司一筆過將全數**計劃交易**金額(「貸款金額」)繳付予商戶(可在商戶提供全部或部分相關產品或服務前繳付)，及保證經信用卡向發卡公司以等額的每月分期償還此金額(各稱「分期付款」)，即在計劃交易日期被收取第一筆**分期付款**，及隨後的每月**分期付款**將在與**計劃交易**日期相同的曆日從卡中扣除(如月份中並無該曆日，則將於下一個曆日扣除)，直至全數清還**貸款金額**。在本合約中，每個從卡收取分期付款的日期均稱為「分期付款日期」；

(b) **本計劃**之提供須視乎申請合資格與否及賬戶狀況的查核，發卡公司對此有絕對的酌情權。如持卡人/會員取消**本計劃**，則可能會被收取《服務收費表》中規定的「商戶分期計劃取消交易手續費」(如有)，並將被全數收取未清還的**貸款金額**；

(c) **貸款金額**會從客戶信貸限額中扣除並轉為相應期數之分期付款。每筆**分期付款**均不得取消，並會每月從賬戶支取，直至完全繳清**貸款金額**。發卡公司將於持卡人/會員每月支付**分期付款**後按比例恢復賬戶的客戶信貸限額。就此，只有未償還的**分期付款**金額將仍然佔用賬戶的客戶信貸限額。任何退回或交換產品將不會影響在**本計劃**下的付款責任；

(d) 發卡公司及商戶可全權酌情決定**本計劃**不可與任何其他優惠項目同時使用。所有與**本計劃**有關的事宜及爭議，須以發卡公司之最終決定為依據。

(e) 每次**分期付款**之支付將如同任何其他從賬戶中扣除的一般交易般處理，並受本合約的所有條款約束。在任何情況下，持卡人/會員須根據本合約中之條款向發卡公司清還全數**貸款金額**，並有責任承擔所有費用，包括但不限於逾期還款收費。

(f) 發卡公司可根據其絕對權力及在任何時候毋須發出任何事先通知及理由而決定：(i)拒絕向持卡人/會員提供**本計劃**；或(ii)撤回或取消**本計劃**/本貸款/賬戶。任何上述事件發生後，或如持卡人/會員取消賬戶，持卡人/會員須立即向發卡公司清還該賬戶下所有未償還之債務，包括但不限於本貸款計劃的任何未償金額。

(g) 已記賬的**分期付款**的1.5%將包括在最低付款額中。

(h) 如發卡公司在每月付款限期之前收到(或已經收到)月結單中的月結單總結欠的全數款項，發卡公司將只收取分期貸款之日公布的利率及/或費用(該利率及/或費用將 適用於整個分期貸款期間)，而不會就此**計劃交易**收取額外費用及財務費用，直至您清還所有**分期付款**。

然而，如發卡公司並未如以下月結單所示收到月結單總結欠的全數款項：

a. 當前月結單及上一張月結單：

i. 當前月結單中已記賬的每月**分期付款**將從月結單的**分期付款**日期起衍生財務費，直至您全數清還當前的未償還結欠的前一日，及

ii. 當前月結單中之前每月**分期付款**的任何未償還部分將從當前月結單日之翌日起衍生財務費用，直至您全數清還當前的未償還結欠的前一日。

b. 只限當前月結單：

i. 當前月結單中已記賬的每月**分期付款**將從當前月結單日之翌日起衍生財務費，直至您全數清還當前的未償還結欠的前一日。

請注意，如您僅支付最低付款額，您將需要比預定期限更長的時間才能全數清還**本貸款計劃**。最低付款額只包含已記賬**分期付款**的1.5%，詳情已列載於本合約的第15.2(g)條，亦請參考本合約第5.5條了解有關付款的分配次序。

此外，如發卡公司在付款限期之前未收到全數的最低付款額，您將被收取拖欠財務費用(代替財務費用) (如適用)及必須支付由發卡公司所釐定並不時通知您的逾期手續費，而您的信貸記錄亦將反映拖欠還款的情況。以上內容須受本合約之條款約束，並適用於您的Citi信用卡賬戶。有關拖欠財務費用(如適用)的收費詳情，持卡人/會員應參考本合約的條款4.3 (I)。現行的財務費用、拖欠財務費用及逾期手續費刊載於以下網址之費用表上 www.citibank.com.hk/chinese/credit-cards/pdf/Fee_Schedule.pdf。

(i) 積分、八達通現金或現金回贈將按已記賬的**分期付款**每月誌入賬戶。

17. 自動更新替換卡資料指示

17.1 持卡人/會員可以授權另一方使用持卡人/會員的信用卡卡號和有效日期資料，藉此從持卡人/會員的信用卡賬戶自動扣除款項，這稱為自動更新替換卡資料指示(簡稱「自動更新替換卡資料指示」)。

17.2 為了設立自動更新替換卡資料指示，商戶將要求持卡人/會員填寫有關表格，自動更新替換卡資料指示中有關扣數日期及收取金額的詳細資料，應在有關表格中列出。

17.3 持卡人/會員於商戶設立自動更新替換卡資料指示後，如希望取消該指示，需直接向商戶提出。發卡公司建議持卡人/會員至少在下一次預定付款前15天執行此操作。在持卡人/會員取消授權之前，商戶有權要求發卡公司從持卡人/會員的信用卡賬戶中扣款，而發卡公司有義務執行此要求。

17.4 因應以下條款內第16條項下之第16.6條，當信用卡取消或替換後，持卡人/會員有責任重啟所有相關自動更新替換卡資料指示。

17.5 請保留與商戶更改或取消任何自動更新替換卡資料指示的副本。如果商戶未有按照持卡人/會員的指示採取行動，則可以對請求提出異議。

17.6 如果持卡人/會員的卡號及/或卡到期日期有改變，例如由於先前的卡遺失、被盜、被取消或持卡人/會員的賬戶被關閉，持卡人/會員需要聯絡商戶以取消或更改持卡人/會員的自動更新替換卡資料指示。在不排除持卡人/會員的前述責任的情況下，如相關信用卡協會能向特定商戶提供有關信用卡取消或更改資料的更新服務，而持卡人/會員並沒有拒絕該服務，持卡人/會員將會被視為授權發卡公司執行以下行動(如發卡公司選擇執行)：

(a) 向信用卡協會提供持卡人/會員的替換卡詳細資料，以更新自動更新替換卡資料指示或告知信用卡協會持卡人/會員的舊卡已被取消或賬戶已被關閉；及/或

(b) 如果已替換了卡，則自動更新替換卡資料指示會適用於替換卡和/或新的到期日(視情況而定)。除了將使用持卡人/會員的替換卡卡號和新到期日資料外，否則將繼續按照該指示從持卡人/會員的卡賬戶中扣款。此外，除了將使用持卡人/會員的替換卡資料外，持卡人/會員的賬戶將繼續按照自動更新替換卡資料指示進行扣賬而不是舊卡資料 。

17.7 在執行每張自動更新卡資料指示之前，持卡人/會員必須確保在持卡人/會員的賬戶有可用的扣賬額，以使該筆款項能夠在持卡人/會員的扣賬額度之內扣除。

17.8 如果持卡人/會員的卡賬戶沒有足夠的信用額度來支付自動更新替換卡資料指示的付款金額，發卡公司仍然可以根據發卡公司遵守本合同條款的前提下酌情決定履行該項交易。通過兑現該項交易，這可能會導致超出持卡人/會員的信用額，但並不會因此而改變了持卡人/會員的信用額，請參考發卡公司資料概要及服務收費表以了解可能適用的任何收費。

有關上一版本之產品資料概要與條款及細則，閣下仍可於本新版本生效日起30日内於以下指定網頁瀏覽及下載相關内容 https://www.citibank.com.hk/chinese/credit-cards/pdf/notice-of-amendment-DCC.pdf 。

For the previous version of the Key Facts Statement and Terms & Conditions, you can refer to https://www.citibank.com.hk/english/credit-cards/pdf/notice-of-amendment-DCC.pdf for reference and download. This link will be valid for 30 days from the effective date of the new version.

A return handling fee (if any) as specified in the Fees Schedule will be charged for any check issued in settlement of account which is dishonoured by the bank on which it is drawn or in relation to any autopay authorization which is either dishonoured or revoked.

(h) Lost Card Replacement Fee
A handling fee (if any) as specified in the Fees Schedule will be charged for the issuance of any replacement Card.

(i) Collection Fee
If payment is made by the Cardholder in a currency other than HKD for the HKD account or CNY for the CNY Account, the relevant Account will only be credited with such payment after its receipt and deduction of all collection costs.

(j) Over Limit Charge
An over limit charge as specified in the Fees Schedule will be charged if the credit used exceeds the Customer Credit Limit.

(k) Charge Dispute Handling Fee
A charge dispute handling fee (if any) as specified in the Fees Schedule will be imposed for any dispute proved to be invalid after investigation.

(l) Default Finance Charge (If applicable)
The Company will review each Account monthly to determine whether default finance charge is chargeable to the relevant Account. If the Minimum Payment Due of an Account is not received by the Company on or before the Payment Due Date specified in any Statement, a default finance charge as stated in the Fees Schedule will be charged (instead of the finance charge) on the unpaid balance of the second following Statement of the relevant Account as well as all new Transactions of the relevant Account incurred from the date of the second following Statement notwithstanding that all such new Transactions will not be payable until the Payment Due Date specified in that Statement. Such default finance charge will continue to apply until the respective Minimum Payment Due of the relevant Account in any six consecutive Statements is received on or before the Payment Due Date specified in the relevant Statement, after which the finance charge will, where applicable, apply. The default finance charge will be calculated and accrued on a daily basis.

(m) Credit Balance Withdrawal by Check Handling Fee
A handling fee (if any) as specified in the Fees Schedule will be charged for each credit balance withdrawal by check.

(n) Statement Retrieval Fee
A handling fee as specified in the Fees Schedule will be charged for request for retrieval of statement.

(o) Sales Draft Retrieval Fee
A handling fee (if any) as specified in the Fees Schedule will be charged for request for retrieval of sales draft.

(p) Personal Data Access Request
A handling fee as specified in the Fees Schedule will be charged for each personal data access request.

(q) Instant Temporary Customer Credit Limit Upgrade Fee
A handling fee (if any) as specified in the Fees Schedule will be charged on the full amount of the instant temporary upgraded credit limit granted to the Cardholder / Cardmember.

(r) Dynamic Currency Conversion Fee
A dynamic currency conversion fee as specified in the Fees Schedule will be charged with respect to any dynamic currency conversion transaction effected in places outside Hong Kong for which the value of the Transaction is debited to the HKD Account in HKD or CNY Account in CNY.

(s) Merchant Installment Plan Cancellation Handling Fee
A handling fee (if any) as specified in the Fees Schedule will be charged in the event of cancellation of Merchant Installment Plan.

(t) Paper Statement Fee
A handling fee as specified in the Fees Schedule will be charged for receiving paper statement.

4.5 Transactions which are effected in currencies other than CNY shall be debited to the HKD Account, while transactions which are effected in CNY shall be debited to the CNY Account. Transactions effected in currencies other than HKD and CNY shall be debited to the HKD Account after conversion from the transaction currency into HKD at a wholesale market rate selected by UnionPay from within a range of wholesale market rates on the conversion day. A handling charge as specified in the Fees Schedule will also be charged on such transactions.

4.6 The Cardholder agrees that it is the Cardholder's sole responsibility to ensure that every Statement is received in due time and to enquire with and obtain the same from the Company forthwith if not duly received. The Cardholder undertakes to verify the correctness of each Statement and to notify the Company within 60 days from the date of the Statement of any discrepancies, omissions, errors or wrong or incorrect entries or details. At the end of each such period, the Company's records and the details of the Statements shall be conclusive evidence against the Cardholder without any further proof that they are correct except as to any alleged errors so notified and subject to the Company's right to adjust and amend (which may be exercised by the Company at any time) any entries or details wrongly or mistakenly made by the Company.

4.7 Where Supplementary Card(s) is/are issued, the Company may:
(a) set-off the credit balance in any other account(s) of the Principal Cardholder with the Company against the outstanding balance of each Supplementary Card due from each Supplementary Cardholder to the Company; and
(b) only set-off the credit balance in any other account(s) of a Supplementary Cardholder with the Company against the outstanding balance of the Supplementary Card due from such Supplementary Cardholder to the Company.

4.8 All notices, Statements or correspondence given by the Company to the Principal Cardholder is deemed to be given to the Principal Cardholder and each Supplementary Cardholder. Any instructions given by the Principal Cardholder to the Company will bind the Principal Cardholder and each Supplementary Cardholder. Any dispute or claim between Principal Cardholder and any Supplementary Cardholder will not affect their respective obligations and liabilities under this Agreement.

5. PAYMENT OF CHARGES

5.1 Payments to the Company may be made by such means as the Company will from time to time stipulate. If payments are made through a customer activated terminal of or other payment means acceptable to the Company, such payments will be subject to the Company's terms and conditions from time to time applicable thereto, including those set out in transaction records and deposit envelopes used in connection therewith applicable from time to time. Cash deposits through a customer activated terminal of the Company will be credited to the Account in the amount confirmed by the cash count of the Company's staff members or its agents.

5.2 The Company will not convert and/or transfer any credit balance or overpayment from the HKD Account to the CNY Account or vice versa to settle the outstanding balance of the other Account. The Cardholder shall make payment directly to the relevant Account in accordance with this Agreement in order to settle the outstanding balance.

5.3 Any transfer or withdrawal in CNY from the credit balance in the CNY Account shall be subject to the terms of this Agreement and such daily limit as may be imposed by the Company from time to time at its sole discretion. Notwithstanding anything contained in this Agreement, the Company is entitled to repay any credit balance in the Account to the Cardholder in the same currency or a different currency as the Company may determine in its sole discretion at the prevailing rate of exchange at the time of conversion.

5.4 If a HKD bank account is designated by the Cardholder for settlement of the CNY Account by way of FlexiAutopay or cheque payment, HKD will be converted into CNY at the prevailing rate of exchange determined by the Company on the date of processing of the FlexiAutopay each month or cheque payment. Due to fluctuation of the exchange rate, the Cardholder shall maintain sufficient funds in the relevant HKD bank account used for FlexiAutopay for conversion into CNY or pay sufficient funds for the cheque payment to avoid payment shortfall which will result in finance and/or other charges as provided in this Agreement.

5.5 If the Cardholder fails to pay any sum due or payable hereunder, the Company may appoint debt collection agencies to collect the same. If the Company has incurred any legal or collection fees or other expenses for the purpose of demanding, collecting or suing to recover any sum payable hereunder from the Cardholder or other remedies resulting from the breach or non-compliance with any term of this Agreement, the Cardholder will reimburse the Company all such legal fees as taxed by the court on a common fund basis (fees and disbursements which are of a reasonable amount and reasonably incurred) unless otherwise agreed. Other reasonable fees and expenses (including the fees of the debt collection agencies) reasonably incurred in that connection will be reimbursed by the Cardholder up to a maximum of 30% of the original outstanding sum.

5.6 The Cardholder will directly settle disputes between merchants and the Cardholder for goods and services purchased. The Company will not be responsible for goods and services supplied by merchants or for refusal of any merchant to accept or honour any Card. Credits to an Account for refunds made by merchants will be made only when the Company receives a properly issued credit voucher.

5.7 Payments to the Company will only be deemed to be received by the Company and credited to the Account when received in good and cleared funds and if in foreign currency, after conversion by the Company into HKD (in the case of a credit to the HKD Account) or CNY (in the case of a credit to the CNY Account) in accordance with its normal practice, and without any set-off, claim, condition, restriction, deduction or withholding whatsoever.

5.8 Payments and credits to the Account may be applied in the following order: (1) legal and debt collection fees; (2) finance charges; (3) cash advance charges; (4) all other applicable fees and charges including but not limited to cash advance fees, late charges, over limit charges, service, return check / reject autopay fee (if any), card replacement fee (if any) and charge dispute handling fees (if any); (5) outstanding installments of any Plan or other installment programs of the Company; and (6) the outstanding principal amount of other Transactions (where such Transactions are subject to different finance charge rates, in the application order from the Transactions with the highest rate to the lowest rate); or in any other order as the Company considers appropriate without prior reference to the Cardholder.

5.9 You agree that we may debit your Card Account to make a partial or full refund of your credit balance by sending a check to the address last notified by you, at any time without prior notice.

5.10 Without prejudice to the other terms of this Agreement, if the Cardholder should be absent from Hong Kong for some time, arrangements to settle the Charges should be made prior to his departure.

6. LOSS OR THEFT OF THE CARD

6.1 The Cardholder shall observe and follow any recommendation of the Company from time to time regarding the security of the Card and the PIN. The Cardholder must inform the Company as soon as reasonably practicable through the Company's CitiPhone Banking 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citibank Ultima Cardholders only) if any Card is lost or stolen or when someone else knows his PIN.

6.2 The Cardholder shall be fully liable for any transactions (whether or not authorized by him) effected by the use of the Cards before he has informed the Company that the Card/PIN has been lost or stolen or that someone else knows the PIN. However, provided that the Cardholder has not acted fraudulently, with gross negligence or in breach of Clause 6.1, the Cardholder's maximum liabilities for such unauthorized transactions shall not exceed HKD500.00. The application of the aforesaid limitation on liability of the Cardholder does not apply to loss related to transactions resulting from use of Card in automated teller machine (whether or not such device is that of the Company).

6.3 The Company will not be obliged to issue a replacement Card to the Cardholder if his Card is lost or stolen. If the Company agrees to issue a replacement Card, its use will be subject to the terms of this Agreement.

7. RIGHTS OF THE COMPANY

7.1 The Cardholder hereby agrees that the Company may, at any time and without prior notice, set off or transfer any monies standing to the credit of the Cardholder's account with the Company and bank accounts with the Company or Citibank, N.A. of whatever description and in whatever currency and whether held singly or jointly with others towards discharge of all sums due to the Company in connection with the Card in whatever currency. Insofar as any of the sums may only be due to the Company contingently or in future, the Company's and Citibank, N.A.'s liability to the Cardholder to make payment of any sums standing to the credit of any such accounts will to the extent necessary to cover such sums be suspended until the happening of the contingency or future event.

7.2 Save where Clause 13 (Cardholder who banks with Citibank, N.A., Hong Kong Branch) applies, the Cardholder requests each of the Company and Citibank, N.A., Hong Kong Branch (each, a "Citi Paying Entity") to undertake to the other (each, a "Citi Creditor") to discharge any indebtedness which the Cardholder owes to a Citi Creditor upon the written demand of that Citi Creditor certifying to the Citi Paying Entity that the Cardholder has failed to discharge any such indebtedness on its due date. The Cardholder undertakes to indemnify each of the Citi Paying Entities against all losses and liabilities which any of you may incur in connection with such undertaking.

7.3 Any Card issued to the Cardholder is and remains the property of the Company, and is not transferable. The Cardholder will promptly return all Cards on demand.

7.4 The Cardholder agrees that (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Providers may withhold or deduct any collected amount, meaning an amount for or on account of, or which represents, withholding, income tax, value added tax, tax on the sale or disposition of any property, duties, or any other lawfully collected amount (the "Collected Amount"), which is required to be withheld or deducted to comply with any Law or Regulation from any payment to the Cardholder, or to or from the Account or any of the Cardholder's accounts. Any Collected Amount shall be timely paid to the relevant Authority in accordance with the relevant requirement. The Cardholder will be notified of any Collected Amount as soon as reasonably practicable. The Cardholder acknowledges that the Company will not be required to reimburse the Cardholder for any amount withheld or deducted by a Payment Infrastructure Provider. Further, to the extent the Company or any of its Group Companies or its Third Party Service Providers pays or has paid from its own funds or is or will become required to make a payment to an Authority in respect of an amount that should have been, but was not, a Collected Amount, the Cardholder will indemnify the Company for such payment, plus any interest and penalties thereon. The Cardholder understands that the Company is not required to contest any demand made by an Authority for such payment.

8. PERSONAL DATA

8.1 The Cardholder hereby agrees that all personal data relating to the Cardholder collected by the Company from time to time may be used, held, disclosed, and/or transferred to any of the Group Companies or Third Party Service Providers and such persons (whether in or outside Hong Kong) as set out in the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force available by the Company to its customers from time to time for the purposes as stated in the said Policy Statement and the Authorities for compliance with any Law or Regulation or as required by or for the purpose of any court, legal process, audit or investigation of any Authority. The aforesaid shall apply notwithstanding any applicable non-disclosure agreement. The Cardholder acknowledges that such personal data and account information or records may be transferred to jurisdictions which do not have strict data protection or data privacy laws.

8.2 The Cardholder hereby agrees that the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the Account and any matter arising therefrom or incidental thereto. Further, if the Cardholder is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by the Company (whether now or in the future) to address applicable data privacy requirements, he/she acknowledges that he/she agrees to the terms of such data privacy circular as set out in "Privacy at Citi" section in Citibank Online which may be updated by the Company from time to time.

8.3 The Cardholder understands and agrees that he must provide the Company with such information as the Company may require from time to time to enable the Company or any of its Group Companies to comply with any Law or Regulation.

9. E-STATEMENT /E-ADVICE SERVICES

9.1 By enrolling for and using the service in which an electronic form of statement of account(s) and/or designated advice of account(s) will be made available by electronic means (the "e-Statement Service" & "e-Advice Service" respectively), the Cardholder accepts and agrees to be bound by this Clause 9. Upon enrollment for the e-Statement Service and/or the e-Advice Service, the Cardholder will no longer receive his Statements and/or designated advice in paper form (designated advice being the types of advice as listed on your website www.citibank.com.hk/e-advice from time to time). The Cardholder agrees to abide by any and all laws, rules, regulations and official issuances applicable to the e-Statement Service and/or the e-Advice Service (as the case may be), now existing or which may hereinafter be

Citi銀聯信用卡合約
條款及細則

(由2026年3月3日起生效)

(適用於Citibank Rewards銀聯信用卡)

花旗銀行(香港)有限公司(簡稱「發卡公司」)按下列的條款發出Citi銀聯信用卡(簡稱「此卡」)給閣下(簡稱「基本卡持有人」)和任何經基本卡持有人提名而又獲發卡公司批准發給附屬卡之人士(簡稱「附屬卡持有人」)。基本卡持有人和附屬卡持有人(每位簡稱「持卡人」，基本卡持有人和附屬卡持有人亦統稱「持卡人」)在簽署或使用此卡時，即表示共同及個別同意或確認同意遵守本合約以下條款及負責支付據以下條款應付給發卡公司的款項，但附屬卡持有人毋需負責基本卡持有人或其他附屬卡持有人的債務：

1. 持卡人資料

1.1 持卡人明白發卡公司是基於持卡人所提供的資料在現在或未來均為正確無誤才簽發此卡給持卡人。所申報資料如有任何更改包括職業、工作或居住地址、永久居留地或電話號碼，持卡人將立即書面通知發卡公司。

1.2 持卡人同意發卡公司對持卡人與發卡公司的電話通話進行電話錄音。

2. 此卡的使用

2.1 此卡由一港幣(主)賬戶(簡稱「港幣賬戶」)及一人民幣(替換)賬戶(簡稱「人民幣賬戶」)所組成。在本合約中使用「賬戶」一詞時是分別指每個賬戶。

2.2 持卡人將須(a)於收到此卡後立即簽署(須與信用卡申請表格或發卡公司所訂明的該其他文件上的簽署相同)；(b)經常小心保管此卡並確保此卡於任何時間均由持卡人持有；及不可允許任何第三者以任何方式使用此卡；(c)不能使用超過發卡公司不時酌情決定的信貸限額(簡稱「客戶信貸限額」)；(d)不能使用超過發卡公司不時酌情決定的現金透支限額(簡稱「現金透支限額」)，現金透支限額為客戶信貸限額的一部份；(e)不能使用超過發卡公司不時酌情決定的信貸限額(簡稱「信貸限額」)；及(f)不可在此卡被收回或取消後繼續使用。

2.2 持卡人將須把使用此卡的私人密碼保密，若該密碼一旦洩露給其他人，持卡人須立即通知發卡公司。倘若持卡人之私人密碼不論因任何原因洩露給其他人，持卡人將須完全承擔一切由此而招致的後果、損失及/或其他責任，並須全數賠償發卡公司一切因此而引起之損失。

2.3 當使用此卡時，持卡人應確定於任何單據上的簽署與信用卡申請表格(或發卡公司所訂明的該其他文件)及此卡上的簽署相同，以便發卡公司可以進行核對確認。為免生疑，持卡人若未能實行此要求，將不會免除其使用此卡的任何責任。若持卡人想就此卡採用新的簽署，需事先向發卡公司提出書面申請。

3. 經此卡實行的交易

3.1 此卡可在發卡公司的任何分行和其他接受此卡的財務機構及商戶使用。此卡可用作購買物品和服務、現金透支、付賬和獲得發卡公司不時提供或安排之其他與信用卡有關的設施或服務。此卡亦可用作申請由發卡公司提供之信用卡貸款計劃(包括但不限於「Quick Cash」套現分期計劃或賬單「分期更好使」計劃或簽賬「分期更好使」計劃或折現計劃或結餘轉戶計劃或商戶分期計劃)。

3.2 即使持卡人/會員沒有簽署任何單據和/或此卡之使用已超過客戶信貸限額或貸款限額和/或沒有確認信用卡，持卡人/會員仍須負責一切因使用此卡而實行的交易(簡稱「交易」)。未有持卡人/會員簽署使用此卡而實行的交易包括但不限於以電話、傳真、郵寄或電子媒介、直接授權從戶口轉賬付款、或利用自動櫃員機服務(無論此設備是屬於發卡公司與否)或透過商戶之銷售點終端機或用信用卡電話服務或任何其他發卡公司不時認可的設備發出的指示。

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3.3 持卡人不可使用此卡參與任何非法活動(包括互聯網上的非法賭博)。發卡公司保留權利拒絕處理或支付發卡公司懷疑涉及非法賭博或根據適用法律可能為不合法的交易。如發卡公司合理相信處理或支付有關交易，(a)發卡公司、(b)花旗集團及其集團公司，包括發卡公司在內(“集團公司”)、及/或(c)發卡公司或任何集團公司選擇向其提供服務而又非付款設施供應商的任何第三方(即指構成全球付款系統設施的第三方，包括但不限於，通訊、結算或付款系統、中介銀行及代理銀行(“付款設施供應商”))(“第三方服務供應商”)可能違反(i)任何當地或海外的司法管轄區的法律或規章，或(ii)發卡公司在任何當地或海外的司法管轄區與任何具司法管轄權的規管、檢控、稅務或政府機關(“機關”)訂立的任何協議((i)及(ii)統稱為“法律或規章”)，發卡公司可拒絕處理或支付有關交易。發卡公司將無須就持卡人因在本條款下的交易遭拒絕處理及支付而蒙受的任何損失或損害向持卡人負責。

3.4 儘管本合約有所規定，如根據本合約就未經授權的交易在結算日期之前提出報告，持卡人有權扣留有爭議的金額。在進行調查期間，發卡公司將不會對爭議金額收取任何財務費用或利息，亦不會針對持卡人作出不良信貸報告。調查如實完成後，如調查結果表明該報告並無根據，發卡公司有權就整段期間(包括調查期間)對爭議金額重新收取任何未償還的費用及收費或利息。誠信調查的結果對持卡人具有約束力。

3.5 如果商戶無法交付或履行全部或部分的產品或服務，或由於任何原因就有關產品或服務違約，包括但不限於商戶的停業、破產或清盤行動，持卡人仍然有責任按照相關的信用卡機構規則支付全數交易金額。

3.6 任何因產品及/或服務引起的索償、糾紛或投訴都應由持卡人直接與商戶解決。無論此類糾紛(包括但不限於未收到產品及/或未能履行服務)能否得到解決，持卡人仍然須遵守相關的信用卡機構規則並有責任按照本合約規定的方式清還全數交易金額。

3.7 發卡公司既不是產品及服務的供應商，也不是商戶的代理人，因此不負責產品或服務的質量、保養、送貨、供應、安裝、任何知識產權之所有權及與產品或服務相關的任何事宜。商戶為此類產品或服務及所有配套服務獨自承擔所有有關的責任及負債。

4. 費用及收費

4.1 發卡公司將為此卡的港幣賬戶及人民幣賬戶分別設立戶口。所有以人民幣計值的交易之款項和所有有關費用、收費、利息、欠款和其他據本合約應付的款額(統稱為「費用」)將從人民幣賬戶支取。所有其他交易之款項和有關費用將從港幣賬戶支取。

4.2 發卡公司將每月向持卡人發出此卡的月結單(簡稱「月結單」)，詳列各賬戶所有的交易及費用(簡稱「月結單結欠」)及到期繳付日(簡稱「付款限期」)。此卡的月結單將包括港幣賬戶及人民幣賬戶分別的付款細節，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。

