

Citibank信用卡

Citibank Credit Card

優惠與服務

Benefits and Services

Citibank Online猶如專人協助超越我所想

現在只需安坐於電腦前，您即可透過Citibank Online享用多項個人化理財服務，以及操控各種銀行事務。欲享用這項免費服務，無須事先申請，只要到我們的網址：www.citibank.com.hk按「登入」進入Citibank Online，然後於登入頁面內按入你的信用卡號碼及櫃員機私人密碼，即可享用下列服務：

1. 查詢及下載信用卡賬戶資料
2. 查閱電子信用卡月結單
3. 換領禮品
4. 查看利率及外幣匯率
5. 更新個人資料
6. 申請開立儲蓄、支票或貨幣理財組合等服務

除上述服務外，Citibank Online將不斷推出更多更新的服務。有關詳情，請瀏覽www.citibank.com.hk。

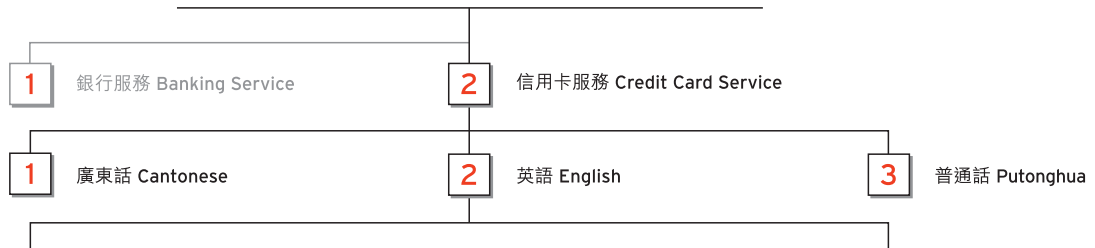
Citibank Online Personal Help Beyond Your Expectations

Manage your finance and enjoy various personalized financial services with ease by accessing Citibank Online. It's free with no registration required. Simply access our web site www.citibank.com.hk, choose "Log In" and at secured logon, enter your credit card number and ATM PIN. With Citibank Online, you can enjoy the following services:

1. View and download your credit card account information
2. View your credit card e-Statement
3. Redeem gifts
4. View interest rates and foreign exchange rates
5. Update your personal contact information
6. Open savings, checking, or Currency Manager accounts etc.

Besides the above services, Citibank Online will keep on providing more comprehensive services in the future. For details, please visit www.citibank.com.hk.

24小時電話理財服務用戶指南
24-HOUR CITIPHONE BANKING USER GUIDE



需輸入有效電話理財私人密碼之服務及查詢
(如從未設立電話理財私人密碼，請與客戶服務專員聯絡)
For Enquiries **WITH** Valid Telephone Personal Identification Number
(For Telephone PIN setup and enquiries, please contact our CitiPhone Officer)

- 1** 查詢戶口結欠、付款，有關戶口其他指示
Balance Inquiry, Payment & Account Related Services
- 1 查詢月結單結欠，還款現況及可使用之信用額
Statement Balance, Payment Status & Available Credit Limit
 - 2 繳付賬項或更改自動轉賬指示
Bill Payment & Change of Autopay Instruction
 - 3 申領賬單，查詢及傳真交易紀錄*
Statement Request & Transaction History Enquiry*
 - 4 更改客戶刊物語文
Change Language Preference of Marketing Materials
 - 5 更改電話理財私人密碼
Change Telephone PIN
- * 註：查詢月結單結欠或查詢戶口現時結欠後，可索取過往兩個月之月結單。
* Note: You may request your last 2 statements after enquiring your last statement balance or outstanding balance.
- *** 進入個人理財目錄 **Enter Personalized Menu**

請注意：
Please note:

| | |
|---|--|
| 8 聯絡客戶服務專員 Speak to CitiPhone Officer | * 取消剛輸入的資料 Correct an Entry |
| 9 重覆服務選擇 Repeat Service Options | # 作實已輸入的付款或轉賬金額 Confirm Entry of Payment or Transfer Amounts |
| 0 終止服務 To End Service | |

不需電話理財私人密碼之服務及查詢
For Enquiries **WITHOUT** Telephone Personal Identification Number