4.3 若自上一期月結單後沒有任何交易而賬戶的貸方或借方結餘亦少於發卡公司不時訂定的金額(就港幣賬戶而言現時為港幣二十元；就人民幣賬戶而言現時為人民幣二十元)的話，發卡公司可以不向持卡人發出月結單。

4.4 除發卡公司可使用其權利要求持卡人在付款限期之前或當日繳付每個賬戶之月結單結欠外，持卡人將按照發卡公司列載於花旗銀行信用卡服務收費表(簡稱「服務收費表」)或不時訂定的收費率支付以下各款項給發卡公司：

(a) 最低付款額
月結單上顯示的每個賬戶之最低付款額(簡稱「最低付款額」)，但持卡人亦可償還多於最低付款額的款項。

(b) 信貸及透支超額
若持卡人因任何理由獲容許超越其客戶信貸限額，不論發卡公司是否收取超額費用或即時增加臨時信用額服務之費用，發卡公司仍有權要求持卡人除了須償還最低付款額外，還需繳付發卡公司任何或全部的超越客戶信貸限額的款項。

(c) 現金透支費用及現金透支利息
持卡人每次使用現金透支服務須繳付載列於服務收費表的現金透支費用，而發卡公司將按有關每個賬戶的現金透支總額(包括現金透支費用)由現金透支提取日起至全數繳付至相關賬戶為止，收取財務費用。除非發卡公司另行通知，如果持卡人於香港、澳門或其他國家(不包括中國內地)使用有銀通標誌、銀聯標誌或花旗銀行的自動櫃員機提取現金，均會視作從港幣賬戶作現金透支。如持卡人於中國內地使用有銀通標誌的自動櫃員機(花旗銀行自動櫃員機除外)提取人民幣現金，會視作從港幣賬戶作現金透支；如持卡人於中國內地使用有銀聯標誌(有銀通標誌的自動櫃員機除外)或花旗銀行的自動櫃員機提取人民幣現金，則視作從人民幣賬戶作現金透支。所有財務費用將以每日計算和累積。月結單內相關賬戶之現金透支利息之實際年利率已包括每個賬戶之現金透支費用及財務費用在內，並根據銀行營運守則所訂定的淨值法計算。

(d) 財務費用
發卡公司將每月檢討閣下每個賬戶的情況，若任何一個賬戶之上期月結單(簡稱「上期月結單」)所述的月結單結欠未能在付款限期當日或之前繳付，發卡公司將就其上期月結單的未繳付之結欠由上期月結單日起直至全數存入相關賬戶為止，收取財務費用(根據月結單或服務收費表或發卡公司不時酌情通知的利率收取，以服務收費表所顯示的最低金額為下限)。此外，所有由上期月結單日起計的所有相關賬戶之新交易簽賬將計入未付之結欠中，以計算各項由相關交易日起計的財務費用(即使該各項新交易是在本月月結單的付款限期才需付款)。所有財務費用將以每日計算和累積。

(e) 逾期手續費
若發卡公司未能在付款限期當日或之前全數收到賬戶之最低付款額，發卡公司將收取列載於服務收費表上之逾期手續費。

(f) 服務費用
發卡公司將於其指定日期向持卡人之港幣賬戶收取列載於服務收費表上不可退還的年費。發卡公司亦將就現金付款或索取任何有關賬戶紀錄之服務，從該賬戶收取列載於服務收費表上的服務費用。

(g) 退票/自動轉賬退回的收費
若付款入賬的支票不能兌現或自動轉賬之授權被拒絕或撤銷，發卡公司將從賬戶中收取列載於服務收費表上 的退回手續費(如有)。

(h) 補發新卡費
如須補發此卡，持卡人/會員將須支付列載於服務收費表上的手續費(如有)。

(i) 外幣匯票託收費用
若持卡人以港幣以外之其他貨幣為港幣賬戶付款或以人民幣以外之其他貨幣為人民幣賬戶付款，該筆付款只將在發卡公司收到後及扣除所有收款費用後，才存入相關賬戶中。

(j) 超額費用
若所使用信貸額超出客戶信貸限額，發卡公司將按服務收費表收取超額費用。

(k) 賬目調查手續費
就每項不成立之賬目調查，發卡公司將收取列載於服務收費表上的賬目調查手續費(如有)。

(l) 拖欠財務費用(如適用)
發卡公司將每月檢閱每個賬戶以決定是否對相關賬戶收取拖欠財務費用。若賬戶顯示發卡公司未能在任何月結單的付款限期或之前收到該月結單的最低付款額，發卡公司將就相關賬戶該月結單之隔一期後的月結單未繳付之結欠及相關賬戶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(列載於服務收費表上)以取代財務費用，即使該各項新交易是在該月結單的付款限期日才需付款。該拖欠財務費用將繼續適用直至發卡公司在任何連續六期月結單的付款限期或之前均收到相關月結單上相關賬戶的最低付款額為止，此後財務費用將在適用時開始徵收。拖欠財務費用將每日計算和累積。

(m) 支票提取賬戶盈餘手續費
若持卡人/會員以支票提取賬戶盈餘，發卡公司將收取列載於服務收費表上的手續費用(如有)。

(n) 補發月結單手續費
若持卡人申請補發月結單，發卡公司將收取列載於服務收費表上的手續費。

(o) 申請補發簽賬存根手續費
若持卡人/會員申請補發簽賬存根，發卡公司將收取列載於服務收費表上的手續費(如有)。

(p) 查閱個人資料手續費
若持卡人要求查閱個人資料，發卡公司將就每項個人資料查閱收取列載於服務收費表上的手續費。

(q) 即時增加臨時信用額手續費
持卡人/會員若使用即時增加臨時信用額服務，需就獲批的臨時信用額的全數繳付列載於服務收費表上的手續費(如有)。

(r) 動態貨幣兌換費
在香港以外地區進行的任何動態貨幣兌換交易，而交易的金額以港元從港幣賬戶中扣除或以人民幣從人民幣賬戶中扣除的話，該交易將會被徵收服務收費表所訂明的動態貨幣兌換費。

(s) 商戶分期計劃取消交易手續費
不論任何原因，若取消商戶分期計劃，將會被徵收服務收費表所訂明的取消交易手續費(如有)。

(t) 郵寄月結單費用
若持卡人收取郵寄月結單，發卡公司將收取列載於服務收費表上的手續費。

4.5 以非人民幣之貨幣達成的交易付款，均會記入港幣賬戶；而以人民幣之貨幣達成的交易付款，均會記入人民幣賬戶。以非港幣及人民幣之貨幣達成的交易付款，發卡公司將會按由銀聯在折算日從國際市場兌換率中選擇的兌換率從交易貨幣折算為港幣，記入港幣賬戶。此等交易亦將另外收取列載於服務收費表上的手續費。

4.6 持卡人同意，持卡人須負全責確保及時收到所有月結單，並當未能及時收到時向發卡公司作出查詢及要求領取該份月結單。持卡人並承諾核實每份月結單是否正確。如有任何差異、錯漏、錯誤或不正確的記項或詳情，持卡人應於月結單日期起六十天內通知發卡公司。在該段期間終結後，有關的發卡公司紀錄及月結單詳情，應為針對持卡人的確證，除了已通知發卡公司的任何指稱錯誤，以及發卡公司行使權利以調整及修訂任何記項或詳情(發卡公司可於任何時間行使有關權利)處理其造成的不當或錯誤之外，發卡公司毋須進一步證明有關紀錄及詳情實屬正確。

4.7 如發行附屬卡，發卡公司可以：

(a) 以基本卡持卡人於發卡公司之任何其他賬戶的結存，抵銷各附屬卡持卡人於每張附屬卡的結欠；及

(b) 僅以附屬卡持卡人於發卡公司之任何其他賬戶的結存，抵銷該附屬卡持卡人的附屬卡的結欠。

4.8 由發卡公司向基本卡持卡人發出的所有通知、月結單或書信均視為已發出予基本卡持卡人及每位附屬卡持卡人。由基本卡持卡人向發卡公司發出的任何指示將對基本卡持卡人及每位附屬卡持卡人具約束力。基本卡持卡人與任何附屬卡持卡人之間的任何爭議或追討將不影響其在本合約下的各自義務及責任。

5. 費用支付

5.1 發卡公司將不時規定支付款項方式。如持卡人/會員經由發卡公司之自動櫃員機付款或其他可接受的支付款項方式，所支付之款項將受發卡公司不時適用之條款約束，包括當時適用之交易記錄和存款信封上之有關條款。若使用發卡公司之自動櫃員機以現金存款，付款金額需經銀行職員或其代理人核證後，才存入賬戶中。

5.2 發卡公司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。持卡人將須要根據本合約，直接支付到相關的賬戶，以繳清月結單結欠。

5.3 任何從人民幣賬戶的賬戶盈餘作出的人民幣轉賬或提款均須受本合約的條款及發卡公司可能不時全權酌情設定的每日限額所限制。即使本合約已有任何規定，發卡公司有權以相同貨幣或其全權酌情決定的不同貨幣根據兌換當日的匯率作出兌換以償還賬戶的賬戶盈餘予持卡人。

5.4 如設定以港幣銀行戶口透過靈活自動轉賬或支票還款以支付人民幣賬戶之賬款，港幣將根據發卡公司於每月處理靈活自動轉賬或支票還款當日的匯率兌換為人民幣。由於匯率浮動，持卡人應在使用靈活自動轉賬的相關港元銀行賬戶存有足夠的資金以兌換成人民幣或為支票還款支付足夠資金，以避免支付不足導致須支付在本合約所規定的財務和/或其他費用。

5.5 若持卡人未能按本合約支付到期需付或應付的款項，發卡公司可能委派收賬公司催收有關款項。若發卡公司因向持卡人催繳、追收或在控告持卡人賠償在本合約規定下應付之欠款或因持卡人違反或不遵守本合約條款而需作出其他補償，而須支付律師費、收賬費用或其他開支，持卡人將補償發卡公司法庭按訴訟各方共同基金基準評定的律師費(合理地招致及金額合理的費用及開支)，雙方另行協議除外。與此有關的其他合理地招致的費用及開支(包括收賬公司的費用)將由持卡人補償，但最高補償金額為原欠付款項金額的百份之三十(30%)。

5.6 持卡人與商戶對購物及服務之糾紛，將由持卡人直接與商戶自行解決。有關任何商戶所供應之貨品或服務，或有任何商戶拒絕接受此卡，發卡公司將毋需對此負責。商戶的退款在發卡公司收到其正確無誤的退款單據後，才轉還到賬戶中。

5.7 發卡公司只會在如實收到已兌現的付款及將外幣付款據發卡公司一般慣常運作由發卡公司兌換成港幣(在存入港幣賬戶的情況下)或人民幣(在存入人民幣賬戶的情況下)後，並在不作任何抵銷、追討、附帶條件、限制、扣除或預扣下，才被視為收到持卡人的付款及已將付款存入賬戶中。

5.8 賬戶所收到的款項或其他進賬，可按照下列次序支付：(1)法律及收賬費用；(2)財務費用；(3)現金透支利息；(4)所有適用的收費及費用，包括但不限於現金透支費用、逾期手續費、超額費用、服務費用、退票/自動轉賬退回費用(如有)、補發新卡費(如有)及賬目調查手續費(如有)；(5)任何計劃或發卡公司其他的分期計劃下未付的分期付款餘額；及(6)其他交易之未付本金餘額(在該些交易被徵收的財務費用利率有所不同的情況下，費用收取次序為最高利率至最低利率)；或可在發卡公司毋須預先通知持卡人之下但認為適當的次序支付款項。

5.9 閣下同意本行可在任何時候郵寄支票至閣下最後更新之通信地址，以退還該戶口內部分或全部之結餘，而毋須事先通知。

5.10 在不影響本合約的其他條款下，若持卡人需離開香港一段時間，持卡人須在離開香港前安排繳付費用給發卡公司。

6. 此卡遺失及被竊

6.1 持卡人應根據發卡公司不時提供之指示留意此卡及密碼之保安。若此卡遺失或被竊或被人知悉其密碼，持卡人須在合理可能的情況下盡快致電發卡公司之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)，通知發卡公司。

6.2 在持卡人通知發卡公司其遺失或被盜取卡/個人密碼或其他人知道其個人密碼前，持卡人均須對透過此卡實行的所有交易(不論持卡人授權與否)負責。不過，如損失並不是因持卡人的欺詐行為，或嚴重疏忽，或違反條款6.1而引致的，持卡人對未經授權交易要承擔的責任則以港幣五百元為上限。上述所提及持卡人的承擔金額上限，並不適用於自動櫃員機使用此卡(不論是否發卡公司之自動櫃員機)的交易。

6.3 若此卡遺失或被竊，發卡公司無義務補發新卡給持卡人。如發卡公司同意補發新卡，持卡人在使用該補發新卡時，須受本合約條款約束。

7. 發卡公司的權利

7.1 持卡人同意發卡公司可以隨時毋須事前通知，從持卡人於發卡公司及花旗銀行開設之任何形式及任何貨幣的賬戶，無論該些賬戶是持卡人獨自或與其他人仕共同擁有，抵銷或調動所存之任何款項，以償還持卡人使用此卡之任何貨幣的欠款。若某些欠款因某些待發事件尚未需要償還，發卡公司及花旗銀行有權暫停支付相等於欠款額的賬戶存款給持卡人，直至此待發事件發生為止。

7.2 除非第13條(使用花旗銀行香港分行理財服務之持卡人)適用，持卡人要求發卡公司及花旗銀行香港分行(各自為一名「Citi支付實體」)向閣下以外之其他人士(各自為一名「Citi債權人」)承諾於Citi債權人向Citi支付實體作出書面要求核實持卡人未能於該屆滿日期前解除任何債務時，閣下將解除持卡人拖欠Citi債權人之任何債務。持卡人承諾各自賠償閣下各方因作出該承諾而可能遭受之所有虧損或負債。」

7.3 此卡乃屬於發卡公司所有，不得轉讓。若發卡公司要求，持卡人必須盡快交還此卡。

7.4 持卡人同意(a)發卡公司、(b)任何其集團公司及/或(c)任何其第三方供應商，可為遵照任何法律或規章，就預扣、入息稅、增值稅、任何物業出售或處置稅、徵稅或其他合法收取款項(統稱“已收取款項”)，從向持卡人或持卡人的賬戶或任何持卡人的賬戶支付的任何款項中，或從持卡人的賬戶或任何賬戶中，預扣或扣減款項或金額與已收取款項相等的款項。任何已收取款項須根據相關規定依時向有關機關支付。持卡人會在合理可行範圍內盡早獲通知任何已收取款項。持卡人確認發卡公司將無須向持卡人償付被付款設施供應商預扣或扣減的任何款項。此外，以發卡公司或任何其集團公司或其第三方服務供應商現時或已經以其資金支付或現時或將會被要求向機關支付應屬於但當時並非已收取款項的金額為限，持卡人須向發卡公司彌償有關款項，連同與其相關的任何利息及罰款。持卡人明白發卡公司無須就機關所提出的任何付款要求提出反對。

8. 個人資料

8.1 持卡人同意發卡公司不時收取有關持卡人之個人資料，可根據發卡公司不時備有供客戶索取之不時生效的有關個人資料(私隱)條例的政策聲明，為其所述的目的，供任何集團公司或第三方服務供應商及有關個人資料(私隱)條例的政策聲明中所述人士(不論在香港境內或境外)，及為遵從任何法律或規章或應任何法院、法律程序、審計或任何機關的調查所規定而供有關機關使用、保存、向其披露及/或轉移。即使有任何適用的不披露協議存在，前述內容亦應適用。持卡人確認有關個人資料及戶口資料或記錄可以轉移至沒有嚴格資料保障或資料私隱法律的司法管轄區。

8.2 持卡人同意發卡公司不時生效的有關個人資料(私隱)條例的政策聲明將全面適用於此卡及賬戶及隨之而生或與之有關之所有事項。此外，如持卡人是外地國民或居民，而發卡公司(不管現在或將來)已用持卡人的國籍/居住國家的相關資料私隱要求制定了一份適用的資料私隱通知，持卡人承認持卡人同意發卡公司在Citibank網上理財服務“私隱條款”所列出的該“私隱條款/通知”，並且發卡公司可能會不時更新這些條款。

8.3 持卡人明白及同意其必須不時應發卡公司要求向發卡公司提供令發卡公司或任何其集團公司可遵從任何法律或規章的資料。

9. 電子月結單/電子通知書服務

9.1 通過登記和使用發卡銀行以電子方式提供電子賬戶月結單及/或指定通知書(分別簡稱「電子月結單服務」及「電子通知書服務」)，持卡人接受及同意受本合約第9條款約束。在登記電子月結單服務及/或電子通知書服務後，持卡人將不會再收到月結單及/或指定通知書的印本文件(指定通知書包括閣下於網頁www.citibank.com.hk/e-advice不時列出種類的通知書)。持卡人同意遵從任何及所有現時或此後制定、頒佈或執行並適用於電子月結單服務及/或電子通知書服務的法律、法規、規定及官方指引，以及發卡公司不時向持卡人提供，藉以規管有關電子月結單服務及/或電子通知書服務使用其他設施、優惠或服務的其他條款及條件。

9.2 持卡人同意，若發卡公司成功將與電子月結單服務及/或電子通知書服務有關的電郵(如適用)送遞往持卡人指定的電郵地址，應視為將每月結單及/或指定通知書送交持卡人。若發卡公司未能將電子月結單服務及/或電子通知書服務有關的電郵送遞往持卡人/指定的電郵地址，或基於任何理由，儘管持卡人登記電子月結單服務及/或電子通知書服務，發卡公司可全權酌情決定將任何帳戶月結單及/或通知書郵寄往持卡人最新登記的郵遞地址。

9.3 發卡公司可不時酌情決定修改、限制、撤銷、取消、暫停或中止電子月結單服務及/或電子通知書服務，而毋須給予任何理由或事前通知。發卡公司保留權利，可透過事先向持卡人發出通知隨時全權酌情決定不時就電子月結單服務及/或電子通知書服務徵收費用。

9.4 持卡人明白到，電子月結單服務及/或電子通知書服務須要求持卡人擁有適當的互聯網及電訊服務及具有適當的設備，持卡人應保持使用電子月結單服務及/或電子通知書服務的設備穩妥可靠。

9.5 基於使用電子月結單服務及/或電子通知書服務，持卡人承諾向發卡公司提供其最新及正確的電郵地址。

9.6 若發卡公司在合理重試後，仍未能將有關電子月結單服務及/或電子通知書服務的電郵送遞給持卡人，電子月結單服務及/或電子通知書服務將自動取消。發卡公司並會恢復向持卡人印發月結單及/或通知書。

9.7 若持卡人擬取消電子月結單服務及/或電子通知書服務的登記，須於下期月結單/下一張通知書日期前不少於10個工作天前透過Citibank網上理財，或於下一個結單/下一張通知書日期前最少15個工作天致電Citibank電話理財服務熱線2860 0333/白金卡服務專線2860 0360(僅供花旗銀行白金卡持卡人使用)/Ultima服務專線2860 0308(僅供花旗銀行Ultima持卡人使用)/Citi Prestige服務專線2860 0338(僅供花旗銀行Citi Prestige持卡人使用)/American Express服務專線2860 0366(僅供Citi Cash Back American Express® Card會員使用)或前往花旗銀行分行，通知發卡公司。在取消電子月結單服務及/或電子通知書服務的登記後，發卡公司將恢復向持卡人印發月結單及/或通知書。

9.8 持卡人同意，發卡公司毋須就持卡人的數據、軟件、電腦、電訊設備或其他設備因持卡人使用電子月結單服務及/或電子通知書服務所導致的(包括但不限於)任何損失、損害或支出而承擔任何責任，除非純粹直接因發卡公司疏忽或蓄意錯失所致，則作別論。

9.9 持卡人同意發卡公司應以合理努力，確保電子月結單服務及/或電子通知書服務的安全性及確保未獲授權的第三方不能進入使用。但是，持卡人確認，發卡公司對於電子月結單服務及/或電子通知書服務通過在任何司法管轄區內任何適用的互聯網服務供應商、網絡系統或其他同類型系統所傳送的任何資料的保安、保密或機密事宜，並不保證。持卡人確認其明白並接受所有使用電子月結單服務及/或電子通知書服務可能涉及的風險，包括但不限於電子月結單服務及/或電子通知書服務在未經持卡人授權的情況下被截斷、監察、修改、竄改或被送遞或披露予其他方。

9.10 電子月結單服務及/或電子通知書服務使用發卡公司的、發卡公司的附屬公司或其他軟件供應商的專有權軟件。持卡人同意發卡公司已就電子月結單服務及/或電子通知書服務向持卡人授予使用該軟件的非專用特許，此特許僅容許持卡人使用該軟件作預定之用途。持卡人同意不會進行任何有關該軟件的分拆、解編、複製、更改或還原工程，亦不會准許任何其他人士進行上述事項。

10. Citi Alerts即時短訊服務

10.1 持卡人同意，通過登記及使用本公司透過電訊設備傳達提示的服務(簡稱「Citi Alerts即時短訊服務」)，即代表持卡人接受並同意受本合作約第10條款約束，並支付與使用Citi Alerts即時短訊服務的任何費用。持卡人同意遵從任何及所有現時或此後制定、頒佈或執行並適用於Citi Alerts即時短訊服務的法律、法規、規定及官方指引，以及發卡公司不時向持卡人提供，藉以規管有關Citi Alerts即時短訊服務使用其他設施、優惠或服務的其他條款及條件。

10.2 持卡人須負責其電訊設備的保安，並須採取一切合理的防範措施以防任何第三者接觸到任何機密資料。發卡公司將不會為任何 機密資料的披露而負上任何法律責任。

10.3 持卡人同意發卡公司應以合理努力，確保Citi Alerts即時短訊服務的安全性及確保未獲授權的第三方不能進入使用。但是，持卡人確認，發卡公司並不保證通過Citi Alerts即時短訊服務所傳送的任何資料的保安、保密或機密事宜。持卡人確認其明白並接受所有使用Citi Alerts即時短訊服務可能涉及的風險，包括但不限於Citi Alerts即時短訊服務在未經持卡人授權的情況下被截斷、監察、修改、竄改或被送遞或披露予其他方。

10.4 持卡人確認，任何持卡人透過其電訊設備所收到的Citi Alerts即時短訊服務的任何資料，均只作持卡人(而非任何其他人士)的參考用途，不應將之作為與其有關事宜之不可推翻的證據。

10.5 發卡公司及發卡公司為提供Citi Alerts即時短訊服務而指定之任何電訊公司，均不會為任何未能或延遲向持卡人傳送資料或資料中的任何錯誤或偏差而負上任何法律責任或責任，除非該責任由發卡公司或該電訊公司引致的任何疏忽或故意失責所造成。持卡人明白，發卡公司及任何該電訊公司均不會為其合理控制範圍外任何原因所引致之後果(包括但不限於持卡人的電訊設備因任何原因未能接收資料、任何電訊故障、互聯網服務供應商失靈、電力故障、設備或裝置失靈、停頓、受到干擾或有所不足、天災、政府行為、內亂、罷工、戰爭、火災、水災或爆炸)負上任何法律責任或責任。

10.6 持卡人明白支持Citi Alerts即時短訊服務的第三方(包括發卡公司指定的電訊公司)並非發卡公司的代理，亦不代表發卡公司，且與發卡公司並無合作、合夥、聯營或其他關係。發卡公司不會為該第三方 (包括系統營運者)引致的任何損失負上責任。

10.7 Citi Alerts即時短訊服務使用發卡公司的、發卡公司的附屬公司及/或其他軟件供應商的專有權軟件。持卡人同意發卡公司已就Citi Alerts即時短訊服務向持卡人授予使用該軟件的非專用特許，此特許僅容許持卡人使用該軟件作預定之用途。持卡人同意不會進行任何有關該軟件的分拆、解編、複製、更改或還原工程，亦不會准許任何其他人士進行上述事項。

11. 取消

11.1 發卡公司保留權利並可以在毋需給與持卡人任何理由或事先通知下，收回、暫停、延長或更改任何提供給持卡人的設施或服務、提高或降低客戶信貸限額、信貸限額或現金透支限額、收回任何或所有此卡、結束賬戶或終止本合約。在不局限發卡公司上述權利及作為實例說明，發卡公司可能在下述情況下行使該等權利，例如持卡人違反本合約之任何條款、沒有支付到期款項或開始或面對破產、償債或類似行為或訴訟或為了令任何法律或規章可獲遵從。

11.2 持卡人須以書面通知發卡公司終止本合約。

11.3 發卡公司可以(無論有否暫停或減少信貸，或收回此卡，或終止本合約)要求持卡人立刻償還每個賬戶內全部之欠款。即使本合約經已終止，持卡人仍須負擔因本合約所產生或仍然存在之責任。

11.4 如發卡公司不論因任何原因終止此合約，發卡公司有權於合約終止後六個月內任何時間向持卡人發出任何卡以取替此卡。

11.5 不論出於任何原因，發出給基本卡持卡人的信用卡(「基本卡」)一旦被終止，將終止根據該基本卡所發出的所有附屬卡。”

11.6 基本卡持卡人或附屬卡持卡人可以透過以下方式終止附屬卡(而不終止基本卡)：(i)通知發卡公司及(ii)剪掉附屬卡或退回附屬卡。如果附屬卡未按上述方式被剪掉或退回，發卡公司可在收到終止通知後，根據適用於終止信用卡的程序採取相應的行動，以防止附屬卡繼續被使用。基本卡持卡人需要對透過附屬卡進行的任何交易負責，直至該附屬卡被剪掉或退回，或直到發卡公司能實施適用於終止信用卡的程序為止，以較後者為準。

12. 修訂

12.1 發卡公司保留權利可隨時透過事先通知修訂本合約之條款，包括但不限於就任何收費或費用之定率和付款方式作出的任何修訂。該新修訂條款將根據適用的營運守則從發卡公司指定之日期生效。

12.2 若持卡人拒絕接受發卡公司之新修訂，持卡人須在該修訂生效前停止此卡。

12.3 持卡人在發卡公司發出有關新修訂通知生效日期後使用此卡所作之交易將被視為持卡人無條件地接受並同意該新修訂。

13. 於發卡公司及/或花旗銀行香港分行持有戶口之持卡人

13.1 本條文適用於持卡人於發卡銀行(此卡相關之戶口除外)及/或花旗銀行香港分行持有戶口者。

13.2 花旗銀行戶口及服務之條款(「花旗銀行戶口及服務之條款」)(經不時修訂或補充)應視為全文皆引用於本合約，如花旗銀行戶口及服務之條款與本合約之條款不一致，概以本合約之條款為準，惟儘管如此，就有關押記、結合及合併戶口或保障之權利而言，則應以花旗銀行戶口及服務之條款內第12條(押記、留置權及抵銷)項下之第12.3、12.4及12.5條(經不時修訂或補充)(各自為一項「花旗銀行戶口及服務之條款的適用條文」)為準，而花旗銀行戶口及服務之條款的適用條文內之指稱為：

(a) 根據本合約，「閣下」應視為包括花旗銀行(香港)有限公司及花旗銀行香港分行；及

(b) 「Citigroup Organisation」應附有花旗銀行戶口及服務之條款的第2.3條 (經不時修訂或補充)/內所述之涵義。

14. 其他

14.1 發卡公司可在任何時間在毋須事先通知持卡人的情況下，將其在本合約內的任何或所有權利或業務轉移、轉讓、轉授或分包予任何人仕。在無損於前文所述的情況下，如發卡公司合理認為為發卡公司遵從任何法律或規章而合理所需，發卡公司亦可將發卡公司在本協議內之全部或部份權益和義務及賬戶中的任何款項轉移給任何集團公司。

14.2 所有發卡公司發出之通知、月結單或書信可以書面通知、月結單附件或通知書、電子郵件訊息或印在月結單或通知書上訊息或透過發卡公司認為恰當之任何其它形式。所有此等發卡公司發出之通知，月結單或書信在向持卡人最後在發卡公司登記的地址發送後即為有效發出，並在該等通訊方式之通常遞送時間內視為已由持卡人收取。

14.3 發卡公司特此被授權(但並非必須)接納經以下方式發出的指示：(a)據稱由持卡人發出的電話、電傳電報、郵寄、傳真傳輸或書面指示；或(b)以發卡公司不時指定的方式透過電子途徑(包括電子郵件及短訊)發出的指示，儘管有任何錯誤、誤解、欺詐、偽造或在條款上不清晰或欠缺授權，不須發卡公司查詢有關人士作出或據稱給予此等指示的權限或身份，或查詢它們是否真實。但如發卡公司合理相信執行有關指示，(a)發卡公司、(b)任何其集團公司及/或(c)任何其第三方服務供應商可能違反法律或規章，發卡公司可拒絕執行有關指示。發卡公司將無須就持卡人因在本條款下的指示遭拒絕執行而蒙受的任何損失或損害向持卡人負責。

14.4 本合約條款之中文翻譯本僅作指引參考用。如中、英文本有任何差異，將以英文本為準。

14.5 除文意需另作解釋，否則，所有本合約內有單數含義之字眼亦包括雙數含義，而有雙數含義之字眼亦包括單數含義，如適當時所有男性之字眼亦包括女性和/或中性。
本合約之標題僅作參考用途，並不影響本合約之詮譯。

14.6 本合約受香港法律管轄並應根據香港法律詮譯。持卡人茲此同意接受香港法庭的非專屬性司法管轄權。

14.7 此等條款、本合約，及/或持卡人與發卡公司之間的所有任何其他協議、文件、票據或安排的任何規定，不論明示或暗示，既非旨在亦不會賦予任何人如非因香港法例第623章《合約(第三者權利)條例》的條文而不會享有的任何強制執行條款的利益或權利，惟(a)根據本條文及《合約(第三者權利)條例》之條款，任何集團公司(發卡公司除外)(各自為一名「第三方」)可執行本合約向該集團公司授出或旨在授出任何權利之任何條款或規定；及(b)毋須任何第三方同意，本合約之各方可隨時撤銷或更改本合約。

14.8 有關“BDAI”的披露
“BDAI”是指大數據分析及人工智能應用，一般涉及透過電腦程式模擬人腦智慧，以超越經典統計學、數學、計量經濟學或金融方法的方式進行估計、預測、建議或作出決策的量化方法、系統或方式，以達到自動化及取得大量由保存及記錄人類、工具及機器活動而創造的結構性資料及非結構性資料的分析見解，包括但不限於來自社交媒體、互聯網裝置、機器、錄像及錄音的數據。機器學習、多決策樹方法、自然語言處理、神經網絡、生物特徵認證技術、互聯網曲奇檔案、網絡記錄檔皆為BDAI的例子。
銀行可就個人資料或非個人資料使用BDAI。銀行就個人資料的BDAI的使用受銀行的有關《個人資料(私隱)條例》的政策聲明(“政策聲明”)約束。
此外，銀行可自行或透過其服務供應商，使用BDAI作：
(a) 進行統計、走勢、市場、行為、使用模式、顧客分類及定價分析；
(b) 進行信貸、反洗錢、預防欺詐及其他風險評估；
(c) 計劃、研究及發展、服務或產品設計、改善顧客體驗；
(d) 預測模型；及
(e) 任何與上述有關的其他用途。
銀行已設立有力的政策及程序以確保數據的安全及完整性及BDAI的使用是公平及按照適用法律及規例的。
關於花旗衍生數據的披露
“花旗衍生數據”是指銀行透過BDAI或其他方式收集、生成及/或衍生的與客戶相關的匯總及匿名化資料或數據，但不包括可以直接或間接確定個人身份的任何個人資料或數據。銀行可不受限制地免費使用花旗衍生數據。在不限制銀行上述權利的情況下，銀行或其集團公司可以有償或無償地以研究、趨勢或市場分析或報告形式將花旗衍生數據轉移予其集團公司，以及其他第三方，前提是適用法律及規例允許進行此類轉移。

14.9 多家個人信貸資料服務機構模式(「MCRA模式」)使信貸提供者(例如花旗銀行)能夠透過多家信貸資料服務機構(「CRAs」)共享及使用信貸資料，而所有個人信貸資料均透過信貸資料平台(「CRP」)的中央資料庫發送或存儲。您理解、確認並同意花旗銀行並非信貸資料平台的營運商，並將不會就因使用信貸資料平台和/或任何信貸資料服務機構所提供的服務而造成的任何損失或損害承擔任何責任，這包括但不限於：

(a) 任何因信貸資料平台之營運或任何人或任何一方使用信貸資料平台而導致的資料延誤遲、不能使用、中斷、故障、錯誤、不准確、遺失、誤用或損失害，或

(b) 信貸資料服務機構、任何其他信貸提供者，或任何多家個人信貸資料服務機構模式或信貸資料平台的擁有者、營運商、服務提供者或其他參與者違反義務、欺詐、故意違約或疏忽。您亦同意並接受信貸資料平台的擁有者及營運商不對任何人或任何一方因使用信貸資料平台而引起的任何損失或損害承擔責任。

15. 「Citi ThankYou℠ Rewards 計劃」(「獎賞計劃」)及「Citi ThankYou℠積分」(「積分」)

15.1 本獎賞計劃為本公司全權酌情提供給客戶之獎賞計劃。除另有指明外，本獎賞計劃只適用於主卡持有人，並不適用於Citi The Club信用卡、Citi Cash Back信用卡、Citi Clear信用卡、八達通Citi信用卡及其他本公司不時指定之信用卡。

15.2 本獎賞計劃及積分換領將受「Citi ThankYou℠ Rewards」條款及細則(可於 [citibank.hk/thankyou] 查閱)(包括本公司不時增補及修訂之條款及細則)所規管，該等條款及細則將被視為納入本協議的一部分。

16. 商戶分期計劃

16.1 以下條款及細則適用於商戶分期計劃，客戶須同時遵守相關的本合約。除非另有定義或上下文另有註明，所有粗體術語應具有相關本合約中所作的定義。

16.2 本商戶分期計劃(簡稱「本計劃」)是由發卡公司絕對酌情決定提供的貸款計劃(下文稱「本貸款計劃」)，並只在持卡人惠顧發卡公司可能不時指定及通知的商戶(各稱「商戶」)時適用於持卡人。就每次使用本計劃所作的交易而言(各稱「計劃交易」)：

(a) 持卡人不可撤銷地授權發卡公司一筆過將全數計劃交易金額(「貸款金額」)繳付予商戶(可在商戶提供全部或部分相關產品或服務前繳付)，及保證經信用卡向發卡公司以等額的每月分期償還此金額(各稱「分期付款」)，即在計劃交易日期被收取第一筆分期付款，及隨後的每月分期付款將在與計劃交易日期相同的曆日從卡中扣除(如月份中並無該曆日，則將於下一個曆日扣除)，直至全數清還貸款金額。在本合約中，每個從卡收取分期付款的日期均稱為「分期付款日期」；

(b) 本計劃之提供須視乎申請合資格與否及賬戶狀況的查核，發卡公司對此有絕對的酌情權。如持卡人/會員取消本計劃，則可能會被收取《服務收費表》中規定的「商戶分期計劃取消交易手續費」(如有)，並將被全數收取未清還的貸款金額；

(c) 貸款金額會從客戶信貸限額中扣除並轉為相應期數之分期付款。每筆分期付款均不得取消，並會每月從賬戶支取，直至完全繳清貸款金額。發卡公司將於持卡人每月支付分期付款後按比例恢復賬戶的客戶信貸限額。就此，只有未償還的分期付款金額將仍然佔用賬戶的客戶信貸限額。任何退回或交換產品將不會影響在本計劃下的付款責任；

(d) 發卡公司及商戶可全權酌情決定本計劃不可與任何其他優惠項目同時使用。所有與本計劃有關的事宜及爭議，須以發卡公司之最終決定為依據。

(e) 每次分期付款之支付將如同任何其他從賬戶中扣除的一般交易般處理，並受本合約的所有條款約束。在任何情況下，持卡人須根據本合約中之條款向發卡公司清還全數貸款金額，並有責任承擔所有費用，包括但不限於逾期還款收費。

(f) 發卡公司可根據其絕對權力及在任何時候毋須發出任何事先通知及理由而決定：(i)拒絕向持卡人提供本計劃；或(ii)撤回或取消本計劃/本貸款/賬戶。任何上述事件發生後，或如持卡人取消賬戶，持卡人須立即向發卡公司清還該賬戶下所有未償還之債務，包括但不限於本貸款計劃的任何未償金額。

(g) 已記賬的分期付款的1.5%將包括在最低付款額中。

(h) 如發卡公司在每月付款限期之前收到(或已經收到)月結單中的月結單總結欠的全數款項，發卡公司將只收取分期貸款之日公布的利率及/或費用(該利率及/或費用將適用於整個分期貸款期間)，而不會就此計劃交易收取額外費用及財務費用，直至您清還所有分期付款。
然而，如發卡公司並未如以下月結單所示收到月結單總結欠的全數款項：

a. 當前月結單及上一張月結單：

i. 當前月結單中已記賬的每月分期付款將從月結單的分期付款日期起衍生財務費，直至您全數清還當前的未償還結欠的前一日，及

ii. 當前月結單中之前每月分期付款的任何未償還部分將從當前月結單日之翌日起衍生財務費用，直至您全數清還當前的未償還結欠的前一日。

b. 只限當前月結單：

i. 當前月結單中已記賬的每月分期付款將從當前月結單日之翌日起衍生財務費，直至您全數清還當前的未償還結欠的前一日。

請注意，如您僅支付最低付款額，您將需要比預定期限更長的時間才能全數清還本貸款計劃。最低付款額只包含已記賬分期付款的1.5%，詳情已列載於本合約的第15.2(g)條，亦請參考本合約第5.8條了解有關付款的分配次序。

此外，如發卡公司在付款限期之前未收到全數的最低付款額，您將被收取拖欠財務費用(代替財務費用)(如適用)及必須支付由發卡公司所釐定並不時通知您的逾期手續費，而您的信貸記錄亦將反映拖欠還款的情況。以上內容須受本合約之條款約束，並適用於您的Citi信用卡賬戶。有關拖欠財務費用(如適用)的收費詳情，持卡人/會員應參考本合約的條款4.4(l)。現行的財務費用、拖欠財務費用及逾期手續費刊載於以下網址之費用表上：www.citibank.com.hk/chinese/credit-cards/pdf/Fee_Schedule.pdf。

(i) 積分、八達通現金或現金回贈將按已記賬的分期付款每月誌入賬戶。

17. 自動更新替換卡資料指示

17.1 持卡人/會員可以授權另一方使用持卡人/會員的信用卡卡號和有效日期資料，藉此從持卡人/會員的信用卡賬戶自動扣除款項，這稱為自動更新替換卡資料指示(簡稱「自動更新替換卡資料指示」)。

17.2 為了設立自動更新替換卡資料指示，商戶將要求持卡人/會員填寫有關表格，自動更新替換卡資料指示中有關扣數日期及收取金額的詳細資料，應在有關表格中列出。

17.3 持卡人/會員於商戶設立自動更新替換卡資料指示後，如希望取消該指示，需直接向商戶提出。發卡公司建議持卡人/會員至少在下一次預定付款前15天執行此操作。在持卡人/會員取消授權之前，商戶有權要求發卡公司從持卡人/會員的信用卡賬戶中扣款，而發卡公司有義務執行此要求。

17.4 因應以下條款內第16條項下之第16.6條，當信用卡取消或替換後，持卡人/會員有責任重啟所有相關自動更新替換卡資料指示。

17.5 請保留與商戶更改或取消任何自動更新替換卡資料指示的副本。如果商戶未有按照持卡人/會員的指示採取行動，則可以對請求提出異議。

17.6 如果持卡人/會員的卡號及/或卡到期日期有改變，例如由於先前的卡遺失、被盜、被取消或持卡人/會員的賬戶被關閉，持卡人/會員需要聯絡商戶以取消或更改持卡人/會員的自動更新替換卡資料指示。在不排除持卡人/會員的前述責任的情況下，如相關信用卡協會能向特定商戶提供有關信用卡取消或更改資料的更新服務，而持卡人/會員並沒有拒絕該服務，持卡人/會員將會被視為授權發卡公司執行以下行動(如發卡公司選擇執行)：

(a) 向信用卡協會提供持卡人/會員的替換卡詳細資料，以更新自動更新替換卡資料指示或告知信用卡協會持卡人/會員的舊卡已被取消或賬戶已被關閉；及/或

(b) 如果已替換了卡，則自動更新替換卡資料指示會適用於替換卡和/或新的到期日(視情況而定)。除了將使用持卡人/會員的替換卡卡號和新到期日資料外，否則將繼續按照該指示從持卡人/會員的卡賬戶中扣款。此外，除了將使用持卡人/會員的替換卡資料外，持卡人/會員的賬戶將繼續按照自動更新替換卡資料指示進行扣賬而不是舊卡資料 。

17.7 在執行每張自動更新卡資料指示之前，持卡人/會員必須確保在持卡人/會員的賬戶有可用的扣賬額，以使該筆款項能夠在持卡人/會員的扣賬額度之內扣除。

17.8 如果持卡人/會員的卡賬戶沒有足夠的信用額度來支付自動更新替換卡資料指示的付款金額，發卡公司仍然可以根據發卡公司遵守本合同條款的前提下酌情決定履行該項交易。通過兌現該項交易，這可能會導致超出持卡人/會員的信用額，但並不會因此而改變了持卡人/會員的信用額，請參考發卡公司資料概要及服務收費表以了解可能適用的任何收費。

有關上一版本之產品資料概要與條款及細則，閣下仍可於本新版本生效日起30日內於以下指定網頁瀏覽及下載相關內容 https://www.citibank.com.hk/chinese/credit-cards/pdf/notice-of-amendment.pdf。

For the previous version of the Key Facts Statement and Terms & Conditions, you can refer to https://www.citibank.com.hk/english/credit-cards/pdf/notice-of-amendment.pdf for reference and download. This link will be valid for 30 days from the effective date of the new version.

Citi Octopus Credit Card Agreement
TERMS AND CONDITIONS

(Effective on December 1, 2025)

Citi Octopus Credit Card ("Card") is issued by Citibank (Hong Kong) Limited (the "Company") to you ("Principal Cardholder") and any person nominated by the Principal Cardholder and approved by the Company to receive a Supplementary Card ("Supplementary Cardholder") upon the following terms. By signing or using the Card, the Principal Cardholder and any Supplementary Cardholder (each a and together the "Cardholder") jointly and severally agree or confirm their agreement to abide by and, with the exception that a Supplementary Cardholder shall not be liable for the debts of the Principal Cardholder or other Supplementary Cardholders, be liable for any payment to the Company in connection with the following terms:

1. CARDHOLDER'S INFORMATION

1.1 The Cardholder understands that the Company issues the Card on the basis that information provided by the Cardholder is and will remain true and correct. The Cardholder will inform the Company immediately in writing upon any change of such information including that on employment, business or residential address, permanent residence or telephone number.

1.2 The Cardholder agrees to the Company recording the telephone conversations between the Cardholder and the Company.

2. USE OF CARD

2.1 The Cardholder will (a) sign the Card upon receipt (adopting the same signature in the application form or such other documents as may be prescribed by the Company); (b) keep the Card under his personal control at all times, and should not authorize any third party to use the Card in any manner; (c) not exceed the credit limit assigned by the Company from time to time at its discretion ("Customer Credit Limit"); (d) not exceed the cash advance limit (which forms part of the Customer Credit Limit) assigned by the Company from time to time at its discretion ("Cash Advance Limit"); (e) not exceed the loan limit assigned by the Company from time to time at its discretion ("Loan Limit"); and (f) not use the Card after it is withdrawn, cancelled or malfunctioned.

2.2 The Cardholder will keep any personal identification number ("PIN") in connection with the use of the Card strictly confidential and immediately inform the Company if the PIN is known to any other person. The Cardholder will accept full and sole responsibility for and fully indemnify the Company against all consequences, losses and / or other liabilities incurred as a result of the PIN being known to another person for whatsoever reason.

2.3 When using the Card, the Cardholder should ensure that the signature in the sales draft is the same as the signature appearing on the application form (or such other documents as may be prescribed by the Company) and the Card for the Company's verification purpose. For the avoidance of doubt, failure to do so will not relieve the Cardholder from liability for the use of the Card. The Cardholder should submit prior written application to the Company if he wants to adopt a new signature for the use of his Card.

2.4 The Card may be used as a credit card and/or as an Octopus stored value card as specified in Clause 3 below.

3. TRANSACTIONS EFFECTED THROUGH CARD

3.1 Credit card functionality

3.1.1 The Card may be used at any branch of the Company and other financial institutions and merchants, which accept the Card for effecting purchases of goods and services, drawing of cash advance, payment of the Cardholder's outstanding accounts and such other credit card facilities or services as the Company may from time to time provide or arrange. The Card may also be used by the Cardholder by applying for a loan under any of the credit card loan programs run by the Company from time to time (including, without limitation, "Quick Cash" Installment Program, "FlexiBill" Installment Program, "PayLite" Installment Program, Cash Conversion Program, Balance Transfer Program, Merchant Installment Plan).

3.1.2 The Cardholder / Cardmember will be liable for all transactions ("Transactions") effected through the use of the Card even if no sales draft is signed by him and/or the Customer Credit Limit or Loan Limit is exceeded and/or without Card activation. Types of Transactions effected without the Cardholder's / Cardmember's signature may include, without limitation, orders placed by telephone, fax, mail or electronic means, direct debit authorization, or use of the Card in an automated

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be shown as a cash advance charge on the Statement in an Annualized Percentage Rate which is calculated according to the Net Present Value method as specified in the Code of Banking Practice.

(d) Finance Charge
The Company will review the Account monthly, if the Account reveals that the entire amount of the Statement Balance stated in the previous Statement ("Previous Statement") is not so received on or before the Payment Due Date of the Previous Statement, a finance charge (as stipulated in the Statement or Fees Schedule or notified by the Company to the Cardholder from time to time at its discretion subject to a minimum amount as shown in the Fees Schedule) will be charged on the unpaid balance of the Previous Statement from the Previous Statement date until full payment is credited to the Account. All new Transactions incurred since the Previous Statement date (except for Transactions relating to the subscription or purchase of any investment product with the Company) will be added to the unpaid balance for the purpose of assessing finance charge as from the respective dates of such Transactions notwithstanding that such Transactions will not be payable until the Payment Due Date stated in the current Statement. All finance charges will be calculated and accrued on a daily basis.

(e) Late Charge
A late charge as specified in the Fees Schedule is charged if the full amount of Minimum Payment Due is not received by the Company on or before the Payment Due Date.

(f) Service Fee
A non-refundable annual fee as specified in the Fees Schedule will be charged to the Account on a date stipulated by the Company. A service fee as specified in the Fees Schedule will be charged to the Account for any payment through cash deposit or for retrieval of any records in connection with the Card.

(g) Return Check / Reject Autopay Fee
A return handling fee (if any) as specified in the Fees Schedule will be charged for any check issued in settlement of account which is dishonoured by the bank on which it is drawn or in relation to any autopay authorization which is either dishonoured or revoked.

(h) Lost Card Replacement Fee
A handling fee (if any) as specified in the Fees Schedule will be charged for the issuance of any replacement Card.

(i) Collection Fee
If payment is made by the Cardholder in a currency other than Hong Kong dollars, the Account will only be credited with such payment after its receipt and deduction of all collection costs.

(j) Over Limit Charge
An over limit charge as specified in the Fees Schedule will be charged if the credit used exceeds the Customer Credit Limit.

(k) Charge Dispute Handling Fee
A charge dispute handling fee (if any) as specified in the Fees Schedule will be imposed for any dispute proved to be I nvalid after investigation.

(l) Default Finance Charge (If applicable)
The Company will review the Account monthly to determine whether default finance charge is chargeable to the Account. If the Minimum Payment Due is not received by the Company on or before the Payment Due Date specified in any Statement, a default finance charge as stated in the Fees Schedule will be charged (instead of the finance charge) on the unpaid balance of the second following Statement as well as all new Transactions incurred from the date of the second following Statement notwithstanding that all such new Transactions will not be payable until the Payment Due Date specified in that Statement. Such default finance charge will continue to apply until the respective Minimum Payment Due in any six consecutive Statements is received on or before the Payment Due Date specified in the relevant Statement, after which the finance charge will, where applicable, apply. The default finance charge will be calculated and accrued on a daily basis.

(m) Credit Balance Withdrawal by Check Handling Fee
A handling fee (if any) as specified in the Fees Schedule will be charged for each credit balance withdrawal by check.

(n) Statement Retrieval Fee
A handling fee as specified in the Fees Schedule will be charged for request for retrieval of statement.

(o) Sales Draft Retrieval Fee
A handling fee (if any) as specified in the Fees Schedule will be charged for request for retrieval of sales draft.

(p) Personal Data Access Request
A handling fee as specified in the Fees Schedule will be charged for each personal data access request.

(q) Instant Temporary Customer Credit Limit Upgrade Fee
A handling fee (if any) as specified in the Fees Schedule will be charged on the full amount of the instant temporary upgraded credit limit granted to the Cardholder / Cardmember.

(r) Dynamic Currency Conversion Fee
A dynamic currency conversion fee as specified in the Fees Schedule will be charged with respect to any transactions made in Hong Kong dollars incurred outside Hong Kong and/or with any merchants not registered in Hong Kong. The fee is applicable to transactions initiated by you and/or the merchant based on the merchant's setting.

(s) Merchant Installment Plan Cancellation Handling Fee
A handling fee (if any) as specified in the Fees Schedule will be charged in the event of cancellation of Merchant Installment Plan.

(t) Paper Statement Fee
A handling fee as specified in the Fees Schedule will be charged for receiving paper statement.

4.4 Transactions which are effected in currencies other than Hong Kong dollars are converted from the transaction currency into Hong Kong dollars at a wholesale market rate selected by VISA/MasterCard from within a range of wholesale market rates on the conversion day. A handling charge as specified in the Fees Schedule will also be charged on such transactions.

4.5 The Cardholder agrees that it is the Cardholder's sole responsibility to ensure that every Statement is received in due time and to enquire with and obtain the same from the Company forthwith if not duly received. The Cardholder undertakes to verify the correctness of each Statement and to notify the Company within 60 days from the date of the Statement of any discrepancies, omissions, errors or wrong or incorrect entries or details. At the end of each such period, the Company's records and the details of the Statements shall be conclusive evidence against the Cardholder without any further proof that they are correct except as to any alleged errors so notified and subject to the Company's right to adjust and amend (which may be exercised by the Company at any time) any entries or details wrongly or mistakenly made by the Company.

4.6 Where Supplementary Card(s) is/are issued, the Company may:
(a) set-off the credit balance in any other account(s) of the Principal Cardholder with the Company against the outstanding balance of each Supplementary Card due from each Supplementary Cardholder to the Company; and
(b) only set-off the credit balance in any other account(s) of a Supplementary Cardholder with the Company against the outstanding balance of the Supplementary Card due from such Supplementary Cardholder to the Company.

4.7 All notices, Statements or correspondence given by the Company to the Principal Cardholder is deemed to be given to the Principal Cardholder and each Supplementary Cardholder. Any instructions given by the Principal Cardholder to the Company will bind the Principal Cardholder and each Supplementary Cardholder. Any dispute or claim between Principal Cardholder and any Supplementary Cardholder will not affect their respective obligations and liabilities under this Agreement.

5. PAYMENT OF CHARGES

5.1 Payments to the Company may be made by such means as the Company will from time to time stipulate. If payments are made through a customer activated terminal of or other payment means acceptable to the Company, such payments will be subject to the Company's terms and conditions from time to time applicable thereto, including those set out in transaction records and deposit envelopes used in connection therewith applicable from time to time. Cash deposits through a customer activated terminal of the Company will be credited to the Account in the amount confirmed by the cash count of the Company's staff members or its agents.

5.2 If the Cardholder fails to pay any sum due or payable hereunder, the Company may appoint debt collection agencies to collect the same. If the Company has incurred any legal or collection fees or other expenses for the purpose of demanding, collecting or suing to recover any sum payable hereunder from the Cardholder or other remedies resulting from the breach or non-compliance with any term of this Agreement, the Cardholder will reimburse the Company all such legal fees as taxed by the court on a common fund basis (fees and disbursements which are of a reasonable amount and reasonably incurred) unless otherwise agreed. Other reasonable fees and expenses (including the fees of the debt collection agencies) reasonably incurred in that connection will be reimbursed by the Cardholder up to a maximum of 30% of the original outstanding sum.

5.3 The Cardholder will directly settle disputes between merchants and the Cardholder for goods and services purchased. The Company will not be responsible for goods and services supplied by merchants or for refusal of any merchant to accept or honour any Card. Credits to the Account for refunds made by merchants will be made only when the Company receives a properly issued credit voucher.

5.4 The Cardholder will directly settle disputes between Octopus and the Cardholder for any matters in relation to Octopus stored value card function or transactions in relation thereto. The Company shall not be responsible for any such matters.

5.5 Payments to the Company will only be deemed to be received by the Company and credited to the Account when received in good and cleared funds and if in foreign currency, after conversion by the Company into Hong Kong dollars in accordance with its normal practice, and without any set-off, claim, condition, restriction, deduction or withholding whatsoever.

5.6 Payments and credits to the Account may be applied in the following order: (1) legal and debt collection fees; (2) finance charges; (3) cash advance charges; (4) all other applicable fees and charges including but not limited to cash advance fees, late charges, over limit charges, service, return check / reject autopay fee (if any), card replacement fee (if any), charge dispute handling fees (if any) and Dynamic Currency Conversion Fee (if any); (5) outstanding installments of any Plan or other installment programs of the Company; and (6) the outstanding principal amount of other Transactions (where such Transactions are subject to different finance charge rates, in the application order from the Transactions with the highest rate to the lowest rate); or in any other order as the Company considers appropriate without prior reference to the Cardholder / Cardmember.

5.7 You agree that we may debit your Card Account to make a partial or full refund of your credit balance by sending a check to the address last notified by you, at any time without prior notice.

5.8 Without prejudice to the other terms of this Agreement, if the Cardholder should be absent from Hong Kong for some time, arrangements to settle the Charges should be made prior to his departure.

6. LOSS OR THEFT OF THE CARD

6.1 The Cardholder shall observe and follow any recommendation of the Company from time to time regarding the security of the card and the PIN. The Cardholder must inform the Company as soon as reasonably practicable through the Company's CitiPhone Banking 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citibank Ultima Cardholders only) if any card is lost or stolen or when someone else knows his PIN.

6.2 The Cardholder shall be fully liable for any transactions (whether or not authorized by him) effected by the use of the Cards before he has informed the Company that the Card / PIN has been lost or stolen or that someone else knows the PIN. However, provided that the Cardholder has not acted fraudulently, with gross negligence or in breach of Clause 6.1, the Cardholder's maximum liabilities for such unauthorized transactions shall not exceed HKD500.00. The application of the aforesaid limitation on liability of the Cardholder does not apply to loss related to transactions resulting from (i) use of Card in automated teller machine (whether or not such device is that of the Company); or (ii) use of the Octopus stored value card function on the Card or Citi Octopus Card on iPhone or Apple Watch (if applicable).

6.3 The Company will not be obliged to issue a replacement Card to the Cardholder if his Card is lost or stolen. If the Company agrees to issue a replacement Card, its use will be subject to the terms of this Agreement.

6.4 The Cardholder shall report lost or stolen Citi Octopus Card on iPhone or Apple Watch to OCL immediately in accordance with the Conditions of Issue and/or such other instructions issued and amended by OCL from time to time.

7. RIGHTS OF THE COMPANY

7.1 The Cardholder hereby agrees that the Company may, at any time and without prior notice, set off or transfer any monies standing to the credit of the Cardholder's account with the Company and bank accounts with the Company or Citibank, N.A. of whatever description and in whatever currency and whether held singly or jointly with others towards discharge of all sums due to the Company in connection with the Card in whatever currency. Insofar as any of the sums may only be due to the Company contingently or in future, the Company's and Citibank, N.A.'s liability to the Cardholder to make payment of any sums standing to the credit of any such accounts will to the extent necessary to cover such sums be suspended until the happening of the contingency or future event.

7.2 Save where Clause 13 (Cardholder who banks with Citibank, N.A., Hong Kong Branch) applies, the Cardholder requests each of the Company and Citibank, N.A., Hong Kong Branch (each, a "Citi Paying Entity") to undertake to the other (each, a "Citi Creditor") to discharge any indebtedness which the Cardholder owes to a Citi Creditor upon the written demand of that Citi Creditor certifying to the Citi Paying Entity that the Cardholder has failed to discharge any such indebtedness on its due date. The Cardholder undertakes to indemnify each of the Citi Paying Entities against all losses and liabilities which any of you may incur in connection with such undertaking.

7.3 Any Card issued to the Cardholder is and remains the property of the Company, and is not transferable. The Cardholder will promptly return all Cards on demand.

7.4 The Cardholder agrees that (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Providers may withhold or deduct any collected amount, meaning an amount for or on account of, or which represents, withholding, income tax, value added tax, tax on the sale or disposition of any property, duties, or any other lawfully collected amount (the "Collected Amount"), which is required to be withheld or deducted to comply with any Law or Regulation from any payment to the Cardholder, or to or from the Account or any of the Cardholder's accounts. Any Collected Amount shall be timely paid to the relevant Authority in accordance with the relevant requirement. The Cardholder will be notified of any Collected Amount as soon as reasonably practicable. The Cardholder acknowledges that the Company will not be required to reimburse the Cardholder for any amount withheld or deducted by a Payment Infrastructure Provider. Further, to the extent the Company or any of its Group Companies or its Third Party Service Providers pays or has paid from its own funds or is or will become required to make a payment to an Authority in respect of an amount that should have been, but was not, a Collected Amount, the Cardholder will indemnify the Company for such payment, plus any interest and penalties thereon. The Cardholder understands that the Company is not required to contest any demand made by an Authority for such payment.