- 2** 確認收妥新卡及查詢申請信用卡資料
Card Activation & Application Related Inquiry
- 1 確認收妥新卡 Card Activation
 - 2 查詢申請信用卡之情況 Application Status Inquiry
 - 3 申請信用卡資料 Application Criteria
 - 4 索取信用卡申請表格 Application Form Request
 - 5 查詢信用卡年費優惠及續期資料
Annual Fee Offer & Renewal Inquiry
- 3** 查詢積分計劃及換購禮品
Rewards Related Inquiry & Redemption
- 1 萬分回享積分計劃 Citibank Rewards Program
 - 2 大來積分獎賞計劃 Diners Club Rewards Program
 - 3 I.T積分獎賞計劃 I.T Rewards Program
 - 4 Shell Citibank白金咭 / Shell私人客戶咭
Shell Citibank Platinum Card or Shell Personal Card
 - 5 現金倍賞信用卡現金回贈計劃
Cash Back Card Rewards Program
 - 6 CitiBusiness商務卡獎賞計劃
CitiBusiness Rewards Program
- 4** 以傳真索取資料或表格，付款方式，服務費用，聯絡風險管理部或查詢其他客戶優惠
Call-Fax Services, Payment Methods, Service Fees, Transfer to Fraud & Other Benefits Inquiry
- 5** 報失信用卡 **Report Loss / Stolen Card**
- 6** 銀行服務，私人助理服務，CitiBusiness商務旅遊服務及白金卡私人會所預約服務
Banking Service, Personal Assistant Service, CitiBusiness Travel Service & Citibank Platinum Card Private Club Booking
- 7** 最新市場推廣優惠 **Marketing Information**

附屬卡#贈摯愛

您可為16歲以上之直系親屬，包括配偶、父母、子女、兄弟及姊妹，申請Citibank附屬卡，讓他們分享Citibank信用卡的種種優惠和保障。附屬卡更可享獲永久豁免年費優惠*。每位附屬卡持有人，將與您分享同一信用限額，及相同的信用卡號碼。附屬卡申請手續簡單，您只需填妥申請表格，連同附屬卡申請人身份証副本寄回即可。

- # 附屬卡不適用於學生VISA卡
- * Citibank VISA銀卡、現金倍賞VISA卡、Citibank I.T VISA卡、醫管局銀卡及安盛Citibank普通卡可享首張附屬卡年費豁免
- Citibank VISA金卡、醫管局金卡及安盛Citibank金卡可享首兩張附屬卡年費豁免
- Citibank VISA白金卡及Shell白金卡可享首三張附屬卡年費豁免

Supplementary Cards#

Share the exclusive privileges and security of your Citibank Credit Card with everyone you care for, including your spouse, parents, children, brothers and sisters. What's more, you can enjoy permanent annual fee waiver for the supplementary cards*. Each supplementary cardholder (aged over 16 years) shares the same account number and credit limit as you. To apply, simply complete and return the application form, with the copy of each supplementary card applicant's HKID.

- # Supplementary Cards are not applicable to Student VISA Card
- * Citibank Silver VISA Card, Cash Back VISA Card, Citibank I.T VISA Card, Citibank Hospital Authority Silver and Citibank AXA Silver Credit Cardholder can enjoy permanent annual fee wavier for the first supplementary card
- Citibank Gold VISA Card, Citibank Hospital Authority Gold and Citibank AXA Gold Credit Cardholder can enjoy permanent annual fee wavier for the first two supplementary cards
- Citibank Platinum VISA Card and Shell Platinum Cardholder can enjoy permanent annual fee wavier for the first three supplementary cards

靈活便利理財

i. 靈活還款方式

您可就個人需要，選擇繳付月結單上之最低付款額至全部賬項間之任何數額，令您從容消費，處理財務更富彈性。至於未清還之數額，本公司將根據新卡時所發出的卡套或發卡公司隨時所訂之利率，以每日計算，向閣下之信用卡賬戶徵收財務費用。

ii. 還款期

在一般的情況下，由賬單日起計算，您將有最少15日時間繳付您的Citibank信用卡賬項，而款項可在付款限期當日或之前繳付。若付款限期不是在營業日（除星期六、星期日或公眾假期外，香港銀行進行一般業務的日子），該付款限期將提前一個工作天。

iii. 全球預支現金服務*

在您收到 Citibank VISA/MasterCard 後七天內，將會收到一個私人密碼。憑卡及私人密碼，您即可在下列地點，預支相等於您所餘預支現金限額**之現金：