8. PERSONAL DATA

8.1 The Cardholder hereby agrees that all personal data relating to the Cardholder collected by the Company from time to time may be used, held, disclosed, and/or transferred to any of the Group Companies or Third Party Service Providers and such persons (whether in or outside Hong Kong) as set out in the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force available by the Company to its customers from time to time for the purposes as stated in the said Policy Statement and the Authorities for compliance with any Law or Regulation or as required by or for the purpose of any court, legal process, audit or investigation of any Authority. The aforesaid shall apply notwithstanding any applicable non-disclosure agreement. The Cardholder acknowledges that such personal data and account information or records may be transferred to jurisdictions which do not have strict data protection or data privacy laws.

8.2 The Cardholder hereby agrees that the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the Account and any matter arising therefrom or incidental thereto. Further, if the Cardholder is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by the Company (whether now or in the future) to address applicable data privacy requirements, he/she acknowledges that he/she agrees to the terms of such data privacy circular as set out in "Privacy at Citi" section in Citibank Online which may be updated by the Company from time to time.

8.3 The Cardholder understands and agrees that he must provide the Company with such information as the Company may require from time to time to enable the Company or any of its Group Companies to comply with any Law or Regulation.

9. E-STATEMENT /E-ADVICE SERVICES

[illegible]

Citi八達通信用卡合約

條款及細則

(由2025年12月1日起生效)

花旗銀行(香港)有限公司(簡稱「發卡公司」)按下列的條款發出Citi八達通信用卡(簡稱「此卡」)給閣下(簡稱「基本卡持有人」)和任何經基本卡持有人提名而又獲發卡公司批准發給附屬卡之人士(簡稱「附屬卡持有人」)。基本卡持有人和附屬卡持有人(每位簡稱「持卡人」，基本卡持有人和附屬卡持有人亦統稱「持卡人」)在簽署或使用此卡時，即表示共同及個別同意或確認同意遵守本合約以下條款及負責支付據以下條款應付發卡公司的款項，但附屬卡持有人毋需負責基本卡持有人或其他附屬卡持有人的債務：

1. 持卡人資料

1.1 持卡人明白發卡公司是基於持卡人所提供的資料在現在或未來均為正確無誤才簽發此卡給持卡人。所申報資料如有任何更改包括職業、工作或居住地址、永久居留地或電話號碼，持卡人將立即書面通知發卡公司。

1.2 持卡人同意發卡公司對持卡人與發卡公司的電話通話進行電話錄音。

2. 此卡的使用

2.1 持卡人將須(a)於收到此卡後立即簽署(須與信用卡申請表格或發卡公司所訂明的該其他文件上的簽署相同)；(b)經常小心保管此卡並確保於任何時間均由持卡人持有；及不可允許任何其他人士使用此卡；(c)不能使用超過發卡公司不時酌情決定的信貸限額(簡稱「客戶信貸限額」)；(d)不能使用超過發卡公司不時酌情決定的現金透支限額(簡稱「現金透支限額」)，現金透支限額為客戶信貸限額的一部份；(e)不能使用超過發卡公司不時酌情決定的信貸限額(簡稱「信貸限額」)；及(f)不可在此卡被收回、取消或失效後繼續使用。

2.2 持卡人將須把使用此卡的私人密碼保密，若該密碼一旦洩露給其他人，持卡人須立即通知發卡公司。倘若持卡人之私人密碼不論因任何原因洩露給其他人，持卡人將須完全承擔一切由此而招致的後果、損失及/或其他責任，並須全數賠償發卡公司一切因此而引起之損失。

2.3 當使用此卡時，持卡人應確定於任何單據上的簽署與信用卡申請表格(或發卡公司所訂明的該其他文件)及此卡上之簽署相同，以便發卡公司可以進行核對確認。為免生疑，持有人若未能實行此要求，將不會免除其使用此卡的任何責任。若持卡人想就此卡採用新的簽署，需事先向發卡公司提出書面申請。

2.4 此卡可根據以下第3條款用作信用卡和/或八達通儲值卡。

3. 經此卡實行的交易

3.1 信用卡功能

3.1.1 此卡可在發卡公司的任何分行和其他接受此卡的財務機構及商戶使用。此卡可用作購買物品和服務、現金透支、付賬和獲得發卡公司不時提供或安排之其他與信用卡有關的設施或服務。此卡亦可用作申請由發卡公司提供之信用卡貸款計劃(包括但不限於「Quick Cash」套現分期計劃或賬單「分期更好使」計劃或簽賬「分期更好使」計劃或折現計劃或結餘轉戶計劃或商戶分期計劃)。

3.1.2 即使持卡人/會員沒有簽署任何單據和/或此卡之使用已超過客戶信貸限額或貸款限額和/或沒有確認信用卡，持卡人/會員仍須負責一切因使用此卡而實行的交易(簡稱「交易」)。未有持卡人/會員簽署使用此卡而實行的交易包括但不 限於以電話、傳真、郵寄或電子媒介、直接授權從戶口轉賬付款、或利用自動櫃員機服務(無論此設備是屬於發卡公司與否)或透過商戶之銷售點終端機或用信用卡電話服務或任何其他發卡公司不時認可的設備發出的指示。

3.2 八達通儲值卡功能

3.2.1 此實體卡可用作八達通儲值卡(「實體八達通卡」)。八達通卡有限公司(簡稱「OCL」)提供此項服務乃受OCL發出及不時修訂的八達通發卡條款(「八達通發卡條款」)所約束。

3.2.2 此實體八達通卡內的儲值額(不論是屬於基本卡持有人或附屬卡持有人)，將會透過八達通自動增值服務(簡稱「AAVS」)自動增值該卡，而增值金額會從基本卡持有人戶口中扣除。使用AAVS受持卡人與OCL之間的八達通自動增值協議(「八達通自動增值協議」)所約束。持卡人並不可以取消AAVS(除非連同此卡一起終止)或透過AAVS將此卡連繫至其他八達通儲值卡(Citi八達通卡在iPhone或Apple Watch除外)。

3.2.3 Citi八達通卡在iPhone或Apple Watch

如果及當此服務可供使用，持卡人可將此卡之八達通儲值卡功能(信用卡功能除外)透過八達通手機應用程式加入Apple Pay。此虛擬八達通儲值卡稱為「Citi八達通卡在iPhone或Apple Watch」。持卡人明白及同意：

(a) Citi八達通卡在iPhone或Apple Watch是一張額外的八達通儲值卡(虛擬形式)，與實體八達通卡分開，並不會共享卡內的儲值額；

(b) Citi八達通卡在iPhone或Apple Watch由OCL提供，並受由OCL發出的八達通發卡條款及其他條款及細則約束；

(c) 每位持卡人在任何時候只可加入一張Citi八達通卡在iPhone或Apple Watch至一個流動錢包；

(d) Citi八達通卡在iPhone或Apple Watch是一張儲值卡，而非一張信用卡；

(e) 如屬Citi八達通卡在iPhone或Apple Watch失效、終止或取消的情況，Citi八達通卡在iPhone或Apple Watch內的負值金額(如有)將於基本卡的戶口內扣除，及任何Citi八達通卡在iPhone或Apple Watch內的未用餘額(如有)將會退款至基本卡持有人的戶口，並不作任何通知；及

(f) Citi八達通卡在iPhone或Apple Watch內的儲值額將會透過AAVS自動增值，而增值金額會從基本卡持有人的戶口內扣除。使用AAVS受八達通自動增值服務協議約束。持卡人並不可以取消已連繫Citi八達通卡在iPhone或Apple Watch的AAVS(除非連同此卡一起終止)。

3.3 持卡人不可使用此卡參與任何非法活動(包括互聯網上的非法賭博)。發卡公司保留權利拒絕處理或支付發卡公司懷疑涉及非法賭博或根據適用法律可能為不合法的交易。如發卡公司合理相信處理或支付有關交易，(a)發卡公司、(b)花旗集團及其集團公司，包括發卡公司在內(“集團公司”)、及/或(c)發卡公司或任何集團公司選擇向其提供服務而又非付款設施供應商的任何第三方(即指構成全球付款系統設施的第三方，包括但不限於，通訊、結算或付款系統、中介銀行及代理銀行(“付款設施供應商”))(“第三方服務供應商”)可能違反(i)任何當地或海外的司法管轄區的法律或規章，或(ii)發卡公司在任何當地或海外的司法管轄區與任何具司法管轄權的規管、檢控、稅務或政府機關(“機關”)訂立的任何協議((i)及(ii)統稱為“法律或規章”)，發卡公司可拒絕處理或支付有關交易。發卡公司將無須就持卡人因在本條款下的交易遭拒絕處理及支付而蒙受的任何損失或損害向持卡人負責。

3.4 儘管本合約有所規定，如根據本合約就未經授權的交易在結算日期之前提出報告，持卡人有權扣留有爭議的金額。在進行調查期間，發卡公司將不會對爭議金額收取任何財務費用或利息，亦不會針對持卡人作出不良信貸報告。調查如實完成後，如調查結果表明該報告並無根據，發卡公司有權就整段期間(包括調查期間)對爭議金額重新收取任何未償還的費用及收費或利息。誠信調查的結果對持卡人具有約束力。

3.5 如果商戶無法交付或履行全部或部分的產品或服務，或由於任何原因就有關產品或服務違約，包括但不限於商戶的停業、破產或清盤行動，持卡人仍然有責任按照相關的信用卡機構規則支付全數交易金額。

3.6 任何因產品及/或服務引起的索償、糾紛或投訴都應由持卡人直接與商戶解決。無論此類糾紛(包括但不限於未收到產品 及/或未能履行服務)能否得到解決，持卡人仍然須遵守相關的信用卡機構規則並有責任按照本合約規定的方式清還全數交易金額。

3.7 發卡公司既不是產品及服務的供應商，也不是商戶的代理人，因此不負責產品或服務的質量、保養、送貨、供應、安裝、任何知識產權之所有權及與產品或服務相關的任何事宜。商戶為此類產品或服務及所有配套服務獨自承擔所有有關的責任及負債。

4. 費用及收費

4.1 發卡公司將為持卡人使用此卡而設一賬戶(簡稱「賬戶」)。發卡公司有權從此賬戶支取所有交易之款項和所有費用、收費、利息、欠款和其他據本合約應付的款額(統稱為「費用」)。

4.2 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期繳付日(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或借方結餘亦少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以不向持卡人發出月結單。

4.3 除發卡公司可使用其權利要求持卡人在付款限期之前或當日繳付月結單總結欠外，持卡人將按照發卡公司列載於花旗銀行信用卡服務收費表(簡稱「服務收費表」)或不時訂定的收費率支付以下各款項給發卡公司：

(a) 最低付款額

月結單上顯示的最低付款額(簡稱「最低付款額」)，但持卡人亦可償還多於最低付款額的款項。

(b) 信貸及透支超額

若持卡人因任何理由獲容許超越其客戶信貸限額，不論發卡公司是否收取超額費用或即時增加臨時信用額服務之費用，發卡公司仍有權要求持卡人除了須償還最低付款額外，還需繳付發卡公司任何或全部的超越客戶信貸限額的款項。

(c) 現金透支費用及現金透支利息

持卡人每次使用現金透支服務須繳付列載於服務收費表的現金透支費用，而發卡公司將按有關現金透支之總額(包括現金透支費用)由現金透支提取日起直至全數繳付為止收取財務費用。所有財務費用將以每日計算和累積。月結單內之現金透支利息之實際年利率已包括現金透支費用及財務費用在內，並根據銀行營運守則所訂定的淨值法計算。

(d) 財務費用

發卡公司將每月檢討閣下的戶口情況，若戶口顯示上期月結單(簡稱「上期月結單」)所述的月結單總結欠未能在付款限期當日或之

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it in accordance with its respective privacy policies and practices and the applicable legal and regulatory requirements.

10. E-STATEMENT /E-ADVICE SERVICES

10.1 By enrolling for and using the service in which an electronic form of statement of account(s) and/or designated advice of account(s) will be made available by electronic means (the "e-Statement Service" & "e-Advice Service" respectively), the Cardholder accepts and agrees to be bound by this Clause 10. Upon enrollment for the e-Statement Service and/or the e-Advice Service, the Cardholder will no longer receive his Statements and/or designated advice in paper form (designated advice being the types of advice as listed on your website www.citibank.com.hk/e-advice from time to time). The Cardholder agrees to abide by any and all laws, rules, regulations and official issuances applicable to the e-Statement Service and/or the e-Advice Service (as the case may be), now existing or which may hereinafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services the Company may from time to time make available to the Cardholder in connection with the e-Statement Service and/or e-Advice Service.

10.2 The Cardholder agrees that the successful delivery of emails (if applicable) in connection with the e-Statement Service and/or e-Advice Service by the Company to the Cardholder's designated email address shall be deemed to be delivery of the relevant Statement and/or designated advice to the Cardholder. The Company may, at its sole discretion and notwithstanding the Cardholder's enrolment for the e-Statement Service and/or e-Advice Service, send any Statement and/or advice to the Cardholder's last registered mailing address should the Company fail to send emails in connection with the e-Statement Service and/or e-Advice Service at the Cardholder's registered email address or for any other reason.

10.3 The Company has the discretion from time to time to modify, restrict, withdraw, cancel, suspend or discontinue the e-Statement Service and/or e-Advice Service without giving any reason or prior notice. The Company reserves the right to impose such fee(s) for the e-Statement Service and/or e-Advice Service from time to time at its sole discretion at any time by giving prior notice to the Cardholder.

10.4 The Cardholder understands that the e-Statement Service and/or e-Advice Service are available to him provided that he has appropriate internet access and telecommunications services and equipment. The Cardholder shall keep such equipment used for the e-Statement Service and/or e-Advice Service secure.

10.5 The Cardholder undertakes to provide to the Company with his updated and correct email address in order to use the e-Statement Service and/or e-Advice Service.

10.6 Upon reasonable attempt, failing to send emails in connection with the e-Statement Service and/or e-Advice Service to the Cardholder with reasonable retry, the e-Statement Service and/or e-Advice Service will be automatically cancelled and the Company will resume sending Statements and/or advice in paper form to the Cardholder.

10.7 To cancel enrollment for the e-Statement Service and/or e-Advice Service, the Cardholder shall give prior notice at least 10 working days before the next Statement / advice date through Citibank online banking or at least 15 working days through CitiPhone Banking at (852) 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citibank Ultima Cardholders only) / Citi Prestige Service Line at 2860 0338 (for Citi Prestige Cardholders only) or Citibank branches. Upon cancellation of enrollment for the e-Statement Service and/or e-Advice Service, the Company will resume sending Statements and/or advice in paper form to the Cardholder.

10.8 The Cardholder agrees that the Company shall not be liable for any loss, damages or expenses that the Cardholder shall incur, including without limitation, any loss or damage caused to the Cardholder data, software, computer, telecommunications equipment or other equipment in connection with the Cardholder's use of the e-Statement Service and/or e-Advice Service unless they are caused solely and directly by the Company's negligence or willful default.

10.9 The Cardholder agrees that the Company shall use reasonable effort to ensure that the e-Statement Service and/or e-Advice Service are secure and cannot be accessed by unauthorized third parties. However, the Cardholder acknowledges that the Company does not warrant the security, secrecy or confidentiality of any information transmitted through any applicable internet service provider, network system or such other equivalent system in any jurisdiction via the e-Statement Service and/or e-Advice Service. The Cardholder confirms that he understands and accepts all possible risks involved in using the e-Statement Service and/or e-Advice Service including, without limitation, the e-Statement Service and/or e-Advice Service being intercepted, monitored, amended, tempered with or being sent or disclosed to other parties without the Cardholder's authorization.

10.10 The e-Statement Service and e-Advice Service use proprietary software of the Company, the Company's affiliates or other software suppliers. The Cardholder agrees that the Company has granted the Cardholder a non-exclusive license to use this software in connection with the e-Statement Service and/or e-Advice Service that allows the Cardholder to use such software only for its intended purposes. The Cardholder agrees that he shall not disassemble, decompile, copy, modify or reverse engineer any such software or allow anyone else to do so.

11. CITI ALERTS SERVICE

11.1 The Cardholder agrees that by enrolling for and using the service(s) wherein the Company will send alerts via electronic means ("Citi Alerts Services"), the Cardholder accepts and agrees to be bound by this Clause 11 and to pay any fee associated with the use of the Citi Alerts Services. The Cardholder agrees to abide by any and all laws, rules, regulations and official issuances applicable to the Citi Alerts Services, now existing or which may hereinafter been enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services the Company may from time to time make available to the Cardholder in connection with the Citi Alerts Services.

11.2 The Cardholder is responsible for the security of his telecommunications equipment and must take all reasonable precautions to prevent anyone else from accessing any confidential information and the Company is not liable for any disclosure of confidential information.

11.3 The Cardholder agrees that the Company shall use reasonable effort to ensure that the Citi Alerts Services are secure and cannot be accessed by unauthorized third parties. However, the Cardholder acknowledges that the Company does not warrant the security, secrecy or confidentiality of any information transmitted via the Citi Alerts Services. The Cardholder confirms that he understands and accepts all possible risks involved in using the Citi Alerts Services including, without limitation, the Citi Alerts Services being intercepted, monitored, amended, tempered with or being sent or disclosed to other parties without the Cardholder's authorization.

11.4 The Cardholder acknowledges that any information received by the Cardholder via his telecommunications equipment pursuant to the Citi Alerts Services is for his (and not any other persons) reference only, and shall not be taken as conclusive evidence of the matters to which it relates.

11.5 Neither the Company nor any of the telecommunications companies designated by the Company for the purposes of providing the Citi Alerts Services will assume any liability or responsibility for any failure or delay in transmitting information to the Cardholder or for any error or inaccuracy in such information unless it results from any negligence or willful default on the part of the Company or of such telecommunications company. In particular, the Cardholder understands that neither the Company nor any such telecommunications company shall assume any liability or responsibility for consequences arising from any cause beyond its reasonable control including, without limitation, failure of the Cardholder's telecommunications equipment to receive information for whatever reason, any telecommunications breakdown, Internet service provider failure, power failure, malfunction, breakdown, interruption or inadequacy of equipment or installation, act of God, government act, civil commotion, strike, war, fire, flood or explosion.

11.6 The Cardholder understands the third party supporting the Citi Alerts Services (including the telecommunications company designated by the Company) is neither agency of the Company nor representing the Company, and there is no co-operation, partnership, joint venture or other relationship with the Company and the Company is not responsible for any loss caused by such third party including system operator.

11.7 The Citi Alerts Services use proprietary software of the Company, the Company's affiliates or other software suppliers. The Cardholder agrees that the Company has granted the Cardholder a non-exclusive license to use this software in connection with the Citi Alerts Services which allow the Cardholder to use such software only for its intended purposes. The Cardholder agrees that he shall not disassemble, decompile, copy, modify or reverse engineer any such software or allow anyone else to do so.

12. CANCELLATION

12.1 The Company reserves the right to and may at any time withdraw, suspend, extend or modify any of the facilities or services provided to the Cardholder, increase or reduce the Customer Credit Limit, Loan Limit or Cash Advance Limit, withdraw any or all of the Cards, close the Account or terminate this Agreement without any reason or cause nor prior notice to the Cardholder. Without limiting the Company's rights as aforesaid and as an illustration, any such right is likely to be exercised if the Cardholder is in breach of any of the terms of this Agreement, fails to pay any amount when due, or commences or suffers to have any insolvency, execution or similar action or proceedings against himself or for the purpose of complying with the Law or Regulation.

12.2 The Cardholder may terminate this Agreement at any time by written notice to the Company.

12.3 The Company may (with or without having suspended or reduced the credits extended, withdrawn any Card or terminated this Agreement) require the Cardholder to immediately pay the entire outstanding balance under the Account. All obligations of the Cardholder incurred or existing under this Agreement as of the date of termination will survive such termination.

12.4 If the Company for whatever reason terminates this Agreement, the Company may at any time within six (6) months after the termination of this Agreement issue any card to the Cardholder in substitution for the Card.

12.5 Termination of the Card issued to the Principal Cardholder ("Principal Card") for whatever reasons will terminate all Supplementary Card(s) issued under it.

12.6 Either the Principal Cardholder or a Supplementary Cardholder may terminate a Supplementary Card (without terminating the Principal Card) by (i) giving notice to the Company and (ii) cutting the Supplementary Card or returning the Supplementary Card. If the Supplementary Card is not cut or returned as aforementioned, the Company may upon receipt notice of termination take action in accordance with its procedures applicable to terminated credit cards to prevent further use of the Supplementary Card. The Principal Cardholder will be liable for any transactions made using the Supplementary Card until it has been cut or returned or until the Company is able to implement the procedures applicable to terminated credit cards, whichever is later.

13. AMENDMENTS

13.1 The Company hereby reserves the right at any time to amend the terms of this Agreement including, without limitation, the rates of any charges or fees and method of payment in any manner as the Company deems fit by prior notice. Amendments will take effect on such date as stipulated by the Company in accordance with the applicable code of practice.

13.2 If the Cardholder does not accept the Company's amendments, the Cardholder will discontinue the Account by written notice to the Company before such amendments become effective.

13.3 Any Transaction using the Card after the effective date of the amendments will be deemed to be conclusive evidence that the Cardholder has accepted and agreed to such amendments without reservation.

14. CARDHOLDER WHO HAS AN ACCOUNT WITH THE COMPANY AND/OR CITIBANK, N.A., HONG KONG BRANCH

14.1 This clause applies when the Cardholder has an account (of whichever type) with the Company (other than the account relating to the Card) and/or with Citibank, N.A., Hong Kong Branch.

14.2 The Citibank Terms and Conditions for Accounts and Services (as amended or supplemented from time to time) (the "CTC") shall be deemed to be incorporated in this Agreement by reference and in case of any inconsistency between the CTC and the terms of this Agreement, the terms of this Agreement shall prevail in respect of any services and/or arrangement to be provided by the Company in respect of the Card provided that, notwithstanding the foregoing, clauses 12.3, 12.4 and 12.5 of clause 12 (Charge, Lien, Set Off) of the CTC (each, a "CTC Applicable Clause") shall prevail over any term of this Agreement relating to the right of set off, combination or consolidation of account or indemnity and the reference in a CTC Applicable Clause to:

(a) "you" shall, for the purpose of this Agreement, be deemed to include Citibank (Hong Kong) Limited and Citibank, N.A., Hong Kong Branch; and

(b) "Citigroup Organisation" shall bear the meaning ascribed to that term in clause 2.3 of the CTC.

15. CARD ENROLLMENT IN HKTVmall PLATFORM

15.1 The Cardholder may enroll the Card in HKTVmall Platform through a mobile device of the Cardholder for payment of HKTVmall Transactions ("Enabled Device").

15.2 By enrolling the Card for payment in HKTVmall Platform as provided in Clause 15.1, the Cardholder agrees that:

(a) the Cardholder shall keep the Enabled Device safe and secure (including ensuring that the Enabled Device is not modified contrary to the software or hardware guidelines of the manufacturer, locking it when not in use or when it is unattended and by installing up-to-date anti-virus software on it) and ensure that PIN is not disclosed to anyone and the Cardholder must take all steps to prevent any fraud, loss or theft in respect of the PIN, Enabled Device or the Card;

(b) if biometric details may be used to identify the Cardholder or be used to grant access to the Enabled Device to access and use the Card or to authorize any Transaction, the Cardholder must not save a third party's biometrics such as fingerprint (biometric information) on the Enabled Device;

(c) in the event a third party's biometrics are saved on the Enabled Device, whether now or in the future, and such biometric details can be used to grant access to the Enabled Device to access and use the Card or to authorize any Transaction, the Cardholder understands, acknowledges and agrees that such person, using his or her biometrics, will be able to access and use the Card and authorize Transactions using the Card, and the relevant Transactions will be deemed as authorized by the Cardholder and be charged to the Card, for which the Cardholder shall be fully responsible and liable; and

(d) the Cardholder shall remove the HKTVmall mobile app from the Enabled Device before disposing of the Enabled Device.

15.3 The Cardholder shall follow the instructions from HKTVmall if the Cardholder no longer wishes to enroll the Card for payment in HKTVmall Platform. Removal of the Card from HKTVmall Platform will not terminate the plastic Card unless it is terminated in accordance with this Agreement.

15.4 HKTVmall Platform is provided by HKTVmall, and without any recommendation, endorsement, representation or warranty of any kind from the Company. The Cardholder acknowledges and agrees that the Company will not be liable for any claims, losses, liabilities, damages, costs or expenses arising from or related to use of the Card through the HKTVmall Platform, including without limitation, due to any error, virus, failure, delay, interruption, disruption or unavailability of the HKTVmall Platform. Any inquiries or complaints relating to the use of HKTVmall Platform shall be directed to HKTVmall.

16. MISCELLANEOUS

16.1 The Company may at any time transfer, assign, delegate or sub-contract any or all of its rights or obligations hereunder to any person without prior notice to the Cardholder. Without prejudice to the foregoing, the Company may also transfer all or part of its rights and obligations hereunder and any amount in the Account to any Group Company if it reasonably considers necessary to comply with any Law or Regulation.

16.2 All notices, Statements or correspondence sent by the Company may be in the form of written notice, statement or advice insert, message by email or preprinted on Statement or advice, or through any other appropriate form determined by the Company. All such notices, Statements or correspondence to be given by the Company will be validly given if dispatched to the Cardholder's address last registered with the Company and will be deemed to be received by the Cardholder within a generally acceptable time of that means of communication.

16.3 The Company is hereby authorized (but is not obliged) to accept any instructions given by (a) telephone, telex, mail, facsimile transmission or in writing purportedly given by the Cardholder; or (b) electronic means (including emails and SMS) given in such manner as the Company may prescribe from time to time all without any inquiry by the Company as to the authority or identity of the person making or purporting to give such instructions or their authenticity notwithstanding any error, misunderstanding, fraud, forgery or lack of clarity in or authorization for their terms provided that the Company may refuse to act on the instructions if the Company reasonably believes that by carrying out the instructions, (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Service Providers may break the Law or Regulation. The Company will not be liable to the Cardholder for any loss or damage suffered by the Cardholder resulting in any way from a refusal to act on the instructions under this clause.

16.4 These terms are translated from English to Chinese for guidance only. If there is any conflict or inconsistency between the two versions, the English version will prevail.

16.5 Unless the context otherwise requires, all expressions herein in the singular will include the plural and vice versa and all expressions in the masculine gender will include the feminine and/or the neuter gender where applicable. Headings are for reference only and will not affect construction of this Agreement.

16.6 This Agreement will be governed by and construed in accordance with the laws of Hong Kong. The Cardholder hereby submits to the non-exclusive jurisdiction of the courts of Hong Kong.

16.7 Nothing in these terms, this Agreement, and/or any other agreement, document, instrument or arrangement between Cardholder and the Company, whether expressed or implied, is intended to, or will, confer on any person any benefit or any right to enforce any term which such person would not have but for the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong). ("CRTO") provided that (a) any Group Company (other than the Company) (each, a "Third Party") may, subject to and in accordance with this clause and the provisions of the CRTO, enforce any term or provision of this Agreement which grants or purports to grant any right to that Group Company; and (b) the parties to this Agreement do not require the consent of any Third Party to rescind or vary this Agreement at any time.

16.8 Disclosure regarding BDAI

"BDAI" refers to big data analytics and artificial intelligence applications, and generally involves quantitative method, system or approach that emulates human intelligence via computer programs to make estimates, predictions, recommendations or decisions in manners that go beyond classical statistical, mathematical, econometric or financial approaches in order to achieve automation and gain analytics insights of large volumes of structured and unstructured data created by the preservation and logging of activity from people, tools and machines, including without limitation data from social media, internet-enabled devices, machines, video and voice recordings. Machine learning, Multiple-Tree-based methods, natural language processing, Neural Network, biometric authentication technology, internet cookies, web logs are examples of BDAI.

BDAI may be used by the Bank in relation to personal data and non-personal data. Use of BDAI by the Bank in relation to personal data is governed by the Bank's Policy Statement relating to Personal Data (Privacy) Ordinance ("Policy Statement").

In addition, the Bank may by itself, or via its service providers, use BDAI for:

(a) performing statistical, trend, market, behaviour, usage pattern, customer segment and pricing analysis;

(b) performing credit, anti-money laundering, fraud prevention and other risk assessments;

(c) planning, research and developments, designing services or products, improving customer experience;

(d) predicative modelling; and

(e) any other purposes relating thereto.

The Bank has in place robust policies and procedures to ensure the security and integrity of data and the use of BDAI is fair and in accordance with applicable laws and regulations.

Disclosure regarding Citi Derived Data

"Citi Derived Data" refers to aggregated and anonymized information or data collected, generated and/or derived by the Bank relating to its customers by way of BDAI or otherwise, but excludes any personal information or data from which the identity of the individual can be directly or indirectly ascertained.

The Bank shall be free to use Citi Derived Data without restriction. Without limiting the foregoing right of the Bank, Citi Derived Data in the form of research, trend or market analysis or reports may be transferred to its group companies, and other third parties by it or its group company, with or without remuneration, if and to the extent such transfer is permissible under applicable laws and regulations."

16.9 The Multiple Credit Reference Agencies Model ("MCRA Model") enables credit providers (such as Citibank) to share and use consumer credit data through more than one credit reference agencies ("CRAs"), with all consumer credit data transmitted through or stored in the centralized database of the credit reference platform ("CRP"). You understand, acknowledge and agree that Citibank is not operator of the CRP and shall not be liable for any loss or damage arising from the use of CRP and/or services provided by any CRAs, including without limitation:

(a) any delay, unavailability, disruption, failure, error, inaccuracy, loss, misuse or compromise of data caused by CRP operations or use of CRP by any person or party, or

(b) any breach of obligation, fraud, wilful default or negligence by any CRAs, any other credit providers, or any owners, operators, service providers or other participants of the MCRA Model or CRP.

You also agree and accept that owners and operators of the CRP shall not be liable for any loss or damage arising from any use of the CRP by any person or party.

17. Citi ThankYou℠ Rewards Program ("Reward Program") and Citi ThankYou℠ Reward Points ("Points")

17.1 The Reward Program is a loyalty rewards program offered at the sole discretion of the Company. Unless otherwise specified, the Reward Program is only applicable to Principal Cardholders of Cards, excluding Citi The Club Credit Card, Citi Cash Back Card, Citi Clear Card, Octopus Citi Credit Card and such other Cards as designated by the Company from time to time.

17.2 The Reward Program and redemption of Points shall be governed by the Terms & Conditions for "Citi ThankYou℠ Rewards" (available at [citibank.hk/thankyou]) (as supplemented and amended by the Company from time to time) which shall be deemed to be incorporated in this Agreement by reference.

18. MERCHANT INSTALLMENT PLAN

18.1 The following terms and conditions shall govern Merchant Installment Plan, subject to and in addition to this Agreement. All capitalized terms shall have their respective meanings as defined in this Agreement, unless otherwise defined or the context requires otherwise.

18.2 The Merchant Installment Plan (the "Plan") is a loan (the "Loan") provided by the Company at its absolute discretion and is only applicable to the Cardholder at such merchants as may be designated and communicated by the Company from time to time (each a "Merchant"). In respect of each Transaction using the Plan (each, a "Plan Transaction"):

(a) Cardholder irrevocably authorizes the Company to pay the full Plan Transaction amount ("Loan Amount") to the Merchant in one lump sum (which may be before all or part of the relevant goods or services have been provided by the Merchant) and undertakes to repay the Loan Amount to the Company by equal monthly installments through the Card (each an "Installment") with the first Installment being charged on the Plan Transaction date, and each subsequent Installment will be charged to the Card on the same monthly calendar day (or the next calendar day if there is no such day) of the Plan Transaction date until the Loan Amount is fully repaid. Each date on which an Installment is charged to the Card is referred to as an "Installment Date" in this Agreement;

(b) Availability of the Plan is subject to eligibility and account status checking by the Company in its absolute discretion. In the event of cancellation of the Plan by Cardholder/Cardmember, a Merchant Installment Plan Cancellation Handling Fee (if any) as specified in the Fees Schedule may be charged and the outstanding Loan Amount will be billed in full;

(c) the Loan Amount will be held from the Customer Credit Limit according to the tenor of the Plan and shall be repaid by monthly Installments. Each Installment is irrevocable and will be debited monthly from the Account until full repayment of the Loan Amount. The Company will proportionally restore the Customer Credit Limit every month after payment of each Installment by Cardholder. As such, only the outstanding Installment amounts shall be counted against the Customer Credit Limit. Any return or exchange of products will not affect the payment obligations under the Plan;

(d) the Plan cannot be used in conjunction with any other promotional offers as determined by the Company and the Merchant in their sole discretion. All matters and disputes relating to the Plan are subject to the final decision of the Company.

(e) payment of each Installment shall be treated in the same way as any other Transaction charged to the Account and subject to all terms of the Agreement. In any event, Cardholder is required to repay the Loan Amount in full to the Company and is liable for all charges, including without limitation to charges on overdue payments, in accordance with the terms of this Agreement;

(f) the Company may at its absolute discretion and at any time without giving any prior notice and reason, (i) not offer the Plan to Cardholder; or (ii) withdraw or cancel the Plan/Loan/Account. Upon the occurrence of any of the aforementioned event, or if the Cardholder cancels the Account, Cardholder shall immediately repay all outstanding liabilities under the Account, including without limitation any amount outstanding under the Loan, to the Company.

(g) 1.5% of the billed Installment will be included in the Minimum Payment Due.

(h) The Company will charge the interest rate and/or fees as disclosed at the date of availing the installment loan which shall be applicable during its entire term and no additional fees and finance charge will be charged for this Plan Transaction, ONLY if the Company receives (or had received) payment in full of the Statement Balance stated on your monthly Statement of Account by the Payment Due Date every month until you have paid all Installments.

However, if the Company does not receive the full payment of the Statement Balance as indicated in your

a. current and previous monthly Statement of Account,

i. the billed monthly Installment due in current Statement of Account will be subject to the daily Finance Charge as set out in the Statement of Account from the Installment Date till one day before you pay the current outstanding balance in full, and

ii. any unpaid portion of any previous monthly Installment(s) in your current Statement of Account, will be subject to daily Finance Charge as set out in the Statement of Account from one day after the current Statement Date till one day before you pay the current outstanding balance in full.

b. current monthly statement of account only,

i. the billed monthly Installment due in current Statement of Account will be subject to the daily Finance Charge as set out in the Statement of Account from one day after the current Statement Date till one day before the date you pay the current outstanding balance in full.

Please note that the Loan will take more than the scheduled term to pay off in full if only Minimum Payment Due is paid. The Minimum Payment Due includes only 1.5% of billed Installment, which is also specified in Clause 17.2 (g) of this Agreement and please refer to Clause 6.7 of this Agreement for the payment allocation sequence.

In addition, if the Company does not receive the full payment of the Minimum Payment Due by the Payment Due Date, a Default Finance Charge (if applicable) will be charged instead of the Finance Charge and you must also pay a Late Charge as determined by the Company and notified to you from time to time; and your credit records will reflect payment delinquency. The above is subject to the terms of this Agreement governing your Citi Credit Card account. The Cardholder/ Cardmember should refer to Clause 5.3 (l) of this Agreement for the charging logic of the Default Finance Charge (if applicable). The prevailing Finance Charge, Default Finance Charge and Late Charge are available in the Fees Schedule. https://www.citibank.com.hk/english/credit-cards/pdf/fee-schedule.pdf

(i) Points, Octopus Cash or Cash Rebates will be credited monthly corresponding to the Installment billed.

19. RECURRING CARD INSTRUCTIONS

19.1 The Cardholder/ Cardmember can authorise another party to debit his Card Account on a recurring basis using his Card number and/or expiry date. This is called a Recurring Card Instruction ("Recurring Card Instruction").

19.2 In order to set up a Recurring Card Instruction, a Merchant will ask the Cardholder/ Cardmember to complete an instruction form. Details of when amounts under a Recurring Card Instruction are charged to the Card and the amounts to be charged should be set out in the instruction form.

19.3 If the Cardholder/ Cardmember has provided Recurring Card Instructions to a Merchant, the Cardholder/ Cardmember will need to contact the Merchant directly to request a cancellation. The Company suggests that the Cardholder/ Cardmember does this at least 15 days prior to the next scheduled payment. Until the Cardholder/ Cardmember cancels his authority, the Merchant has the right to request the Company to debit the Card Account and the Company is obliged to process this request.

19.4 Subject to Clause 18.6 below, after Card cancellation or replacement, the Cardholder/ Cardmember is responsible for reinstating all relevant Recurring Card Instruction(s).

19.5 Cardholder/Cardmember may retain a copy of the request to change or cancel any Recurring Card Instruction(s) with a Merchant. The Cardholder/ Cardmember may use this as proof if a Merchant has not acted in accordance with his request.

19.6 If Card number and/or Card expiry date is changed, for example as a result of previous Card being lost or stolen or Card otherwise being replaced, or Card is cancelled or Account is closed, the Cardholder/ Cardmember has the responsibility to contact the Merchant to cancel or change the details of his Recurring Card Instructions. Without prejudice to Cardholder/ Cardmember's aforesaid responsibility, if the relevant Card association provides the service of updating certain designated Merchants of such Card cancellation or Card details change and if Cardholder/ Cardmember has not opted-out of such service, Cardholder/ Cardmember is deemed to authorise the Company to (if the Company chooses to do so):

(a) provide his replacement Card details to such Card association to update the Recurring Card Instruction(s) or update the relevant Card association that his previous Card has been cancelled or the Account has been closed; and/or

(b) where the Card has been replaced, treat the Recurring Card Instruction(s) as applying to the replacement Card and/or its new expiry date (as the case may be). If the Company does this, the replacement Card Account will continue to be debited in accordance with that Recurring Card Instruction except that the replacement Card number and/or its new expiry date will be used (instead of the previous Card details).

19.7 Before each payment under a Recurring Card Instruction, the Cardholder/ Cardmember must ensure that he has available credit under his Card Account to enable that payment to be made within Customer Credit Limit.

19.8 If Card Account does not have sufficient Customer Credit Limit available to cover the payment of a Recurring Card Instruction, the Company may still, at its discretion and subject to the terms of this Agreement, honour the payment which may cause the Customer Credit Limit to be exceeded. However, this does not change the Customer Credit Limit and Cardholder/Cardmember should refer to the Fees Schedule to learn about any fee which may apply.

Citi HKTVmall信用卡合約
條款及細則

(由2026年3月3日起生效)

(b) 信貸及透支超額

若持卡人因任何理由獲容許超越其客戶信貸限額，不論發卡公司是否收取超額費用或即時增加臨時信用額服務之費用，發卡公司仍有權要求持卡人除了須償還最低付款額外，還需繳付發卡公司任何或全部的超越客戶信貸限額的款項。

(c) 現金透支費用及現金透支利息

持卡人每次使用現金透支服務須繳付列載於服務收費表的現金透支費用，而發卡公司將按有關現金透支之總額(包括現金透支費用)由現金透支提取日起直至全數繳付為止收取財務費用。所有財務費用將以每日計算和累積。月結單內之現金透支利息之實際年利率已包括現金透支費用及財務費用在內，並根據銀行營運守則所訂定的淨值法計算。

(d) 財務費用

發卡公司將每月檢討閣下的戶口情況，若戶口顯示上期月結單(簡稱「上期月結單」)所述的月結單總結欠未能在付款限期當日或之前繳付，發卡公司將就其上期月結單的未繳付之結欠由上期月結單日起直至全數存入賬戶為止，收取財務費用(根據月結單或服務收費表或發卡公司不時酌情通知的利率收取，以服務收費表所顯示的最低金額為下限)。此外，所有由上期月結單日起計的所有新交易簽賬將計入未付之結欠中，以計算各項由相關交易日起計的財務費用(即使該各項新交易是在本月月結單的付款限期才需付款，但有關認購或購買發卡公司任何投資產品的交易除外)。所有財務費用將以每日計算和累積。

(e) 逾期手續費

若發卡公司未能在付款限期當日或之前全數收到最低付款額，發卡公司將收取列載於服務收費表上之逾期手續費。

(f) 服務費用

發卡公司將於其指定日期向持卡人之賬戶收取列載於服務收費表上不可退還的年費。

發卡公司亦將就現金付款或索取任何有關此卡紀錄之服務，從賬戶收取列載於服務收費表上的服務費用。

(g) 退票/自動轉賬退回的收費

若付款入賬的支票不能兌現或自動轉賬之授權被拒絕或撤銷，發卡公司將從賬戶中收取列載於服務收費表上 的退回手續費(如有)。

(h) 補發新卡費

如須補發此卡，持卡人/會員將須支付列載於服務收費表上的手續費(如有)。

(i) 外幣匯票託收費用

若持卡人以港幣以外之其他貨幣付款，該筆付款只將在發卡公司收到後及扣除所有收款費用後，才存入賬戶中。

(j) 超額費用

若所使用信貸額超出客戶信貸限額，發卡公司將按收費表收取超額費用。

(k) 賬目調查手續費

就每項不成立之賬目調查，發卡公司將收取列載於服務收費表上的賬目調查手續費(如有)。

(l) 拖欠財務費用(如適用)

發卡公司將每月閱討信用卡戶口以決定是否收取拖欠財務費用。若該戶口顯示發卡公司未能在任何月結單的付款限期或之前收到該月結單的最低付款額，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(列載於服務收費表上)以取代財務費用，即使該各項新交易是在該月結單的付款限期日才需付款。該拖欠財務費用將繼續適用直至發卡公司在任何連續六期月結單的付款限期或之前均收到相關月結單的最低付款額為止，此後財務費用將在適用時開始徵收。拖欠財務費用將每日計算和累積。

(m) 支票提取賬戶盈餘手續費

若持卡人/會員以支票提取賬戶盈餘，發卡公司將收取列載於服務收費表上的手續費用(如有)。

(n) 補發月結單手續費

若持卡人申請補發月結單，發卡公司將收取列載於服務收費表上的手續費。

(o) 申請補發簽賬存根手續費

若持卡人/會員申請補發簽賬存根，發卡公司將收取列載於服務收費表上的手續費(如有)。

(p) 查閱個人資料手續費

若持卡人要求查閱個人資料，發卡公司將就每項個人資料查閱收取列載於服務收費表上的手續費。

(q) 即時增加臨時信用額手續費

持卡人/會員若使用即時增加臨時信用額服務，需就獲批的臨時信用額的全數繳付列載於服務收費表上的手續費(如有)。

(r) 動態貨幣兌換費

在香港以外的地方及/或非香港註冊的商戶進行以港元計算的交易，該交易將會被徵收服務收費表所訂明的動態貨幣兌換費。該費用適用於由您和/或商戶根據商戶的設置發起的交易。

(s) 商戶分期計劃取消交易手續費

不論任何原因，若取消商戶分期計劃，將會被徵收服務收費表所訂明的取消交易手續費(如有)。

(t) 郵寄月結單費用

若持卡人收取郵寄月結單，發卡公司將收取列載於服務收費表上的手續費。

5.4 以非港幣之貨幣達成的交易付款，發卡公司將會按由VISA/MasterCard在折算日從國際市場兌換率中選擇的兌換率折算為港幣。此等交易亦將另外收取列載於服務收費表上的手續費。

5.5 持卡人同意，持卡人須負全責確保及時收到所有月結單，並當未能及時收到時向發卡公司作出查詢及要求領取該份月結單。持卡人並承諾核實每份月結單是否正確。如有任何差異、錯漏、錯誤或不正確的記項或詳情，持卡人應於月結單日期起六十天內通知發卡公司。在該段期間終結後，有關的發卡公司紀錄及月結單詳情，應為針對持卡人的確證，除了已通知發卡公司的任何指稱錯誤，以及發卡公司行使權利以調整及修訂任何記項或詳情(發卡公司可於任何時間行使有關權利)處理其造成的不當或錯誤之外，發卡公司毋須進一步證明有關紀錄及詳情實屬正確。

5.6 如發行附屬卡，發卡公司可以：

(a) 以基本卡持卡人於發卡公司之任何其他賬戶的結存，抵銷各附屬卡持卡人於每張附屬卡的結欠；及

(b) 僅以附屬卡持卡人於發卡公司之任何其他賬戶的結存，抵銷該附屬卡持卡人的附屬卡的結欠。

5.7 由發卡公司向基本卡持卡人發出的所有通知、月結單或書信均視為已發出予基本卡持卡人及每位附屬卡持卡人。由基本卡持卡人向發卡公司發出的任何指示將對基本卡持卡人及每位附屬卡持卡人具約束力。基本卡持卡人與任何附屬卡持卡人之間的任何爭議或追討將不影響其在本合約下的各自義務及責任。

6. 費用支付

6.1 發卡公司將不時規定支付款項方式。如持卡人/會員經由發卡公司之自動櫃員機付款或其他可接受的支付款項方式，所支付之款項將受發卡公司不時適用之條款約束，包括當時適用之交易記錄和存款信封上之有關條款。若使用發卡公司之自動櫃員機以現金存款，付款金額需經銀行職員或其代理人核證後，才存入賬戶中。

6.2 若持卡人未能按本合約支付到期需付或應付的款項，發卡公司可能委派收賬公司催收有關款項。若發卡公司因向持卡人催繳、追收或在控告持卡人賠償在本合約規定下應付之欠款或因持卡人違反或不遵守本合約條款而需作出其他補償，而須支付的律師費、收賬費用或其他開支，持卡人將補償發卡公司法庭按訴訟各方共同基金基準評定的律師費(合理地招致及金額合理的費用及開支)，雙方另行協議除外。與此有關的其他地招致的合理費用及開支(包括收賬公司的費用)將由持卡人補償，但最高補償金額為原欠付款項金額的百份之三十(30%)。

6.3 持卡人與商戶對購物及服務之糾紛，將由持卡人直接與商戶自行解決。有關任何商戶所供應之貨品或服務，或有任何商戶拒絕接受此卡，發卡公司將毋需對此負責。商戶的退款在發卡公司收到其正確無誤的退款單據後，才轉還到賬戶中。

6.4 持卡人將直接解決HKTVmall與持卡人之間有關HKTVmall簽賬的任何爭議。本公司對任何此類事宜一概不負責。若HKTVmall或任何其他商戶因任何原因(包括但不限於停止營業、破產或清盤)而無法交付商品或執行服務，則本公司不負責或承擔任何責任。持卡人與相關商戶之間就有關商品或服務的提供如有任何爭議，將與本公司無關。對於商戶所提供的商品或服務的數量、質量、及時性、適銷性、適用性或任何事宜，或商家與持卡人之間就與使用此卡而訂立的任何合同或交易，本公司一概不負責。

6.5 Citi HKTVmall信用卡支付平台簽賬將不會透過信用卡協會進行。因此，信用卡協會(VISA)的所有規則及條例，包括但不限於任何容許持卡人直接或透過信用卡協會或其他方式就任何信用卡交易向本公司提出任何爭議的機制(統稱「退款機制」)，均不適用於Citi HKTVmall信用卡支付平台簽賬。持卡人無權使用退款機制，並接受本公司不會處理任何有關Citi HKTVmall信用卡支付平台簽賬的爭議。僅在HKTVmall同意退款並為此目的向本公司投入資金的情況下，方會進行退款(如適用)。退款(如適用)可能不會以記賬方式存入賬戶，並受持卡人及HKTVmall之間的交易合同約束 。

6.6 發卡公司只會在如實收到已兌現的付款及將外幣付款據發卡公司一般慣常運作由發卡公司兌換成港幣後，並在不作任何抵銷、追討、附帶條件、限制、扣除或預扣下，才被視為收到持卡人的付款及已將付款存入賬戶中。

6.7 賬戶所收到的款項或其他進賬，可按照下列次序支付：(1)法律及收賬費用；(2)財務費用；(3)現金透支利息；(4)所有適用的收費及費用，包括但不限於現金透支費用、逾期手續費、超額費用、服務費用、退票/自動轉賬退回費用(如有)、補發新卡費(如有)、賬目調查手續費(如有)及動態貨幣兌換費(如有)；(5)任何計劃或發卡公司其他的分期計劃下未付的分期付款餘額；及(6)其他交易之未付本金餘額(在該些交易被徵收的財務費用利率有所不同的情況下，費用收取次序為最高利率至最低利率)；或可在發卡公司毋須預先通知持卡人/會員之下但認為適當的次序支付款項。

6.8 閣下同意本行可在任何時候郵寄支票至閣下最後更新之通信地址，以退還該戶口內部分或全部之結餘，而毋須事先通知。

6.9 在不影響本合約的其他條款下，若持卡人需離開香港一段時間，持卡人須在離開香港前安排繳付費用給發卡公司。

7. 此卡遺失及被竊

7.1 持卡人應根據發卡公司不時提供之指示留意信用卡，密碼，已啟用設備及PIN(包括但不限於第15條所提及的事項)之保安。若此卡/已啟用設備遺失或被竊或被人知悉其密碼，持卡人須在合理可能的情況下盡快致電發卡公司之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)，通知發卡公司。

7.2 在持卡人通知發卡公司其遺失或被盜取卡/個人密碼/已啟用設備或其他人知道其個人密碼前，持卡人均須對透過此卡實行的所有交易(不論持卡人授權與否)負責。不過，如損失並不是因持卡人的欺詐行為，或嚴重疏忽，或違反條款7.1而引致的，持卡人對未經授權交易要承擔的責任則以港幣五百元為上限。上述所提及持卡人的承擔金額上限，並不適用於(在自動櫃員機使用此卡(不論是否發卡公司之自動櫃員機)的交易。

7.3 若此卡遺失或被竊，發卡公司無義務補發新卡給持卡人。如發卡公司同意補發新卡，持卡人在使用該補發新卡時，須受本合約條款約束。

8. 發卡公司的權利

8.1 持卡人同意發卡公司可以隨時毋須事前通知，從持卡人於發卡公司及花旗銀行開設之任何形式及任何貨幣賬戶，無論該些賬戶是持卡人獨自或與其他人仕共同擁有，抵銷或調動所存之任何款項，以償還持卡人使用此卡之任何貨幣的欠款。若某些欠款因某些待發事件尚未需要償還，發卡公司及花旗銀行有權暫停支付相等於欠款額的賬戶存款給持卡人，直至此待發事件發生為止。

8.2 除非第14條(使用花旗銀行香港分行理財服務之持卡人)適用，持卡人要求發卡公司及花旗銀行香港分行(各自為一名「Citi支付實體」)向閣下以外之其他人士(各自為一名「Citi債權人」)承諾於Citi債權人向Citi支付實體作出書面要求核實持卡人未能於該屆滿日期前解除任何債務時，閣下將解除持卡人拖欠Citi債權人之任何債務。持卡人承諾各自賠償閣下各方因作出該承諾而可能遭受之所有虧損或負債。」

8.3 此卡乃屬於發卡公司所有，不得轉讓。若發卡公司要求，持卡人必須盡快交還此卡。

8.4 持卡人同意(a)發卡公司、(b)任何其集團公司及/或(c)任何其第三方供應商，可為遵照任何法律或規章，就預扣、入息稅、增值稅、任何物業出售或處置稅、徵稅或其他合法收取款項(統稱“已收取款項”)，從向持卡人或持卡人的賬戶或任何持卡人的賬戶支付的任何款項中，或從持卡人的賬

有關上一版本之產品資料概要與條款及細則，閣下仍可於本新版本生效日起30日内於以下指定網頁瀏覽及下載相關內容https://www.citibank.com.hk/chinese/credit-cards/pdf/notice-of-amendment-DCC.pdf 。

For the previous version of the Key Facts Statement and Terms & Conditions, you can refer to https://www.citibank.com.hk/english/credit-cards/pdf/notice-of-amendment-DCC.pdf for reference and download. This link will be valid for 30 days from the effective date of the new version.

Citi The Club Credit Card Agreement
TERMS AND CONDITIONS

(Effective on December 1, 2025)

Citi The Club Credit Card is issued by Citibank (Hong Kong) Limited (the "Company") to you ("Principal Cardholder") and any person nominated by the Principal Cardholder and approved by the Company to receive a Supplementary Card ("Supplementary Cardholder") upon the following terms. By signing or using the Card, the Principal Cardholder and any Supplementary Cardholder (each a and together the "Cardholder" or "you") jointly and severally agree or confirm their agreement to abide by and, with the exception that a Supplementary Cardholder shall not be liable for the debts of the Principal Cardholder or other Supplementary Cardholders, be liable for any payment to the Company in connection with the following terms:

1. DEFINITIONS AND INTERPRETATION

1.1 Unless the context otherwise requires, the following expressions shall have the following meanings in this Agreement:

"Card" means Citi The Club Credit Card;

"Cardholder" means holder of the Card, and includes prospective Cardholder;

"Card Data" means the data relating to a Cardholder received, collected or generated by the Company from time to time in relation to the usage of the Card, including but not limited to personal data contained in the application for the Card, transaction data, data arising from or relating to the Cardholder's responses made to any advertising or promotional campaigns relating to the Card, credit limit utilization rate, account status, and data on installment loans (if any);

"Club HKT" means Club HKT Limited, a member of HKT Group;

"Clubpoints" means points awarded to The Club members for certain spending using the Card;

"Clubpoints Program" means the Citi The Club Credit Card Clubpoints Rebate Program that applies to spending by the Principal and/or Supplementary Cardholder with the Card;

"HKT Customer Data" means the data obtained, received or generated by Club HKT (or any of its affiliates) from time to time relating to a member of The Club who is a Cardholder, including without limitation, data relating to the Cardholder's personal particulars, membership, activities (including data on Clubpoint redemption and rewards) and transactions conducted by the member through The Club or Club Shopping Platform;

"HKT Group" means HKT Limited and its subsidiaries, affiliates and associated companies, including Club HKT;

"PIN" includes biometric verification such as fingerprint identity or facial recognition, personal identification number, passcode, One-time Password (OTP) as applicable for the use of the Card;

"Qualifying Services" means selected services supplied by the companies within the HKT Group or the PCCW Group and current individual customers of these selected services will be awarded with Clubpoints which are proportionate to the eligible spending for those qualifying services and will be automatically credited to customers' membership accounts in The Club. Contemporary information relating to the qualifying services, eligible spending and the rate of conversion can be found on www.theclub.com.hk or https://shop.theclub.com.hk/ or such other URL that may serve the same purpose from time to time and are subject to change from time to time without prior notice;

"The Club" or "The Club Membership Program" means a loyalty program operated by Club HKT, which provides a platform offering its members various benefits and services including the redemption of Clubpoints for designated goods and services, tailored marketing and management of members' accounts of Qualifying Services. A member of The Club will be able to receive and/or redeem various benefits offered by or through The Club subject to Terms and Conditions of The Club (https://www.theclub.com.hk/en/terms- and-conditions.html) and other relevant terms which may be announced or notified to members from time to time by different means of communication; and

"Transactions" means transactions conducted by the Cardholder through use of the Card and includes purchase, payment, ATM, cash withdrawal, bank transfer and installment transactions, as applicable in the relevant context.

2. CARDHOLDER'S INFORMATION

2.1 The Cardholder understands that the Company issues the Card on the basis that information provided by the Cardholder is and will remain true and correct. The Cardholder will inform the Company immediately in writing upon any change of such information including that on employment, business or residential address, permanent residence or telephone number.

2.2 The Cardholder agrees to the Company recording the telephone conversations between the Cardholder and the Company.

3. USE OF CARD

3.1 The Cardholder will (a) sign the plastic Card upon receipt (adopting the same signature in the application form or such other documents as may be prescribed by the Company); (b) keep the Card under his personal control at all times, and should not authorize any third party to use the Card in any manner; (c) not exceed the credit limit assigned by the Company from time to time at its discretion ("Customer Credit Limit"); (d) not exceed the cash advance limit (which forms part of the Customer Credit Limit) assigned by the Company from time to time at its discretion ("Cash Advance Limit"); (e) not exceed the loan limit assigned by the Company from time to time at its discretion ("Loan Limit"); and (f) not use the Card after it is withdrawn, cancelled or malfunctioned.

3.2 The Cardholder will keep any PIN in connection with the use of the Card strictly confidential and immediately inform the Company if the PIN is known to any other person. The Cardholder will accept full and sole responsibility for and fully indemnify the Company against all consequences, losses and / or other liabilities incurred as a result of the PIN being known to another person for whatsoever reason.

3.3 When using the Card, the Cardholder should ensure that the signature in the sales draft is the same as the signature appearing on the application form (or such other documents as may be prescribed by the Company) and the Card for the Company's verification purpose. For the avoidance of doubt, failure to do so will not relieve the Cardholder from liability for the use of the Card. The Cardholder should submit prior written application to the Company if he wants to adopt a new signature for the use of his Card.

4. TRANSACTIONS EFFECTED THROUGH CARD

4.1 Credit card functionality

4.1.1 The Card may be used at any branch of the Company and other financial institutions and merchants, which accept the Card for effecting purchases of goods and services, drawing of cash advance, payment of the Cardholder's outstanding accounts and such other credit card facilities or services as the Company may from time to time provide or arrange. The Card may also be used by the Cardholder by applying for a loan under any of the credit card loan programs run by the Company from time to time (including, without limitation, "Quick Cash" Installment Program, "FlexiBill" Installment Program, "PayLite" Installment Program, Cash Conversion Program, Balance Transfer Program, Merchant Installment Plan).