- 本港任何一間 Citibank 分行及自動櫃員機
- 較其他銀行信用卡更大的全球自動櫃員機及其聯繫網絡，其中包括在全球近 370,000 部的「銀通」自動櫃員機，VISA/PLUS 櫃員機等 — 請參照下列標誌：



若您忘記或遺失私人密碼，請即致電 24 小時 Citibank 電話理財服務 2860 0333，我們當盡快為您補發舊私人密碼或安排另一新私人密碼。

* 您每次享用此項服務，本公司將收取手續費，有關收費詳情，請參閱 Citibank VISA 卡及 MasterCard 合約、Citibank 貴賓卡合約、Citibank 現金倍賞 VISA 卡合約、Citibank Ultima Card 合約、Citibank 人民幣信用卡合約、國泰航空 Citibank VISA 卡合約及 Shell Citibank 白金卡合約。

** Citibank VISA/MasterCard 每日提款額最高達 HK\$40,000（視乎不同自動櫃員機之最高提款額）。

Financial Flexibility

i. Flexible Repayment Options

You are not required to pay your account in full. Each month you can pay any amount between the established minimum monthly payment and the entire balance, so that you will have more flexibility to manage your finance. If you pay less than the full balance, a finance charge calculated on a daily basis at the rate as stipulated in the card mailer along with the new Card or notified by Citibank to the Cardholder from time to time as its discretion will be levied to your account.

ii. Repayment Period

You normally have a minimum of Statement Date plus 15 days to make payment on your Citibank Credit Card account, notwithstanding payment can be made at any time on or before the Payment Due Date. If the Payment Due Date is not on a business day (a day other than Saturday, Sunday or public holiday on which banks are open for general business in Hong Kong), the exact Payment Due Date will be set on the previous working day.

iii. Worldwide Cash Advances*

You will be provided with a Personal Identification Number (PIN) within seven days of receiving your Citibank VISA/MasterCard. With your PIN, you can use your Citibank VISA/MasterCard to obtain cash up to your Cash Advance Limit** at these locations:

- All Citibank branches and ATMs in Hong Kong.
- Nearly 370,000 ATMs around the world, including JETCO, VISA/PLUS etc. That's more than any other credit cards - just look for the following symbols:



In the event that you forget or misplace your PIN, please call us immediately on 24-Hour CitiPhone Banking on 2860 0333. We'll be happy to send the old PIN to you or issue you a new one.

* A fee will be charged to the account for this service. Please refer to the Citibank VISA and MasterCard Agreement, Citibank Private Label Card Agreement, Citibank Cash Back VISA Card Agreement, Citibank Ultima Card Agreement, Citibank Renminbi Credit Card Agreement, Citibank Cathay Pacific VISA Agreement and Shell Citibank Platinum Card Agreement for details.

** The daily draw limit on the Citibank VISA/MasterCard is HK\$40,000 (Subject to the daily Cash Advance Limit of different ATMs).

完善的失卡保障

i. 全面失卡保障

如您的 Citibank 信用卡遭遺失或被竊，您只需即時報警及致電 24 小時 Citibank 電話理財服務 2860 0333 報失，即毋須負上因冒簽賬項而導致之任何金錢損失*。

* 現金透支除外，詳情請參閱 Citibank VISA 卡與 MasterCard 合約、Citibank 貴賓卡合約、Citibank 現金倍賞 VISA 卡合約、Citibank Ultima Card 合約、Citibank 人民幣信用卡合約、國泰航空 Citibank VISA 卡合約、Shell Citibank 白金卡合約、Citibank VISA 持卡人合約（公司戶口）、Shell 私人客戶卡（設有循環信用額）合約及 Shell 私人客戶卡（不設循環信用額）合約。

ii. 全球緊急失卡補領服務

如您的 Citibank 信用卡在本港遺失或被竊，只需即時致電 24 小時 Citibank 電話理財服務 2860 0333 報失，便可獲得補發新卡。

當您身處外地，如需處理 Citibank 信用卡賬戶事宜，可隨時於世界各地超過 40 個國家，撥通免費國際電話號碼，直接致電 24 小時 Citibank 電話理財服務 2860 0333，要求我們的客戶服務專員為您服務。您亦可直接聯絡就近的 VISA/MasterCard 緊急補領失卡中心報失及申請臨時信用卡，手續通常於兩個營業日便可辦妥。