4.1.2 The Cardholder will be liable for all Transactions effected through the use of the Card and/or the PIN even if no sales draft is signed by him and/or the Customer Credit Limit or Loan Limit is exceeded and/or without card activation. Types of Transactions effected without the Cardholder's signature may include, without limitation, orders placed by telephone, fax, mail or electronic means, direct debit authorization, or use of the Card in an automated teller machine (whether or not such a device is that of the Company), at merchant's point of sale terminal, in a credit card payphone or any other device approved by the Company from time to time, or Transactions effected through use of the PIN.

4.2 Membership and Rewards

4.2.1 The Cardholder must be a member of The Club and maintain The Club membership account for Clubpoints redemption and usage, in which Principal Cardholder will be awarded with Clubpoints as a reward of spending with the Card by the Principal Cardholder and each Supplementary Cardholder. The Cardholder acknowledges and understands that if he is not an existing member of The Club, he will not be able to conduct any activities relating to his The Club membership (including but not limited to the redemption of Clubpoints, viewing and editing my membership profile or making any purchases at Club Shopping) until Club HKT has approved his application for The Club membership and he has completed the activation process for his The Club membership account.

4.2.2 The Clubpoints earned by both the Principal Cardholder and/or Supplementary Cardholder(s) by spending with the Card will be awarded and credited to The Club membership account of the Principal Cardholder, unless otherwise specified.

4.2.3 Reward of Clubpoints for spending with the Card and all matters relating thereto are governed by the "Citi The Club Credit Card Clubpoints Reward Program" Terms and Conditions and any other applicable terms and conditions, as may be issued or amended from time to time by the Company.

4.2.4 Redemption of Clubpoints, rewards of Clubpoints that are unrelated to spending with the Card and all matters relating to The Club Membership Program are subject to the Terms and Conditions of The Club issued by Club HKT and may be amended by Club HKT from time to time. The Company shall not in any way be responsible or liable for any matters or dealings under or relating to The Club Membership Program.

4.2.5 No Citi ThankYou Rewards Points, cash or any other forms of rebates will be granted by the Company for spending with the Card, unless otherwise specified by the Company.

4.3 The Cardholder is not authorized to use the Card to take part in any illegal acts (including unlawful internet gambling). The Company reserves the right to decline processing or paying any Transaction which the Company suspects to be involved in illegal gambling or which may be illegal under any applicable laws. The Company further reserves the right to refuse to process or pay any Transaction if the Company reasonably believes that by processing or paying the Transaction, (a) the Company, (b) Citigroup Inc. and its group of companies, including the Company (the "Group Companies"), and/or (c) any third party selected by the Company or any of its Group Companies to provide services to it (including, without limitation, Club HKT and its Affiliates) and who is not a payment infrastructure provider (meaning a third party that forms part of the global payment system infrastructure, including without limitation, communications, clearing or payment systems, intermediary banks and correspondent banks (the "Payment Infrastructure Provider")) (the "Third Party Service Providers") may break (i) the law or regulation of any jurisdiction, domestic or foreign, or (ii) any agreement entered into between the Company and any competent regulatory, prosecuting, tax or governmental authority in any jurisdiction, domestic or foreign (the "Authorities") ((i) and (ii) collectively referred to as the "Law or Regulation"). The Company will not be liable to the Cardholder for any loss or damage suffered by the Cardholder resulting in any way from a refusal to process or pay a Transaction under this clause.

4.4 Notwithstanding any provision in this Agreement, if an unauthorized transaction is reported in accordance with this Agreement before its settlement date, Cardholder is entitled to withhold payment of the disputed amount. While investigation is on-going, the Company will not impose any Finance Charge or interest on the disputed amount or make an adverse credit report against Cardholder. After investigation is completed in good faith and if the investigation result shows that the report was unfounded, the Company has the right to re-impose any outstanding Charges or interest on the disputed amount over the whole period (including the investigation period). The result of the good faith investigation is binding on Cardholder.

4.5 In the event where a merchant is not able to deliver or perform the goods or services in full or in part or is otherwise in default in relation to the goods or services for any reason whatsoever, including without limitation the cessation of business or bankruptcy or winding-up of the merchant, Cardholder remains liable to pay the full amount of the Transaction, subject to the relevant Card association rules.

4.6 Any claims, disputes or complaints arising from the goods and/or services shall be resolved directly with the merchant by the Cardholder. Regardless of whether such disputes (including without limitation non-receipt of goods and/or non-performance of services) can be resolved, Cardholder remains liable to repay the entire amount of the Transaction in the manner stipulated by this Agreement, subject to the relevant Card association rules.

4.7 The Company is neither the provider of the goods and services nor an agent of the merchant, and shall not be responsible for the quality, warranty, delivery, supply, installation, ownership of any intellectual property and any matter related to the goods or services. The merchant is solely responsible for all obligations and liabilities relating to such goods or services and all auxiliary services.

5. CHARGES

5.1 The Company will maintain an account ("Account") in respect of the Card to which the values of all Transactions and all charges, fees, interests, outstanding balances and other sums payable ("Charges") will be debited.

5.2 The Company will issue to the Cardholder a monthly statement ("Statement") of the Account setting out details of all Transactions and Charges ("Statement Balance") and the date by which payment must be made ("Payment Due Date"). However, the Company may not issue a Statement to Cardholder if there has been no Transaction since the last Statement, and the credit or debit balance is less than such amount as may be determined by the Company from time to time (currently HKD20.00).

5.3 Subject to the Company's right to require the Cardholder to pay the full amount of the Statement Balance on or before the Payment Due Date, the Cardholder will pay to the Company the following sums at such rates as shown in the Citibank Credit Card Fees Schedule ("Fees Schedule") or as may be determined by the Company from time to time:

(a) Minimum Payment Due
The "Minimum Payment Due" as shown on the Statement ("Minimum Payment Due") although the Cardholder may pay any larger sum he wishes.

(b) Credit Excess
In addition to the Minimum Payment Due, the Company may, notwithstanding any imposition of over limit charge or instant temporary Customer Credit Limit upgrade fee, require payment of any or all of the excess beyond his Customer Credit Limit, if for whatsoever reason the Cardholder has been allowed to incur such excess.

(c) Cash Advance Fee and Charge
A cash advance fee as shown in the Fees Schedule will be charged on each cash advance drawn by the Cardholder and the aggregate amount of the cash advance (including the cash advance fee) will be subject to the applicable finance charge from the date when the cash advance is drawn until the entire amount of the outstanding cash advance balance is credited to the Account. All finance charges will be calculated and accrued on a daily basis. The total of cash advance fee and finance charge will be shown as a cash advance charge on the Statement in an Annualized Percentage Rate which is calculated according to the Net Present Value method as specified in the Code of Banking Practice.

(d) Finance Charge
The Company will review the Account monthly, if the Account reveals that the entire amount of the Statement Balance stated in the previous Statement ("Previous Statement") is not so received on or before the Payment Due Date of the Previous Statement, a finance charge (as stipulated in the Statement or Fees Schedule or notified by the Company to the Cardholder from time to time at its discretion subject to a minimum amount as shown in the Fees Schedule) will be charged on the unpaid balance of the Previous Statement from the Previous Statement date until full payment is credited to the Account. All new Transactions incurred since the Previous Statement date (except for Transactions relating to the subscription or purchase of any investment product with the Company) will be added to the unpaid balance for the purpose of assessing finance charge as from the respective dates of such Transactions notwithstanding that such Transactions will not be payable until the Payment Due Date stated in the current Statement. All finance charges will be calculated and accrued on a daily basis.

(e) Late Charge
A late charge as specified in the Fees Schedule is charged if the full amount of Minimum Payment Due is not received by the Company on or before the Payment Due Date.

(f) Service Fee
A non-refundable annual fee as specified in the Fees Schedule will be charged to the Account on a date stipulated by the Company. A service fee as specified in the Fees Schedule will be charged to the Account for any payment through cash deposit or for retrieval of any records in connection with the Card.

(g) Return Check / Reject Autopay Fee
A return handling fee (if any) as specified in the Fees Schedule will be charged for any check issued in settlement of account which is dishonoured by the bank on which it is drawn or in relation to any autopay authorization which is either dishonoured or revoked.

(h) Lost Card Replacement Fee
A handling fee (if any) as specified in the Fees Schedule will be charged for the issuance of any replacement Card.

(i) Collection Fee
If payment is made by the Cardholder in a currency other than Hong Kong dollars, the Account will only be credited with such payment after its receipt and deduction of all collection costs

(j) Over Limit Charge
An over limit charge as specified in the Fees Schedule will be charged if the credit used exceeds the Customer Credit Limit.

(k) Charge Dispute Handling Fee
A charge dispute handling fee (if any) as specified in the Fees Schedule will be imposed for any dispute proved to be invalid after investigation.

(l) Default Finance Charge (If applicable)
The Company will review the Account monthly to determine whether default finance charge is chargeable to the Account. If the Minimum Payment Due is not received by the Company on or before the Payment Due Date specified in any Statement, a default finance charge as stated in the Fees Schedule will be charged (instead of the finance charge) on the unpaid balance of the second following Statement as well as all new Transactions incurred from the date of the second following Statement notwithstanding that all such new Transactions will not be payable until the Payment Due Date specified in that Statement. Such default finance charge will continue to apply until the respective Minimum Payment Due in any six consecutive Statements is received on or before the Payment Due Date specified in the relevant Statement, after which the finance charge will, where applicable, apply. The default finance charge will be calculated and accrued on a daily basis.

(m) Credit Balance Withdrawal by Check Handling Fee
A handling fee (if any) as specified in the Fees Schedule will be charged for each credit balance withdrawal by check.

(n) Statement Retrieval Fee
A handling fee as specified in the Fees Schedule will be charged for request for retrieval of statement.

(o) Sales Draft Retrieval Fee
A handling fee (if any) as specified in the Fees Schedule will be charged for request for retrieval of sales draft.

(p) Personal Data Access Request
A handling fee as specified in the Fees Schedule will be charged for each personal data access request.

(q) Instant Temporary Customer Credit Limit Upgrade Fee
A handling fee (if any) as specified in the Fees Schedule will be charged on the full amount of the instant temporary upgraded credit limit granted to the Cardholder / Cardmember.

(r) Dynamic Currency Conversion Fee
A dynamic currency conversion fee as specified in the Fees Schedule will be charged with respect to any transactions made in Hong Kong dollars incurred outside Hong Kong and/or with any merchants not registered in Hong Kong. The fee is applicable to transactions initiated by you and/or the merchant based on the merchant's setting.

(s) Merchant Installment Plan Cancellation Handling Fee
A handling fee (if any) as specified in the Fees Schedule will be charged in the event of cancellation of Merchant Installment Plan.

(t) Paper Statement Fee
A handling fee as specified in the Fees Schedule will be charged for receiving paper statement.

5.4 Transactions which are effected in currencies other than Hong Kong dollars are converted from the transaction currency into Hong Kong dollars at a wholesale market rate selected by VISA/MasterCard from within a range of wholesale market rates on the conversion day. A handling charge as specified in the Fees Schedule will also be charged on such transactions.

5.5 The Cardholder agrees that it is the Cardholder's sole responsibility to ensure that every Statement is received in due time and to enquire with and obtain the same from the Company forthwith if not duly received. The Cardholder undertakes to verify the correctness of each Statement and to notify the Company within 60 days from the date of the Statement of any discrepancies, omissions, errors or wrong or incorrect entries or details. At the end of each such period, the Company's records and the details of the Statements shall be conclusive evidence against the Cardholder without any further proof that they are correct except as to any alleged errors so notified and subject to the Company's right to adjust and amend (which may be exercised by the Company at any time) any entries or details wrongly or mistakenly made by the Company.

5.6 Where Supplementary Card(s) is/are issued, the Company may:

(a) set-off the credit balance in any other account(s) of the Principal Cardholder with the Company against the outstanding balance of each Supplementary Card due from each Supplementary Cardholder to the Company; and

(b) only set-off the credit balance in any other account(s) of a Supplementary Cardholder with the Company against the outstanding balance of the Supplementary Card due from such Supplementary Cardholder to the Company.

5.7 All notices, Statements or correspondence given by the Company to the Principal Cardholder is deemed to be given to the Principal Cardholder and each Supplementary Cardholder. Any instructions given by the Principal Cardholder to the Company will bind the Principal Cardholder and each Supplementary Cardholder. Any dispute or claim between Principal Cardholder and any Supplementary Cardholder will not affect their respective obligations and liabilities under this Agreement.

6. PAYMENT OF CHARGES

6.1 Payments to the Company may be made by such means as the Company will from time to time stipulate. If payments are made through a customer activated terminal of or other payment means acceptable to the Company, such payments will be subject to the Company's terms and conditions from time to time applicable thereto, including those set out in transaction records and deposit envelopes used in connection therewith applicable from time to time. Cash deposits through a customer activated terminal of the Company will be credited to the Account in the amount confirmed by the cash count of the Company's staff members or its agents.

6.2 If the Cardholder fails to pay any sum due or payable hereunder, the Company may appoint debt collection agencies to collect the same. If the Company has incurred any legal or collection fees or other expenses for the purpose of demanding, collecting or suing to recover any sum payable hereunder from the Cardholder or other remedies resulting from the breach or non-compliance with any term of this Agreement, the Cardholder will reimburse the Company all such legal fees as taxed by the court on a common fund basis (fees and disbursements which are of a reasonable amount and reasonably incurred) unless otherwise agreed. Other reasonable fees and expenses (including the fees of the debt collection agencies) reasonably incurred in that connection will be reimbursed by the Cardholder up to a maximum of 30% of the original outstanding sum.

6.3 The Cardholder will directly settle disputes between merchants and the Cardholder for goods and services purchased. The Company will not be responsible for goods and services supplied by merchants or for refusal of any merchant to accept or honour any Card. Credits to the Account for refunds made by merchants will be made only when the Company receives a properly issued credit voucher.

6.4 The Cardholder will directly settle disputes between merchants and the Cardholder for goods or services purchased, and the Company shall not be deemed to be a party of such dispute. The Company will not be responsible for goods and services supplied by merchants or for refusal of any merchant to accept or honour any Card. Credits to the Account for refunds made by merchants will be made only when the Company receives a properly issued credit voucher. The Company shall not be liable or responsible for the quantity, quality, timeliness, merchantability, fitness for purpose or any other aspects of the goods or services supplied by a merchant or in respect of any contract or transaction entered into between such merchant and the Cardholder connected with the use of the Card.

6.5 Payments to the Company will only be deemed to be received by the Company and credited to the Account when received in good and cleared funds and if in foreign currency, after conversion by the Company into Hong Kong dollars in accordance with its normal practice, and without any set-off, claim, condition, restriction, deduction or withholding whatsoever.

6.6 Payments and credits to the Account may be applied in the following order: (1) legal and debt collection fees; (2) finance charges; (3) cash advance charges; (4) all other applicable fees and charges including but not limited to cash advance fees, late charges, over limit charges, service, return check / reject autopay fee (if any), card replacement fee (if any), charge dispute handling fees (if any) and Dynamic Currency Conversion Fee (if any); (5) outstanding installments of any Plan or other installment programs of the Company; and (6) the outstanding principal amount of other Transactions (where such Transactions are subject to different finance charge rates, in the application order from the Transactions with the highest rate to the lowest rate); or in any other order as the Company considers appropriate without prior reference to the Cardholder.

6.7 You agree that we may debit your Card Account to make a partial or full refund of your credit balance by sending a check to the address last notified by you, at any time without prior notice.

6.8 Without prejudice to the other terms of this Agreement, if the Cardholder should be absent from Hong Kong for some time, arrangements to settle the Charges should be made prior to his departure.

7. LOSS OR THEFT OF THE CARD

7.1 The Cardholder shall observe and follow any recommendation of the Company from time to time regarding the security of the Card, and the PIN. The Cardholder must inform the Company as soon as reasonably practicable through the Company's CitiPhone Banking 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citibank Ultima Cardholders only) if any card is lost or stolen or when someone else knows his PIN.

7.2 The Cardholder shall be fully liable for any transactions (whether or not authorized by him) effected by the use of the Cards before he has informed the Company that the Card /PIN has been lost or stolen or that someone else knows the PIN. However, provided that the Cardholder has not acted fraudulently, with gross negligence or in breach of Clause 7.1, the Cardholder's maximum liabilities for such unauthorized transactions shall not exceed HKD500.00. The application of the aforesaid limitation on liability of the Cardholder does not apply to loss related to transactions resulting from use of Card in automated teller machine (whether or not such device is that of the Company).

7.3 The Company will not be obliged to issue a replacement Card to the Cardholder if his Card is lost or stolen. If the Company agrees to issue a replacement Card, its use will be subject to the terms of this Agreement.

8. RIGHTS OF THE COMPANY

8.1 The Cardholder hereby agrees that the Company may, at any time and without prior notice, set off or transfer any monies standing to the credit of the Cardholder's account with the Company and bank accounts with the Company or Citibank, N.A. of whatever description and in whatever currency and whether held singly or jointly with others towards discharge of all sums due to the Company in connection with the Card in whatever currency. Insofar as any of the sums may only be due to the Company contingently or in future, the Company's and Citibank, N.A.'s liability to the Cardholder to make payment of any sums standing to the credit of any such accounts will to the extent necessary to cover such sums be suspended until the happening of the contingency or future event.

8.2 Save where Clause 14 (Cardholder who banks with Citibank, N.A., Hong Kong Branch) applies, the Cardholder requests each of the Company and Citibank, N.A., Hong Kong Branch (each, a "Citi Paying Entity") to undertake to the other (each, a "Citi Creditor") to discharge any indebtedness which the Cardholder owes to a Citi Creditor upon the written demand of that Citi Creditor certifying to the Citi Paying Entity that the Cardholder has failed to discharge any such indebtedness on its due date. The Cardholder undertakes to indemnify each of the Citi Paying Entities against all losses and liabilities which any of you may incur in connection with such undertaking.

8.3 Any Card issued to the Cardholder is and remains the property of the Company, and is not transferable. The Cardholder will promptly return all Cards on demand.

8.4 The Cardholder agrees that (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Providers may withhold or deduct any collected amount, meaning an amount for or on account of, or which represents, withholding, income tax, value added tax, tax on the sale or disposition of any property, duties, or any other lawfully collected amount (the "Collected Amount"), which is required to be withheld or deducted to comply with any Law or Regulation from any payment to the Cardholder, or to or from the Account or any of the Cardholder's accounts. Any Collected Amount shall be timely paid to the relevant Authority in accordance with the relevant requirement. The Cardholder will be notified of any Collected Amount as soon as reasonably practicable. The Cardholder acknowledges that the Company will not be required to reimburse the Cardholder for any amount withheld or deducted by a Payment Infrastructure Provider. Further, to the extent the Company or any of its Group Companies or its Third Party Service Providers pays or has paid from its own funds or is or will become required to make a payment to an Authority in respect of an amount that should have been, but was not, a Collected Amount, the Cardholder will indemnify the Company for such payment, plus any interest and penalties thereon. The Cardholder understands that the Company is not required to contest any demand made by an Authority for such payment.

9. PERSONAL DATA

9.1 The Cardholder hereby agrees that all personal data relating to the Cardholder collected by the Company from time to time may be used, held, disclosed, and/or transferred to any of the Group Companies or Third Party Service Providers and such persons (whether in or outside Hong Kong) as set out in the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force available by the Company to its customers from time to time for the purposes as stated in the said Policy Statement and the Authorities for compliance with any Law or Regulation or as required by or for the purpose of any court, legal process, audit or investigation of any Authority. The aforesaid shall apply notwithstanding any applicable non-disclosure agreement. The Cardholder acknowledges that such personal data and account information or records may be transferred to jurisdictions which do not have strict data protection or data privacy laws.

9.2 The Cardholder hereby agrees that the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the Account and any matter arising therefrom or incidental thereto. Further, if the Cardholder is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by the Company (whether now or in the future) to address applicable data privacy requirements, he/she acknowledges that he/she agrees to the terms of such data privacy circular as set out in "Privacy at Citi" section in Citibank Online which may be updated by the Company from time to time.

9.3 The Cardholder understands and agrees that he must provide the Company with such information as the Company may require from time to time to enable the Company or any of its Group Companies to comply with any Law or Regulation.

9.4 Without prejudice to the generality of the foregoing, the Cardholder acknowledges, agrees and consents to the collection, use, disclosure, exchange and transfer from time to time of the Card Data, and HKT Customer Data to, by and between the Company and Club HKT for the purposes of (i) the administration and operation of the Card, (ii) the registration process for and operation of The Club membership, (iii) the analysis of customer behavior and usage patterns; (iv) exploring practical enhancements in respect of the Card; (v) conducting promotions and marketing related to the Card by the Company and/or Club HKT of offers relating to the Card; and (vi) subject to Clause 9.5, for any other purposes set out in the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company (in the case of the Company), or the Personal Information Collection Statement of Club HKT and the Privacy Statement (for Customers) of HKT Group (in the case of Club HKT). The Company and Club HKT shall each be solely responsible for using and handling such data collected by and/or transferred to it in accordance with its respective privacy policies and practices and the applicable legal and regulatory requirements.

9.5 The Cardholder acknowledges and understands that Club HKT will not use his personal data for the purposes of direct marketing unless the Cardholder has provided consent directly to Club HKT, except that if the Cardholder is an existing member of The Club, his direct marketing preferences and any consents that he has previously provided to Club HKT will continue to apply. The Cardholder acknowledges and understands that he may withdraw his consent to the use of his personal data for direct marketing purposes by Club HKT at any time by using Club HKT's mobile application or website or any other platform or channel provided by Club HKT. The Cardholder acknowledges that Citibank cannot accept or process any withdrawal of consent request in relation to direct marketing that is communicated by Club HKT.

10. E-STATEMENT /E-ADVICE SERVICES

10.1 By enrolling for and using the service in which an electronic form of statement of account(s) and/or designated advice of account(s) will be made available by electronic means (the "e-Statement Service" & "e-Advice Service" respectively), the Cardholder accepts and agrees to be bound by this Clause 10. Upon enrollment for the e-Statement Service and/or the e-Advice Service, the Cardholder will no longer receive his Statements and/or designated advice in paper form (designated advice being the types of advice as listed on your website www.citibank.com.hk/e-advice from time to time). The Cardholder agrees to abide by any and all laws, rules, regulations and official issuances applicable to the e-Statement Service and/or the e-Advice Service (as the case may be), now existing or which may hereinafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services the Company may from time to time make available to the Cardholder in connection with the e-Statement Service and/or e-Advice Service.

10.2 The Cardholder agrees that the successful delivery of emails (if applicable) in connection with the e-Statement Service and/or e-Advice Service by the Company to the Cardholder's designated email address shall be deemed to be delivery of the relevant Statement and/or designated advice to the Cardholder. The Company may, at its sole discretion and notwithstanding the Cardholder's enrolment for the e-Statement Service and/or e-Advice Service, send any Statement and/or advice to the Cardholder's last registered mailing address should the Company fail to send emails in connection with the e-Statement Service and/or e-Advice Service at the Cardholder's registered email address or for any other reason.

10.3 The Company has the discretion from time to time to modify, restrict, withdraw, cancel, suspend or discontinue the e-Statement Service and/or e-Advice Service without giving any reason or prior notice. The Company reserves the right to impose such fee(s) for the e-Statement Service and/or e-Advice Service from time to time at its sole discretion at any time by giving prior notice to the Cardholder.

10.4 The Cardholder understands that the e-Statement Service and/or e-Advice Service are available to him provided that he has appropriate internet access and telecommunications services and equipment. The Cardholder shall keep such equipment used for the e-Statement Service and/or e-Advice Service secure.

10.5 The Cardholder undertakes to provide to the Company with his updated and correct email address in order to use the e-Statement Service and/or e-Advice Service.

10.6 Upon reasonable attempt, failing to send emails in connection with the e-Statement Service and/or e-Advice Service to the Cardholder with reasonable retry, the e-Statement Service and/or e-Advice Service will be automatically cancelled and the Company will resume sending Statements and/or advice in paper form to the Cardholder.

10.7 To cancel enrollment for the e-Statement Service and/or e-Advice Service, the Cardholder shall give prior notice at least 10 working days before the next Statement / advice date through Citibank online banking or at least 15 working days through CitiPhone Banking at (852) 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citibank Ultima Cardholders only) / Citi Prestige Service Line at 2860 0338 (for Citi Prestige Cardholders only) or Citibank branches. Upon cancellation of enrollment for the e-Statement Service and/or e-Advice Service, the Company will resume sending Statements and/or advice in paper form to the Cardholder.

10.8 The Cardholder agrees that the Company shall not be liable for any loss, damages or expenses that the Cardholder shall incur, including without limitation, any loss or damage caused to the Cardholder data, software, computer, telecommunications equipment or other equipment in connection with the Cardholder's use of the e-Statement Service and/or e-Advice Service unless they are caused solely and directly by the Company's negligence or willful default.

10.9 The Cardholder agrees that the Company shall use reasonable effort to ensure that the e- Statement Service and/or e-Advice Service are secure and cannot be accessed by unauthorized third parties. However, the Cardholder acknowledges that the Company does not warrant the security, secrecy or confidentiality of any information transmitted through any applicable internet service provider, network system or such other equivalent system in any jurisdiction via the e-Statement Service and/or e-Advice Service. The Cardholder confirms that he understands and accepts all possible risks involved in using the e-Statement Service and/or e-Advice Service including, without limitation, the e-Statement Service and/or e-Advice Service being intercepted, monitored, amended, tempered with or being sent or disclosed to other parties without the Cardholder's authorization.

10.10 The e-Statement Service and e-Advice Service use proprietary software of the Company, the Company's affiliates or other software suppliers. The Cardholder agrees that the Company has granted the Cardholder a non-exclusive license to use this software in connection with the e-Statement Service and/or e-Advice Service that allows the Cardholder to use such software only for its intended purposes. The Cardholder agrees that he shall not disassemble, decompile, copy, modify or reverse engineer any such software or allow anyone else to do so.

11. CITI ALERTS SERVICE

11.1 The Cardholder agrees that by enrolling for and using the service(s) wherein the Company will send alerts via electronic means ("Citi Alerts Services"), the Cardholder accepts and agrees to be bound by this Clause 11 and to pay any fee associated with the use of the Citi Alerts Services. The Cardholder agrees to abide by any and all laws, rules, regulations and official issuances applicable to the Citi Alerts Services, now existing or which may hereinafter been enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services the Company may from time to time make available to the Cardholder in connection with the Citi Alerts Services.

11.2 The Cardholder is responsible for the security of his telecommunications equipment and must take all reasonable precautions to prevent anyone else from accessing any confidential information and the Company is not liable for any disclosure of confidential information.

11.3 The Cardholder agrees that the Company shall use reasonable effort to ensure that the Citi Alerts Services are secure and cannot be accessed by unauthorized third parties. However, the Cardholder acknowledges that the Company does not warrant the security, secrecy or confidentiality of any information transmitted via the Citi Alerts Services. The Cardholder confirms that he understands and accepts all possible risks involved in using the Citi Alerts Services including, without limitation, the Citi Alerts Services being intercepted, monitored, amended, tempered with or being sent or disclosed to other parties without the Cardholder's authorization.

11.4 The Cardholder acknowledges that any information received by the Cardholder via his telecommunications equipment pursuant to the Citi Alerts Services is for his (and not any other persons) reference only, and shall not be taken as conclusive evidence of the matters to which it relates.

11.5 Neither the Company nor any of the telecommunications companies designated by the Company for the purposes of providing the Citi Alerts Services will assume any liability or responsibility for any failure or delay in transmitting information to the Cardholder or for any error or inaccuracy in such information unless it results from any negligence or willful default on the part of the Company or of such telecommunications company. In particular, the Cardholder understands that neither the Company nor any such telecommunications company shall assume any liability or responsibility for consequences arising from any cause beyond its reasonable control including, without limitation, failure of the Cardholder's telecommunications equipment to receive information for whatever reason, any telecommunications breakdown, Internet service provider failure, power failure, malfunction, breakdown, interruption or inadequacy of equipment or installation, act of God, government act, civil commotion, strike, war, fire, flood or explosion.

11.6 The Cardholder understands the third party supporting the Citi Alerts Services (including the telecommunications company designated by the Company) is neither agency of the Company nor representing the Company, and there is no co-operation, partnership, joint venture or other relationship with the Company and the Company is not responsible for any loss caused by such third party including system operator.

11.7 The Citi Alerts Services use proprietary software of the Company, the Company's affiliates or other software suppliers. The Cardholder agrees that the Company has granted the Cardholder a non-exclusive license to use this software in connection with the Citi Alerts Services which allow the Cardholder to use such software only for its intended purposes. The Cardholder agrees that he shall not disassemble, decompile, copy, modify or reverse engineer any such software or allow anyone else to do so.

12. CANCELLATION

12.1 The Company reserves the right to and may at any time withdraw, suspend, extend or modify any of the facilities or services provided to the Cardholder, increase or reduce the Customer Credit Limit, Loan Limit or Cash Advance Limit, withdraw any or all of the Cards, close the Account or terminate this Agreement without any reason or cause nor prior notice to the Cardholder. Without limiting the Company's rights as aforesaid and as an illustration, any such right is likely to be exercised if the Cardholder is in breach of any of the terms of this Agreement, fails to pay any amount when due, or commences or suffers to have any insolvency, execution or similar action or proceedings against himself or for the purpose of complying with the Law or Regulation.

12.2 The Cardholder may terminate this Agreement at any time by written notice to the Company.

12.3 The Company may (with or without having suspended or reduced the credits extended, withdrawn any Card or terminated this Agreement) require the Cardholder to immediately pay the entire outstanding balance under the Account. All obligations of the Cardholder incurred or existing under this Agreement as of the date of termination will survive such termination.

12.4 If the Company for whatever reason terminates this Agreement, the Company may at any time within six (6) months after the termination of this Agreement issue any card to the Cardholder in substitution for the Card.

12.5 Termination of the Card issued to the Principal Cardholder ("Principal Card") for whatever reasons will terminate all Supplementary Card(s) issued under it.

12.6 Either the Principal Cardholder or a Supplementary Cardholder may terminate a Supplementary Card (without terminating the Principal Card) by (i) giving notice to the Company and (ii) cutting the Supplementary Card or returning the Supplementary Card. If the Supplementary Card is not cut or returned as aforementioned, the Company may upon receipt notice of termination take action in accordance with its procedures applicable to terminated credit cards to prevent further use of the Supplementary Card. The Principal Cardholder will be liable for any transactions made using the Supplementary Card until it has been cut or returned or until the Company is able to implement the procedures applicable to terminated credit cards, whichever is later.

13. AMENDMENTS

13.1 The Company hereby reserves the right at any time to amend the terms of this Agreement including, without limitation, the rates of any charges or fees and method of payment in any manner as the Company deems fit by prior notice. Amendments will take effect on such date as stipulated by the Company in accordance with the applicable code of practice.

13.2 If the Cardholder does not accept the Company's amendments, the Cardholder will discontinue the Account by written notice to the Company before such amendments become effective. Any Transaction using the Card after the effective date of the amendments will be deemed to be conclusive evidence that the Cardholder has accepted and agreed to such amendments without reservation.

14. CARDHOLDER WHO HAS AN ACCOUNT WITH THE COMPANY AND/OR CITIBANK, N.A., HONG KONG BRANCH

14.1 This clause applies when the Cardholder has an account (of whichever type) with the Company (other than the account relating to the Card) and/or with Citibank, N.A., Hong Kong Branch.

14.2 The Citibank Terms and Conditions for Accounts and Services (as amended or supplemented from time to time) (the "CTC") shall be deemed to be incorporated in this Agreement by reference and in case of any inconsistency between the CTC and the terms of this Agreement, the terms of this Agreement shall prevail in respect of any services and/or arrangement to be provided by the Company in respect of the Card provided that, notwithstanding the foregoing, clauses 12.3, 12.4 and 12.5 of clause 12 (Charge, Lien, Set Off) of the CTC (each, a "CTC Applicable Clause") shall prevail over any term of this Agreement relating to the right of set off, combination or consolidation of account or indemnity and the reference in a CTC Applicable Clause to:

(a) "you" shall, for the purpose of this Agreement, be deemed to include Citibank (Hong Kong) Limited and Citibank, N.A., Hong Kong Branch; and

(b) "Citigroup Organisation" shall bear the meaning ascribed to that term in clause 2.3 of the CTC.

15. MISCELLANEOUS

15.1 The Company may at any time transfer, assign, delegate or sub-contract any or all of its rights or obligations hereunder to any person without prior notice to the Cardholder. Without prejudice to the foregoing, the Company may also transfer all or part of its rights and obligations hereunder and any amount in the Account to any Group Company if it reasonably considers necessary to comply with any Law or Regulation.

15.2 All notices, Statements or correspondence sent by the Company may be in the form of written notice, statement or advice insert, message by email or preprinted on Statement or advice, or through any other appropriate form determined by the Company. All such notices, Statements or correspondence to be given by the Company will be validly given if dispatched to the Cardholder's address last registered with the Company and will be deemed to be received by the Cardholder within a generally acceptable time of that means of communication.

15.3 The Company is hereby authorized (but is not obliged) to accept any instructions given by (a) telephone, telex, mail, facsimile transmission or in writing purportedly given by the Cardholder; or (b) electronic means (including emails and SMS) given in such manner as the Company may prescribe from time to time all without any inquiry by the Company as to the authority or identity of the person making or purporting to give such instructions or their authenticity notwithstanding any error, misunderstanding, fraud, forgery or lack of clarity in or authorization for their terms provided that the Company may refuse to act on the instructions if the Company reasonably believes that by carrying out the instructions, (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Service Providers may break the Law or Regulation. The Company will not be liable to the Cardholder for any loss or damage suffered by the Cardholder resulting in any way from a refusal to act on the instructions under this clause.

15.4 These terms are translated from English to Chinese for guidance only. If there is any conflict or inconsistency between the two versions, the English version will prevail.

15.5 Unless the context otherwise requires, all expressions herein in the singular will include the plural and vice versa and all expressions in the masculine gender will include the feminine and/or the neuter gender where applicable. Headings are for reference only and will not affect construction of this Agreement.

15.6 This Agreement will be governed by and construed in accordance with the laws of Hong Kong. The Cardholder hereby submits to the non-exclusive jurisdiction of the courts of Hong Kong.

15.7 Nothing in these terms, this Agreement, and/or any other agreement, document, instrument or arrangement between Cardholder and the Company, whether expressed or implied, is intended to, or will, confer on any person any benefit or any right to enforce any term which such person would not have but for the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong). ("CRTO") provided that (a) any Group Company (other than the Company) and (b) Club HKT (each, a "Third Party") may, subject to and in accordance with this clause and the provisions of the CRTO, enforce any term or provision of this Agreement which grants or purports to grant any right to that Third Party; and (b) the parties to this Agreement do not require the consent of any Third Party to rescind or vary this Agreement at any time.

15.8 The Multiple Credit Reference Agencies Model ("MCRA Model") enables credit providers (such as Citibank) to share and use consumer credit data through more than one credit reference agencies ("CRAs"), with all consumer credit data transmitted through or stored in the centralized database of the credit reference platform ("CRP"). You understand, acknowledge and agree that Citibank is not operator of the CRP and shall not be liable for any loss or damage arising from the use of CRP and/or services provided by any CRAs, including without limitation:

(a) any delay, unavailability, disruption, failure, error, inaccuracy, loss, misuse or compromise of data caused by CRP operations or use of CRP by any person or party, or

(b) any breach of obligation, fraud, wilful default or negligence by any CRAs, any other credit providers, or any owners, operators, service providers or other participants of the MCRA Model or CRP. You also agree and accept that owners and operators of the CRP shall not be liable for any loss or damage arising from any use of the CRP by any person or party.

16. DISCLOSURE REGARDING BDAI

"BDAI" refers to big data analytics and artificial intelligence applications, and generally involves quantitative method, system or approach that emulates human intelligence via computer programs to make estimates, predictions, recommendations or decisions in manners that go beyond classical statistical, mathematical, econometric or financial approaches in order to achieve automation and gain analytics insights of large volumes of structured and unstructured data created by the preservation and logging of activity from people, tools and machines, including without limitation data from social media, internet-enabled devices, machines, video and voice recordings. Machine learning, Multiple-Tree-based methods, natural language processing, Neural Network, biometric authentication technology, internet cookies, web logs are examples of BDAI.

BDAI may be used by the Bank in relation to personal data and non-personal data. Use of BDAI by the Bank in relation to personal data is governed by the Bank's Policy Statement relating to Personal Data (Privacy) Ordinance ("Policy Statement").

In addition, the Bank may by itself, or via its service providers, use BDAI for:

(a) performing statistical, trend, market, behaviour, usage pattern, customer segment and pricing analysis;

(b) performing credit, anti-money laundering, fraud prevention and other risk assessments;

(c) planning, research and developments, designing services or products, improving customer experience;

(d) predicative modelling; and

(e) any other purposes relating thereto.

The Bank has in place robust policies and procedures to ensure the security and integrity of data and the use of BDAI is fair and in accordance with applicable laws and regulations.

17. DISCLOSURE REGARDING CITI DERIVED DATA

"Citi Derived Data" refers to aggregated and anonymized information or data collected, generated and/or derived by the Bank relating to its customers by way of BDAI or otherwise, but excludes any personal information or data from which the identity of the individual can be directly or indirectly ascertained. The Bank shall be free to use Citi Derived Data without restriction. Without limiting the foregoing right of the Bank, Citi Derived Data in the form of research, trend or market analysis or reports may be transferred to its group companies, and other third parties by it or its group company, with or without remuneration, if and to the extent such transfer is permissible under applicable laws and regulations.

18. MERCHANT INSTALLMENT PLAN

18.1 The following terms and conditions shall govern Merchant Installment Plan, subject to and in addition to this Agreement. All capitalized terms shall have their respective meanings as defined in this Agreement, unless otherwise defined or the context requires otherwise.

18.2 The Merchant Installment Plan (the "Plan") is a loan (the "Loan") provided by the Company at its absolute discretion and is only applicable to the Cardholder at such merchants as may be designated and communicated by the Company from time to time (each a "Merchant"). In respect of each Transaction using the Plan (each, a "Plan Transaction"):

(a) Cardholder irrevocably authorizes the Company to pay the full Plan Transaction amount ("Loan Amount") to the Merchant in one lump sum (which may be before all or part of the relevant goods or services have been provided by the Merchant) and undertakes to repay the Loan Amount to the Company by equal monthly installments through the Card (each an "Installment") with the first Installment being charged on the Plan Transaction date, and each subsequent Installment will be charged to the Card on the same monthly calendar day (or the next calendar day if there is no such day) of the Plan Transaction date until the Loan Amount is fully repaid. Each date on which an Installment is charged to the Card is referred to as an "Installment Date" in this Agreement;

(b) Availability of the Plan is subject to eligibility and account status checking by the Company in its absolute discretion. In the event of cancellation of the Plan by Cardholder/Cardmember, a Merchant Installment Plan Cancellation Handling Fee (if any) as specified in the Fees Schedule may be charged and the outstanding Loan Amount will be billed in full;

(c) the Loan Amount will be held from the Customer Credit Limit according to the tenor of the Plan and shall be repaid by monthly Installments. Each Installment is irrevocable and will be debited monthly from the Account until full repayment of the Loan Amount. The Company will proportionally restore the Customer Credit Limit every month after payment of each Installment by Cardholder. As such, only the outstanding Installment amounts shall be counted against the Customer Credit Limit. Any return or exchange of products will not affect the payment obligations under the Plan;

(d) the Plan cannot be used in conjunction with any other promotional offers as determined by the Company and the Merchant in their sole discretion. All matters and disputes relating to the Plan are subject to the final decision of the Company.

(e) payment of each Installment shall be treated in the same way as any other Transaction charged to the Account and subject to all terms of the Agreement. In any event, Cardholder is required to repay the Loan Amount in full to the Company and is liable for all charges, including without limitation to charges on overdue payments, in accordance with the terms of this Agreement;

(f) the Company may at its absolute discretion and at any time without giving any prior notice and reason, (i) not offer the Plan to Cardholder; or (ii) withdraw or cancel the Plan/Loan/Account. Upon the occurrence of any of the aforementioned event, or if the Cardholder cancels the Account, Cardholder shall immediately repay all outstanding liabilities under the Account, including without limitation any amount outstanding under the Loan, to the Company.

(g) 1.5% of the billed Installment will be included in the Minimum Payment Due.

(h) The Company will charge the interest rate and/or fees as disclosed at the date of availing the installment loan which shall be applicable during its entire term and no additional fees and finance charge will be charged for this Plan Transaction, ONLY if the Company receives (or had received) payment in full of the Statement Balance stated on your monthly Statement of Account by the Payment Due Date every month until you have paid all Installments.

However, if the Company does not receive the full payment of the Statement Balance as indicated in your

a. current and previous monthly Statement of Account,
   (i) the billed monthly Installment due in current Statement of Account will be subject to the daily Finance Charge as set out in the Statement of Account from the Installment Date till one day before you pay the current outstanding balance in full, and
   (ii) any unpaid portion of any previous monthly Installment(s) in your current Statement of Account, will be subject to daily Finance Charge as set out in the Statement of Account from one day after the current Statement Date till one day before you pay the current outstanding balance in full.
b. current monthly statement of account only,
   (i) the billed monthly Installment due in current Statement of Account will be subject to the daily Finance Charge as set out in the Statement of Account from one day after the current Statement Date till one day before the date you pay the current outstanding balance in full.

Please note that the Loan will take more than the scheduled term to pay off in full if only Minimum Payment Due is paid. The Minimum Payment Due includes only 1.5% of billed Installment, which is also specified in Clause 18.2 (g) of this Agreement and please refer to Clause 6.6 of this Agreement for the payment allocation sequence.

In addition, if the Company does not receive the full payment of the Minimum Payment Due by the Payment Due Date, a Default Finance Charge (if applicable) will be charged instead of the Finance Charge and you must also pay a Late Charge as determined by the Company and notified to you from time to time; and your credit records will reflect payment delinquency. The above is subject to the terms of this Agreement governing your Citi Credit Card account. The Cardholder/ Cardmember should refer to Clause 5.3 (l) of this Agreement for the charging logic of the Default Finance Charge (if applicable). The prevailing Finance Charge, Default Finance Charge and Late Charge are available in the Fees Schedule. https://www.citibank.com.hk/english/credit-cards/pdf/fee-schedule.pdf

(i) Points, Octopus Cash or Cash Rebates will be credited monthly corresponding to the Installment billed.

19. RECURRING CARD INSTRUCTIONS

19.1 The Cardholder can authorise another party to debit his Card Account on a recurring basis using his Card number and/or expiry date. This is called a Recurring Card Instruction ("Recurring Card Instruction").

19.2 In order to set up a Recurring Card Instruction, a Merchant will ask the Cardholder to complete an instruction form. Details of when amounts under a Recurring Card Instruction are charged to the Card and the amounts to be charged should be set out in the instruction form.

19.3 If the Cardholder has provided Recurring Card Instructions to a Merchant, the Cardholder will need to contact the Merchant directly to request a cancellation. The Company suggests that the Cardholder does this at least 15 days prior to the next scheduled payment. Until the Cardholder cancels his authority, the Merchant has the right to request the Company to debit the Card Account and the Company is obliged to process this request.

19.4 Subject to Clause 19.6 below, after Card cancellation or replacement, the Cardholder is responsible for reinstating all relevant Recurring Card Instruction(s).

19.5 Cardholder may retain a copy of the request to change or cancel any Recurring Card Instruction(s) with a Merchant. The Cardholder may use this as proof if a Merchant has not acted in accordance with his request.

19.6 If Card number and/or Card expiry date is changed, for example as a result of previous Card being lost or stolen or Card otherwise being replaced, or Card is cancelled or Account is closed, the Cardholder has the responsibility to contact the Merchant to cancel or change the details of his Recurring Card Instructions. Without prejudice to Cardholder's aforesaid responsibility, if the relevant Card association provides the service of updating certain designated Merchants of such Card cancellation or Card details change and if Cardholder has not opted-out of such service, Cardholder is deemed to authorise the Company to (if the Company chooses to do so):

(a) provide his replacement Card details to such Card association to update the Recurring Card Instruction(s) or update the relevant Card association that his previous Card has been cancelled or the Account has been closed; and/or

(b) where the Card has been replaced, treat the Recurring Card Instruction(s) as applying to the replacement Card and/or its new expiry date (as the case may be). If the Company does this, the replacement Card Account will continue to be debited in accordance with that Recurring Card Instruction except that the replacement Card number and/or its new expiry date will be used (instead of the previous Card details).

19.7 Before each payment under a Recurring Card Instruction, the Cardholder must ensure that he has available credit under his Card Account to enable that payment to be made within Customer Credit Limit.

19.8 If Card Account does not have sufficient Customer Credit Limit available to cover the payment of a Recurring Card Instruction, the Company may still, at its discretion and subject to the terms of this Agreement, honour the payment which may cause the Customer Credit Limit to be exceeded. However, this does not change the Customer Credit Limit and Cardholder should refer to the Fees Schedule to learn about any fee which may apply.

Citi The Club信用卡合約
條款及細則

(由2025年12月1日起生效)

花旗銀行(香港)有限公司(簡稱「發卡公司」)按下列的條款發出Citi The Club信用卡(簡稱「此卡」)給閣下(簡稱「主卡持有人」)和任何經主卡持有人提名而又獲發卡公司批准發給附屬卡之人士(簡稱「附屬卡持有人」)。主卡持有人和附屬卡持有人(每位簡稱「持卡人」，主卡持有人和附屬卡持有人亦統稱「持卡人」)在簽署或使用此卡時，即表示共同及個別同意或確認同意遵守本合 約以下條款及負責支付據以下條款應付給發卡公司的款項，但附屬卡持有人毋需負責主卡持有人或其他附屬卡持有人的債務：

1. 定義和解釋

1.1 除非上下文另有要求，否則本合約中的以下表述具有以下含義：

「卡」是指Citi The Club信用卡；

「持卡人」包括持卡人，亦包括準持卡人；

「信用卡資料」是指發卡公司不時接收、收集或產生有關持卡人使用此卡的數據資料，包括但不限於申請此卡時所包含的個人資料、交易資料、持卡人對任何與此卡相關的廣告或推廣活動的回應數據及資料、信用額使用率、賬戶狀態及分期貸款數據資料(如有)；

「Club HKT」是指香港電訊集團成員公司Club HKT Limited；

「Club積分」是指The Club會員憑此卡作特定簽賬而獲得的積分；

「Club積分計劃」是指Citi The Club信用卡Club積分回贈計劃，適用於主卡及/或附屬卡持卡人憑此卡所作的簽賬；

「香港電訊客戶資料」是指Club HKT(或其任何聯營公司)不時取得、接收或產生有關The Club會員兼持卡人的資料，包括但不限於與會員個人資料、會籍、活動(包括Club積分兌換及獎賞的資料)及其透過The Club或Club Shopping平台所作交易相關的資料；

「香港電訊集團」指香港電訊有限公司及其附屬公司、關聯公司及聯營公司，包括Club HKT；

「PIN」包括生物特徵驗證，例如指紋身份或面部識別、個人身份證號碼、密碼、一次性密碼(OTP)(適用於此卡之使用和/或已啟用的設備)；

「合資格服務」是指由香港電訊集團或電訊盈科集團內的公司所提供的精選服務，而此等精選服務的現有個人客戶將按比例獲得與此等合資格服務消費的Club積分，並將自動誌入客戶的The Club會員賬戶。有關合資格服務、合資格簽賬及積分兌換率的最新資料刊載於www.theclub.com.hk 或 https://shop.theclub.com.hk/ 或其他可能不時為相同目的而建立的網址，而此等資料將不時更改，恕不另行通知；

「The Club」或「The Club會員計劃」是指由Club HKT運營的會員獎勵計劃，作為一個為其會員提供各種優惠及服務的平台，而其提供的優惠及服務包括以Club積分兌換指定商品及服務、市場資訊及提供會員賬戶管理。根據The Club的條款及細則(https://www.theclub.com.hk/zh/terms-and-conditions.html)及其他可能不時以不同通訊方式向會員公布或通知的相關條款，The Club會員將能夠接收及/或兌換由The Club提供或透過The Club提供的各種優惠；及

「簽賬」是指持卡人透過使用此卡來進行的交易，包括適用於本文所述之相關購買、支付、自動櫃員機交易、現金提取、銀行轉賬及分期付款交易。

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2. 持卡人資料

2.1 持卡人明白發卡公司是基於持卡人所提供的資料在現在或未來均為正確無誤才簽發此卡給持卡人。所申報資料如有任何更改包括職業、工作或居住地址、永久居留地或電話號碼，持卡人將立即書面通知發卡公司。

2.2 持卡人同意發卡公司對持卡人與發卡公司的電話通話進行電話錄音。

3. 此卡的使用

3.1 持卡人將須(a)於收到實體卡後立即簽署(須與信用卡申請表格或發卡公司所訂明的該其他文件上的簽署相同)；(b)經常小心保管此卡並確保於任何時間均此卡由持卡人持有；及不可允許任何第三者以任何方式使用此卡；(c)不能使用超過發卡公司不時酌情決定的信貸限額(簡稱「客戶信貸限額」)；(d)不能使用超過發卡公司不時酌情決定的現金透支限額(簡稱「現金透支限額」)，現金透支限額為客戶信貸限額的一部份；(e)不能使用超過發卡公司不時酌情決定的信貸限額(簡稱「信貸限額」)；及(f)不可在此卡被撤回、取消或出現故障後繼續使用。

3.2 持卡人將須把使用此卡的私人密碼保密，若該密碼一旦洩露給其他人，持卡人須立即通知發卡公司。倘若持卡人之私人密碼不論因任何原因洩露給其他人，持卡人將須完全承擔一切由此而招致的後果、損失及/或其他責任，並須全數賠償發卡公司一切因此而引起之損失。

3.3 當使用此卡時，持卡人應確定於任何單據上的簽署與信用卡申請表格(或發卡公司所訂明的該其他文件)及此卡上之簽署相同，以便發卡公司可以進行核對確認。為免生疑，持有人若未能實行此要求，將不會免除其使用此卡的任何責任。若持卡人想就此卡採用新的簽署，需事先向發卡公司提出書面申請。

4. 經此卡實行的交易

4.1 信用卡功能

4.1.1 此卡可在發卡公司的任何分行和其他接受此卡的財務機構及商戶使用。此卡可用作購買物品和服務、現金透支、付賬和獲得發卡公司不時提供或安排之其他與信用卡有關的設施或服務。此卡亦可用作申請由發卡公司提供之信用卡貸款計劃(包括但不限於「Quick Cash」套現分期計劃或賬單「分期更好使」計劃或簽賬「分期更好使」計劃或折現計劃或結餘轉戶計劃或商戶分期計劃)。

4.1.2 即使持卡人沒有簽署任何單據和/或此卡之使用已超過客戶信貸限 額或貸款限額和/或沒有確認信用卡，持卡人仍須負責一切因使用 此卡而實行的交易(簡稱「交易」)。未有持卡人簽署使用此卡而實行的交易包括但不限於以電話、傳真、郵寄或電子媒介、直接授權從戶口轉賬付款、或利用自動櫃員機服務(無論此設備是屬於發卡公司與否)或透過商戶之銷售點終端機或用信用卡電話服務或任何其他發卡公司不時認可的設備發出的指示。

4.2 會籍及獎賞

4.2.1 持卡人必須為The Club會員並持有The Club會員賬戶以兌換及使用Club積分。主卡持卡人將獲由主卡持卡人及附屬卡持卡人憑此卡簽賬所得的Club積分作為獎賞。持卡人確認及明白，若其本人並非 The Club的現有會員，則將無法進行與其 The Club會籍相關的任何活動(包括但不限於兌換Club積分、查閱及編輯其會員資料或在 Club Shopping購物)，直至Club HKT批准其The Club會員申請及其完成The Club會員賬戶的啟動程序。

4.2.2 除非另有註明，否則主卡持卡人及/或附屬卡持卡人憑此卡簽賬所賺取的Club積分將誌入主卡持卡人的The Club會員賬戶。

4.2.3 憑此卡簽賬而獲得的Club積分獎賞及所有相關事宜均受發卡公司不時發布或修訂的「Citi The Club信用卡Club積分回贈計劃」之條款及細則以及任何其他適用條款及細則約束。

4.2.4 Club積分之兌換、非憑此卡簽賬而獲得的Club積分獎賞及所有與The Club會員計劃有關的事宜均受由Club HKT發出的The Club之條款及細則約束，且可能會不時由Club HKT修訂。發卡公司對The Club會員計劃下或與之相關的任何事項或交易一概不承擔任何責任或義務。

4.2.5 除非另有註明，否則發卡公司不會就憑此卡所作之簽賬授予Citi ThankYou Rewards積分、現金或任何其他形式的回贈。

4.3 持卡人不可使用此卡參與任何非法活動(包括互聯網上的非法賭博)。發卡公司保留權利拒絕處理或支付發卡公司懷疑涉及非法賭博或根據適用法律可能為不合法的交易。如發卡公司合理相信處理或支付有關交易，(a)發卡公司、(b)花旗集團及其集團公司，包括發卡公司在內(「集團公司」)、及/或(c)發卡公司或任何集團公司選擇向其提供服務(包括而不限於Club HKT及其聯營公司)而又非付款 設施供應商的任何第三方(即指構成全球付款系統設施的第三方，包括但不限於，通訊、結算或付款系統、中介銀行及代理銀行(「付款設施供應商」)(「第三方服務供應商」)可能違反(i)任何當地或海外的司法管轄區的法律或規章，或(ii)發卡公司在任何當地或海外的司法管轄區與任何具司法管轄權的規管、檢控、稅務或政府機關(「機關」)訂立的任何協議((i)及(ii)統稱為「法律或規章」)，發卡公司可拒絕處理或支付有關交易。發卡公司將無須就持卡人因在本條款下的交易遭拒絕處理及支付而蒙受的任何損失或損害向持卡人負責。

4.4 儘管本合約有所規定，如根據本合約就未經授權的交易在結算日期之前提出報告，持卡人有權扣留有爭議的金額。在進行調查期間，發卡公司將不會對爭議金額收取任何財務費用或利息，亦不會針對持卡人作出不良信貸報告。調查如實完成後，如調查結果表明該報告並無根據，發卡公司有權就整段期間(包括調查期間)對爭議金額重新收取任何未償還的費用及收費或利息。誠信調查的結果對持卡人具有約束力。

4.5 如果商戶無法交付或履行全部或部分的產品或服務，或由於任何原因就有關產品或服務違約，包括但不限於商戶的停業、破產或清盤行動，持卡人仍然有責任按照相關的信用卡機構規則支付全數交易金額。

4.6 任何因產品及/或服務引起的索償、糾紛或投訴都應由持卡人直接與商戶解決。無論此類糾紛(包括但不限於未收到產品及/或未能履行服務)能否得到解決，持卡人仍然須遵守相關的信用卡機構規則並有責任按照本合約規定的方式清還全數交易金額。

4.7 發卡公司既不是產品及服務的供應商，也不是商戶的代理人，因此不負責產品或服務的質量、保養、送貨、供應、安裝、任何知識產權之所有權及與產品或服務相關的任何事宜。商戶為此類產品或服務及所有配套服務獨自承擔所有有關的責任及負債。

5. 費用及收費

5.1 發卡公司將為持卡人使用此卡而設一賬戶(簡稱「賬戶」)。發卡公司有權從此賬戶支取所有交易之款項和所有費用、收費、利息、欠款和其他據本合約應付的款額(統稱為「費用」)。

5.2 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期繳付日(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或借方結餘亦少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以不向持卡人發出月結單。

5.3 除發卡公司可使用其權利要求持卡人在付款限期之前或當日繳付月結單總結欠外，持卡人將按照發卡公司列載於花旗銀行信用卡服務收費表(簡稱「服務收費表」)或不時訂定的收費率支付以下各款項給發卡公司：

(a) 最低付款額
月結單上顯示的最低付款額(簡稱「最低付款額」)，但持卡人亦可償還多於最低付款額的款項。

(b) 信貸及透支超額
若持卡人因任何理由獲容許超越其客戶信貸限額，不論發卡公司是否收取超額費用或即時增加臨時信用額服務之費用，發卡公司仍有權要求持卡人除了須償還最低付款額外，還需繳付發卡公司任何或全部的超越客戶信貸限額的款項。

(c) 現金透支費用及現金透支利息
持卡人每次使用現金透支服務須繳付列載於服務收費表的現金透支費用，而發卡公司將按有關現金透支之總額(包括現金透支費用)由現金透支提取日起直至全數繳付為止收取財務費用。所有財務費用將以每日計算和累積。月結單內之現金透支利息之實際年利率已包括現金透支費用及財務費用在內，並根據銀行營運守則所訂定的淨值法計算。

(d) 財務費用
發卡公司將每月檢討閣下的戶口情況，若戶口顯示上期月結單(簡稱「上期月結單」)所述的月結單總結欠未能在付款限期當日或之前繳付，發卡公司將就其上期月結單的未繳付之結欠由上期月結單日起直至全數存入賬戶為止，收取財務費用(根據月結單或服務收費表或發卡公司不時酌情通知的利率收取，以服務收費表所顯示的最低金額為下限)。此外，所有由上期月結單日起計的所有新交易簽賬將計入未付之結欠中，以計算各項由相關交易日起計的財務費用(即使該各項新交易是在本月月結單的付款限期才需付款，但有關認購或購買發卡公司任何投資產品的交易除外)。所有財務費用將以每日計算和累積。

(e) 逾期手續費
若發卡公司未能在付款限期當日或之前全數收到最低付款額，發卡公司將收取列載於服務收費表上之逾期手續費。

(f) 服務費用
發卡公司將於其指定日期向持卡人之賬戶收取列載於服務收費表上不可退還的年費。發卡公司亦將就現金付款或索取任何有關此卡紀錄之服務，從賬戶收取列載於服務收費表上的服務費用。

(g) 退票/自動轉賬退回的收費
若付款入賬的支票不能兌現或自動轉賬之授權被拒絕或撤銷，發卡公司將從賬戶中收取列載於服務收費表上 的退回手續費(如有)。

(h) 補發新卡費
如須補發此卡，持卡人/會員將須支付列載於服務收費表上的手續費(如有)。

(i) 外幣匯票託收費用
若持卡人以港幣以外之其他貨幣付款，該筆付款只將在發卡公司收到後及扣除所有收款費用後，才存入賬戶中。

(j) 超額費用
若所使用信貸額超出客戶信貸限額，發卡公司將按收費表收取超額費用。

(k) 賬目調查手續費
就每項不成立之賬目調查，發卡公司將收取列載於服務收費表上的賬目調查手續費(如有)。

(l) 拖欠財務費用(如適用)
發卡公司將每月閱討信用卡戶口以決定是否收取拖欠財務費用。若該戶口顯示發卡公司未能在任何月結單的付款限期或之前收到該月結單的最低付款額，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(列載於服務收費表上)以取代財務費用，即使該各項新交易是在該月結單的付款限期日才需付款。該拖欠財務費用將繼續適用直至發卡公司在任何連續六期月結單的付款限期或之前均收到相關月結單的最低付款額為止，此後財務費用將在適用時開始徵收。拖欠財務費用將每日計算和累積。

(m) 支票提取賬戶盈餘手續費
若持卡人/會員以支票提取賬戶盈餘，發卡公司將收取列載於服務收費表上的手續費用(如有)。

(n) 補發月結單手續費
若持卡人申請補發月結單，發卡公司將收取列載於服務收費表上的手續費。

(o) 申請補發簽賬存根手續費
若持卡人/會員申請補發簽賬存根，發卡公司將收取列載於服務收費表上的手續費(如有)。

(p) 查閱個人資料手續費
若持卡人要求查閱個人資料，發卡公司將就每項個人資料查閱收取列載於服務收費表上的手續費。

(q) 即時增加臨時信用額手續費
持卡人/會員若使用即時增加臨時信用額服務，需就獲批的臨時信用額的全數繳付列載於服務收費表上的手續費(如有)。

(r) 動態貨幣兌換費
在香港以外的地方及/或非香港註冊的商戶進行以港元計算的交易，該交易將會被徵收服務收費表所訂明的動態貨幣兌換費。該費用適用於由您和/或商戶根據商戶的設置發起的交易。

(s) 商戶分期計劃取消交易手續費
不論任何原因，若取消商戶分期計劃，將會被徵收服務收費表所訂明的取消交易手續費(如有)。

(t) 郵寄月結單費用
若持卡人收取郵寄月結單，發卡公司將收取列載於服務收費表上的手續費。

5.4 以非港幣之貨幣達成的交易付款，發卡公司將會按由VISA/MasterCard在折算日從國際市場兌換率中選擇的兌換率折算為港幣。此等交易亦將另外收取列載於服務收費表上的手續費。

5.5 持卡人同意，持卡人須負全責確保及時收到所有月結單，並當未能及時收到時向發卡公司作出查詢及要求領取該份月結單。持卡人並承諾核實每份月結單是否正確。如有任何差異、錯漏、錯誤或不正確的記項或詳情，持卡人應於月結單日期起六十天內通知發卡公司。在該段期間終結後，有關的發卡公司紀錄及月結單詳情，應為針對持卡人的確證，除了已通知發卡公司的任何指稱錯誤，以及發卡公司行使權利以調整及修訂任何記項或詳情(發卡公司可於任何時間行使有關權利)處理其造成的不當或錯誤之外，發卡公司毋須進一步證明有關紀錄及詳情實屬正確。

5.6 如發行附屬卡，發卡公司可以：

(a) 以主卡持卡人於發卡公司之任何其他賬戶的結存，抵銷各附屬卡持卡人於每張附屬卡的結欠；及

(b) 僅以附屬卡持卡人於發卡公司之任何其他賬戶的結存，抵銷該附屬卡持卡人的附屬卡的結欠。

5.7 由發卡公司向主卡持卡人發出的所有通知、月結單或書信均視為已發出予主卡持卡人及每位附屬卡持卡人。由主卡持卡人向發卡公司發出的任何指示將對主卡持卡人及每位附屬卡持卡人具約束力。主卡持卡人與任何附屬卡持卡人之間的任何爭議或追討將不影響其在本合約下的各自義務及責任。

6. 費用支付

6.1 發卡公司將不時規定支付款項方式。如持卡人/會員經由發卡公司之自動櫃員機付款或其他可接受的支付款項方式，所支付之款項將受發卡公司不時適用之條款約束，包括當時適用之交易記錄和存款信封上之有關條款。若使用發卡公司之自動櫃員機以現金存款，付款金額需經銀行職員或其代理人核證後，才存入賬戶中。

6.2 若持卡人未能按本合約支付到期需付或應付的款項，發卡公司可能委派收賬公司催收有關款項。若發卡公司因向持卡人催繳、追收或在控告持卡人賠償在本合約規定下應付之欠款或因持卡人違反或不遵守本合約條款而需作出其他補償，而須支付的律師費、收賬費用或其他開支，持卡人將補償發卡公司法庭按訴訟各方共同基金基準評定的律師費(合理地招致及金額合理的費用及開支)，雙方另行協議除外。與此有關的其他地招致的合理費用及開支(包括收賬公司的費用)將由持卡人補償，但最高補償金額為原欠付款項金額的百份之三十(30%)。

6.3 持卡人與商戶對購物及服務之糾紛，將由持卡人直接與商戶自行解決。有關任何商戶所供應之貨品或服務，或有任何商戶拒絕接受此卡，發卡公司將毋需對此負責。商戶的退款在發卡公司收到其正確無誤的退款單據後，才轉還到賬戶中。

6.4 持卡人將直接解決商戶與持卡人之間有關購買商品或服務之簽賬的任何爭議。發卡公司對任何此類爭議一概不負責。發卡公司對於商戶提供的商品及服務，或任何商戶拒絕接受或收理任何信用卡之事宜，發卡公司一概不負責。由商戶所作的退款只有當發卡公司收到獲正確簽發的信用憑證時，方會將誌入賬戶。對於商戶所提供的商品或服務的數量、質素、及時性、適銷性、適用性或任何事宜，或商家與持卡人之間就與使用此卡而訂立的任何合同或交易，發卡公司一概不負責。

6.5 發卡公司只會在如實收到已兌現的付款及將外幣付款據發卡公司一般慣常運作由發卡公司兌換成港幣後，並在不作任何抵銷、追討、附帶條件、限制、扣除或預扣下，才被視為收到持卡人的付款及已將付款存入賬戶中。

6.6 賬戶所收到的款項或其他進賬，可按照下列次序支付：(1)法律及收賬費用；(2)財務費用；(3)現金透支利息；(4)所有適用的收費及費用，包括但不限於現金透支費用、逾期手續費、超額費用、服務費用、退票/自動轉賬退回費用(如有)、補發新卡費(如有)、賬目調查手續費(如有)及動態貨幣兌換費(如有)；(5)任何計劃或發卡公司其他的分期計劃下未付的分期付款餘額；及(6)其他交易之未付本金餘額(在該些交易被徵收的財務費用利率有所不同的情況下，費用收取次序為最高利率至最低利率)；或可在發卡公司毋須預先通知持卡人/會員之下但認為適當的次序支付款項。

6.7 閣下同意本行可在任何時候郵寄支票至閣下最後更新之通信地址，以退還該戶口內部分或全部之結餘，而毋須事先通知。

6.8 在不影響本合約的其他條款下，若持卡人需離開香港一段時間，持卡人須在離開香港前安排繳付費用給發卡公司。

7. 此卡遺失及被竊

7.1 持卡人應根據發卡公司不時提供之建議留意信用卡及PIN之保安。若此卡遭遺失或被竊，或其PIN被他人獲得，持卡人須在合理可能的情況下盡快致電發卡公司之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卡持卡人使用)通知發卡公司。

7.2 在持卡人通知發卡公司其卡遭遺失或被竊，或其PIN被他人獲得，持卡人均須對透過此卡實行的所有交易(不論持卡人授權與否)負責。不過，如損失並不是因持卡人的欺詐行為，或嚴重疏忽，或違反條款7.1而引致的，持卡人對未經授權交易要承擔的責任則以港幣五百元為上限。上述所提及持卡人的承擔金額上限，並不適用於(在自動櫃員機使用此卡(不論是否發卡公司之自動櫃員機)的交易。

7.3 若此卡遺失或被竊，發卡公司無義務補發新卡給持卡人。如發卡公司同意補發新卡，持卡人在使用該補發新卡時，須受本合約條款約束。

8. 發卡公司的權利

8.1 持卡人同意發卡公司可以隨時毋須事前通知，從持卡人於發卡公司及花旗銀行開設之任何形式及任何貨幣賬戶，無論該些賬戶是持卡人獨自或與其他人仕共同擁有，抵銷或調動所存之任何款項，以償還持卡人使用此卡之任何貨幣的欠款。若某些欠款因某些待發事件尚未需要償還，發卡公司及花旗銀行有權暫停支付相等於欠款額的賬戶存款給持卡人，直至此待發事件發生為止。

8.2 除非第14條(使用花旗銀行香港分行理財服務之持卡人)適用，持卡人要求發卡公司及花旗銀行香港分行(各自為一名「Citi支付實體」)向閣下以外之其他人士(各自為一名「Citi債權人」)承諾於Citi債權人向Citi支付實體作出書面要求核實持卡人未能於該屆滿日期前解除任何債務時，閣下將解除持卡人拖欠Citi債權人之任何債務。持卡人承諾各自賠償閣下各方因作出該承諾而可能遭受之所有虧損或負債。

8.3 此卡乃屬於發卡公司所有，不得轉讓。若發卡公司要求，持卡人必須盡快交還此卡。

8.4 持卡人同意(a)發卡公司、(b)任何其集團公司及/或(c)任何其第三方供應商，可為遵照任何法律或規章，就預扣、入息稅、增值稅、任何物業出售或處置稅、徵稅或其他合法收取款項(統稱「已收取款項」)，從向持卡人或持卡人的賬戶或任何持卡人的賬戶支付的任何款項中，或從持卡人的賬戶或任何賬戶中，預扣或扣減款項或金額與已收取款項相等的款項。任何已收取款項須根據相關規定依時向有關機關支付。持卡人會在合理可行範圍內盡早獲通知任何已收取款項。持卡人確認發卡公司將無須向持卡人償付被付款設施供應商預扣或扣減的任何款項。此外，以發卡公司或任何其集團公司或其第三方服務供應商現時或已經以其資金支付或現時或將會被要求向機關支付應屬於但當時並非已收取款項的金額為限，持卡人須向發卡公司彌償有關款項，連同與其相關的任何利息及罰款。持卡人明白發卡公司無須就機關所提出的任何付款要求提出反對。

9. 個人資料

9.1 持卡人同意發卡公司不時收取有關持卡人之個人資料，可根據發卡公司不時備有供客戶索取之不時生效的有關個人資料(私隱)條例的政策聲明，為其所述的目的，供任何集團公司或第三方服務供應商及有關個人資料(私隱)條例的政策聲明中所述人士(不論在香港境內或境外)，及為遵從任何法律或規章或應任何法院、法律程序、審計或任何機關的調查所規定而供有關機關使用、保存、向其披露及/或轉移。即使有任何適用的不披露協議存在，前述內容亦應適用。持卡人確認有關個人資料及戶口資料或記錄可以轉移至沒有嚴格資料保障或資料私隱法律的司法管轄區。

9.2 持卡人同意發卡公司不時生效的有關個人資料(私隱)條例的政策聲明將全面適用於此卡及賬戶及隨之而生或與之有關之所有事項。此外，如持卡人是外地國民或居民，而發卡公司(不管現在或將來)已用持卡人的國籍/居住國家的相關資料私隱要求制定了一份適用的資料私隱通知，持卡人承認持卡人同意發卡公司在Citibank網上理財服務"私隱條款"所列出的該"私隱條款/通知"，並且發卡公司可能會不時更新這些條款。

9.3 持卡人明白及同意必須應發卡公司不時的要求向發卡公司提供令發卡公司或任何其集團公司遵從任何法律或規章的資料。

9.4 在不影響上述一般性的情況下，持卡人確認並同意，發卡公司及Club HKT可基於下列目的：(i)此卡的管理及營運；(ii)The Club會員之註冊及營運；(iii)客戶行為及消費模式分析；(iv)探索此卡的實際改進；(v)由發卡公司及/或Club HKT就有關此卡的優惠進行與此卡有關的推廣及營銷活動；以及(vi)在符合條款第9.5條的前提下，根據(就發卡公司而言)有關發卡公司的《個人資料(私隱)條例》的政策聲明或(就Club HKT而言) Club HKT的《收集個人資料聲明》及香港電訊集團的《私隱聲明(客戶專用)》所載的其他目的，不時各自及相互收集、使用、披露、交換及傳送此卡的信用卡資料及香港電訊客戶資料。發卡公司及Club HKT均應根據其各自的私隱政策及慣例，以及適用的法律和法規要求，就使用及處理此類被收集及/或被傳送的資料全權負責。

9.5 持卡人確認及明白，除非持卡人直接向Club HKT表示同意，否則Club

有關上一版本之產品資料概要與條款及細則，閣下仍可於本新版本生效日起30日內於以下指定網頁瀏覽及下載相關內容 https://www.citibank.com.hk/chinese/credit-cards/pdf/notice-of-amendment-DCC.pdf 。

For the previous version of the Key Facts Statement and Terms & Conditions, you can refer to https://www.citibank.com.hk/english/credit-cards/pdf/notice-of-amendment-DCC.pdf for reference and download. This link will be valid for 30 days from the effective date of the new version.

Citibank (Hong Kong) Limited

Citi Credit Card Key Facts Statement And Fees Schedule

Effective Date: December 1, 2025

This product is a credit card.
This KFS provides you with indicative information about interest, fees and charges of this product but please refer to Citi Credit Card Agreement for details.
Please read and understand the information in this KFS before you apply for this product.
You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Finance Charges[1, 2, 3, 5, 10]	Card Type	Description
Interest Rate[1] for Retail Purchase	Citi ULTIMA	• **5%** when you open your account and it will be reviewed from time to time.
	Other Citi Credit Cards	• **31%** when you open your account and it will be reviewed from time to time.
Interest Rate[1] for Cash Advance	Citi ULTIMA	• **5%** when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
	Other Citi Credit Cards	• **31%** when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Annualized Percentage Rate (APR)[2] for Retail Purchase	Citi ULTIMA	• **5.01%** when you open your account and it will be reviewed from time to time. **We will not charge you a finance charge if you pay your statement balance in full by the due date each month**, otherwise a 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.
	Other Citi Credit Cards	• **34.28%** when you open your account and it will be reviewed from time to time. **We will not charge you a finance charge if you pay your statement balance in full by the due date each month**, otherwise a 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.
APR[2] for Cash Advance	Citi ULTIMA	• **5.12%** when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
	Other Citi Credit Cards	• **35.81%** when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Default Finance Charge APR[2]	Citi ULTIMA	Not Applicable
	Other Citi Credit Cards	Not Applicable
Interest Free Period	Up to 58 days	
Minimum Payment Due[4]	a. The total of all the current month's interest, annual fee, late charge, past due amount[16], other fees and charges if any; and b. 1.5% of the statement balance (excluding item a, where applicable); and c. 1.5% of the unbilled principal of the Loan (as defined in Terms and Conditions for Citi Credit Card "Quick Cash" Installment Program and Terms and Conditions for Citi Credit Card "Flexi-Installment" Program) (where applicable)	

Fees[5]			
Annual Membership Fee	Card type	Principal card	Supplementary card
	Citi Classic Card/Citi Clear Card	**HK$300**	**HK$150**
	Citi Gold Card/Citi Octopus Gold Card[6]	**HK$600**	**HK$300**
	Citi ULTIMA	**HK$23,800**	N/A
	Citi Prestige Card	**HK$3,800**	N/A
	Citi Plus Credit Card/Citi The Club Credit Card	N/A	N/A
	Citi PremierMiles Card/Citi Cash Back Card/ Citi Rewards Card/Citi Octopus Platinum Card[6]/ Citi HKTVmall Card	**HK$1,800**	**HK$900**

Cash Advance Fee[7]	**HK$100/CNY100** per transaction	
Fees relating to Foreign Currency Transaction[8]	All Citi credit cards[9]	**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 **("Dynamic Currency Conversion Fee")**	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. If you make transactions in Hong Kong Dollars incurred outside Hong Kong and/or with any merchants not registered in Hong Kong (e.g. online transactions), we will charge an amount listed below on the day the transaction is posted. The fee is applicable to transactions initiated by you and/or the merchant based on the merchant's setting. **For Visa and Mastercard credit cards:** 1% of every card transaction effected in Hong Kong dollars incurred outside Hong Kong and/or with any merchants not registered in Hong Kong **For UnionPay credit cards:** Not applicable
Late Charge[17]	**HK$300/CNY300** or the amount of minimum payment due under the last monthly statement, whichever is lower
Over Limit Charge[17]	**HK$180/CNY180** per monthly statement
Return Check / Reject Autopay Fee	Not applicable
Citi PayAll	Up to **4%** of payment amount

Other Fees[5]	
Lost Card Replacement Fee	Not applicable
Charge Dispute Handling Fee	Not applicable
Credit Balance Withdrawal by Check Handling Fee	Not applicable
Statement Retrieval Fee	**HK$50/CNY50** per copy
Sales Draft Retrieval Fee	Not applicable
Personal Data Access Request	**HK$200/CNY200** per request
Instant Temporary Credit Limit Upgrade Fee	Not applicable
Merchant Installment Plan Cancellation Handling Fee	Not applicable
Paper Statement Fee[11, 12, 14]	**HK$10** per statement for each month
Bulk Hong Kong Dollar Cash Deposit Fee[13] (per client per day)	• Up to 200 notes : **Waived** • Over 200 notes : **0.25%** of the full amount (minimum HK$50)
Bulk Hong Kong Dollar Check Deposit Fee[13] (per client per day)	• Up to 15 checks : **Waived** • Over 15 checks : **HK$1** per additional check
A **HK$20** fee[14, 17] will be charged for credit card payment by cash (per transaction) at a branch counter[15] for Citi Credit Card clients.	

*********** INFORMATION REGARDING MAKING MINIMUM PAYMENT (The below examples are for illustration only) ***********
You can also visit Citibank Online www.citibank.com.hk to access the Minimum Payment Calculator to calculate the below information applicable to your specific case.

Assumptions: - Outstanding Balance = $20,000 - Interest Rate = 31% p.a. (Retail APR as 34.28% and Cash APR as 35.81%) - No new transaction, annual fee and other fees - Repayments are made on or before the due date of each statement month	If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of $20,000 in about...	And you will end up paying an estimated total of...
	Only the minimum payment	9 years	$47,138
	$898	3 years	$31,418 (Savings = $15,720)

[1]The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year. [2]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). The Finance Charge and Default Finance Charge will be calculated at the applicable rate on a 365-day yearly basis. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. [3]Please call our CitiPhone Banking at 2860 0333/ Ultima Service Line at 2860 0308 (for Citi ULTIMA Members only)/Citi Prestige Service Line at 2860 0338 (for Citi Prestige Cardholders only) to ascertain the finance charge or the default finance charge (if applicable) applicable to you. [4]Subject to a minimum of HK$300/CNY300 per month. In case you have an overlimit amount, please also settle it to continue using your card(s). [5]CNY fees are applicable to Citi Credit Card accounts which are denominated in CNY. [6]Applicable to Citi Octopus Credit Card apply on or after November 1, 2014 only. [7]For cash advance transactions, an additional handling fee of CNY20 will be charged for Citi Credit Card Accounts which are denominated in CNY. [8]Not applicable to Citi Credit Card Accounts which are denominated in CNY. [9]The fees relating to Foreign Currency Cash Advance transactions vary among different networks. [10]Subject to a minimum of HK$10/CNY10 per month. [11]For paper statements of credit card accounts which have the same statement generation date, they will be counted as one statement and only one fee of HK$10 will be debited from a credit card account. [12]The paper statement fee is not applicable to Citi ULTIMA. [13]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. [14]Exemptions apply to (i) senior citizens aged 65 or above; (ii) clients aged below 18; (iii) clients with disabilities; (iv)clients with low income (individual monthly income below HK$7,900 or household monthly income below HK$11,500 for clients who are not working), or those receiving social welfare benefits/government subsidies such as the Comprehensive Social Security Allowance. In each case, self-declaration or supporting documents are required; or (v) non-profit making organization. [15]Credit card payment by cash at a branch counter is not applicable to Citibanking clients (refer to Remark 14). [16]Past due refers to overdue minimum payment amount in last statement. In case there is a payment less than the minimum due in last statement, Citibank has the discretion to allocate the payment for the calculation of minimum payment due in current statement. [17]Not applicable to Citi Prestige Card and Citi ULTIMA. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.

花旗銀行(香港)有限公司

Citi信用卡資料概要及服務收費表

生效日期：2025年12月1日

此乃信用卡產品。
此概要所提供的利息、費用及收費等資訊僅供參考，請參閱Citi信用卡合約以了解詳情。
在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及財務費用[1, 2, 3, 5, 10]	卡類	說明
非現金透支之利率[1]	Citi ULTIMA	• 當你開立信用卡戶口時，利率為**5%**，本行亦會不時對此作出檢討。
	其他Citi信用卡	• 當你開立信用卡戶口時，利率為**31%**，本行亦會不時對此作出檢討。
現金透支之利率[1]	Citi ULTIMA	• 當你開立信用卡戶口時，利率為**5%**，本行亦會不時對此作出檢討。 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。
	其他Citi信用卡	• 當你開立信用卡戶口時，利率為**31%**，本行亦會不時對此作出檢討。 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。
非現金透支之實際年利率[2]	Citi ULTIMA	• 當你開立信用卡戶口時，利率為**5.01%**，本行亦會不時對此作出檢討。 **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。
	其他Citi信用卡	• 當你開立信用卡戶口時，利率為**34.28%** ，本行亦會不時對此作出檢討。 **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。
現金透支之實際年利率[2]	Citi ULTIMA	• 當你開立信用卡戶口時，利率為**5.12%**，本行亦會不時對此作出檢討。 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。
	其他Citi信用卡	• 當你開立信用卡戶口時，利率為**35.81%**，本行亦會不時對此作出檢討。 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。
拖欠財務費用之實際年利率[2]	Citi ULTIMA	不適用
	其他Citi信用卡	不適用
免息還款期	長達58日	
最低付款額[4]	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[16]、其他費用及收費(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))；及 c. 所有未償還借貸本金(定義見Citi信用卡「Quick Cash」套現分期計劃之條款及細則和Citi信用卡「分期更好使」計劃之條款及細則) 的1.5% (如適用)	

費用[5]			
年費	卡類	基本卡	附屬卡
	Citi普通卡/Citi Clear卡	**港幣300元**	**港幣150元**
	Citi金卡/Citi八達通金卡[6]	**港幣600元**	**港幣300元**
	Citi ULTIMA	**港幣23,800元**	不適用
	Citi Prestige信用卡	**港幣3,800元**	不適用
	Citi Plus信用卡/Citi The Club信用卡	不適用	不適用
	Citi PremierMiles信用卡/ Citi Cash Back信用卡/ Citi Rewards信用卡/Citi八達通白金卡[6]/ Citi HKTVmall信用卡	**港幣1,800元**	**港幣900元**

現金透支費用[7]	每項交易**港幣100元/人民幣100元**	
外幣交易手續費[8]	Citi信用卡[9]	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 (「動態貨幣兌換費」)	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。 如果您在香港以外的地方及/或非香港註冊的商戶(例如：網上商店)進行以港元計算的交易，我們將在交易被記錄的當天收取以下列出的金額。該費用適用於由您和/或商戶根據商戶的設置發起的交易。 **Visa及萬事達信用卡：**就每項在香港以外及/或非香港註冊的商戶以港元進行的信用卡交易，收取1%的費用。 **銀聯信用卡：**不適用	

KFS_CTB_1225

逾期手續費[17]	每次**港幣300元/人民幣300元**或收取逾期手續費的月份上一個月月結單之最低付款額，以較低者為準。
超額費用[17]	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	不適用
Citi PayAll	高達付款金額之**4%**

其他費用[5]	
補發新卡費	不適用
賬目調查手續費	不適用
支票提取賬戶盈餘手續費	不適用
補發月結單手續費	每張月結單**港幣50元/人民幣50元**
申請補發簽賬存根手續費	不適用
查閱個人資料手續費	每次**港幣200元/人民幣200元**
即時增加臨時信用額手續費	不適用
商戶分期計劃取消交易手續費	不適用
郵寄月結單費用[11, 12, 14]	每月每份月結單**港幣10元**
大量港元現金存款費用[13] (每客戶每日)	• 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[13] (每客戶每日)	• 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**
如Citi信用卡客戶以銀行櫃位進行信用卡現金還款[15]，每項交易將收取**HK$20**[14, 17]。	

****************************** 有關繳付最低付款額的說明範例 (以下例子只供參考) ******************************
如要計算適用於閣下特定情況的上述資訊，您可透過本行網站www.citibank.com.hk上的最低付款額計算機以取得較準確資料。

假設： - 信用卡結欠為$20,000 - 年利率為31% (非現金透支實際年利率為34.28%及現金透支實際年利率為35.81%) - 沒有新簽賬、年費及其他費用 - 還款均於每期月結單的付款限期當日或之前進行	如閣下沒有再用此卡作任何簽賬，並每月繳付...	閣下將於下列時間內全數清還$20,000之結欠...	及閣下最終所繳付之總額為...
	只償還最低付款額	9年	$47,138
	$898	3年	$31,418 (節省=$15,720)

[1]利率指基本利率，以每年借款金額的百分比表示。[2]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)。財務費用及拖欠財務費用按每年365日的基準計算。實際年利率是一個參考利率，以年化利率表示，當中包括基本利率及產品的其他費用與收費。[3]客戶可透過Citibank電話理財服務2860 0333/Ultima服務熱線2860 0308(僅供CitiULTIMA會員使用)/Citi Prestige服務熱線2860 0338(僅供花旗銀行Citi Prestige持卡人使用)查詢有關適用於閣下的財務費用或拖欠財務費用(如適用)。[4]最低金額為每月港幣300元/人民幣300元。如有超額部份，請亦繳付超額部份以繼續使用閣下的信用卡。[5]人民幣費用只適用於以人民幣為單位之Citi信用卡。[6]只適用於2014年11月1日或以後申請的Citi八達通信用卡。[7]以人民幣為單位之Citi信用卡現金透支需收取額外手續費人民幣20元。[8]不適用於以人民幣為單位之Citi信用卡。[9]外幣現金透支之交易手續費會因顧客使用的網絡而異。[10]每項交易最低金額為每月港幣10元/人民幣10元。[11]如信用卡戶口之月結單發出日期相同，亦只會當一份月結單計算費用，並從信用卡戶口扣取每月港幣10元。[12]郵寄月結單費用不適用於Citi ULTIMA。[13]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。[14](i)65歲或以上長者、(ii)18歲以下人士、(iii)傷殘人士、(iv)低收入人士(個人每月收入少於HK$7,900或非工作人士之家庭每月收入少於HK$11,500)，或領取社會福利保障/政府津貼如綜合社會保障援助之人士(在以上各情況下，客戶須填寫自行申報表或提供證明文件)、或(v)非牟利團體除外。[15]以銀行櫃位進行信用卡現金還款不適用於Citibanking理財客戶(請參閱備註14)。[16]逾期未付款是指上一期月結單的逾期最低付款額。如付款額少於上一期月結單之最低付款額，花旗銀行可酌情決定分配付款額，以作計算本月月結單之最低付款額。[17]不適用於Citi Prestige信用卡及Citi ULTIMA。如中、英文版本有所差異，一概以英文版為準。

有關上一版本之產品資料概要與條款及細則，閣下仍可於本新版本生效日起30日内於以下指定網頁瀏覽及下載相關內容 https://www.citibank.com.hk/chinese/credit-cards/pdf/notice-of-amendment-DCC.pdf 。

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