註：詳情請參閱「24 小時國際緊急號碼指南」。

Lost Card Protection

i. Total Lost Card Protection

If your card is lost or stolen, report it immediately to the police and to us by calling the 24-Hour CitiPhone Banking on 2860 0333. You will be protected from total liability*.

* Exclude cash advance transactions. For details, please refer to the Citibank VISA and MasterCard Agreement, Citibank Private Label Card Agreement, Citibank Cash Back VISA Card Agreement, Citibank Ultima Card Agreement, Citibank Renminbi Credit Card Agreement, Citibank Cathay Pacific VISA Agreement, Shell Citibank Platinum Card Agreement, Citibank VISA Cardholder Agreement, Shell Personal Card (With Revolving Credit Line) Agreement and Shell Personal Card (With No Revolving Credit Line) Agreement.

ii. Worldwide Emergency Card Replacement Service

To report your card as lost or stolen in Hong Kong, call the 24-Hour CitiPhone Banking on 2860 0333 any day of the year. A new card will be issued to you by Citibank (Hong Kong) Limited, once you have notified us of this loss or theft.

When you are overseas and wish to speak directly to our CitiPhone Officers in Hong Kong, you can call the 24-Hour CitiPhone Banking toll-free from over 40 countries around the world at any time of the day. You can also request an emergency replacement from the nearest VISA/MasterCard Emergency Card Replacement Center to receive your replacement card in 2 business days.

Remark: For details, please refer to the 24-Hour International Emergency Directory.

「萬分回享」積分計劃

每簽賬 HK\$1，均可得「萬分回享」積分1分。憑積分換取多款禮品、現金券或飛行里數*，您更可綜合您的Citibank VISA/MasterCard戶口累積「萬分回享」積分，更快換取名貴禮品。如欲查詢「萬分回享」積分計劃目錄，請瀏覽www.citibank.com.hk/cards或致電24小時Citibank電話理財服務2860 0333。

您所累積的積分將會清楚列於月結單上。我們亦已為您安排了多種簡單的積分換領方法，你可登入Citibank網上理財、致電24小時Citibank電話理財服務2860 0333、傳真至2917 6910或郵寄換領。

* Citibank「萬分回享」積分計劃（以下簡稱「積分計劃」）歡迎所有花旗銀行（香港）有限公司發出之Citibank普通卡，金卡，白金卡，CitiGold客戶尊享的Citibank白金卡，Ultima卡或CitiGold客戶尊享的Ultima卡，醫管局Citibank信用卡，安盛Citibank信用卡及Citibank人民幣信用卡持有人參加。持有Citibank現金倍賞VISA卡，Citibank商務卡或其他的聯營卡之客戶不能參加此積分計劃。如欲垂詢換領條款及細則，請參閱「萬分回享」積分計劃目錄。

Citibank Rewards Program

For each HK dollar you spend on your Citibank VISA/MasterCard, you get one Citibank Rewards Point. You can redeem your Citibank Rewards Points for a host of fabulous gift items, cash coupons or frequent flyer mileage*. You can transfer points among related cards for faster redemption. For inquiries on Citibank Rewards Program, please visit www.citibank.com.hk/cards or call our 24-Hour CitiPhone Banking at 2860 0333.

Your Citibank Rewards Points are clearly shown on your monthly statement. When you're ready, you can simply redeem via Citibank Online, 24-Hour CitiPhone Banking 2860 0333, by fax at 2917 6910 or by mail.

* CITIBANK REWARDS Program ("Citibank Rewards") is applicable to Citibank Classic, Gold, Platinum, CitiGold-embossed Platinum, Ultima or CitiGold-embossed Ultima Cards, Citibank Renminbi Credit Card, Citibank AXA Credit Card and Citibank Hospital Authority Credit Card issued by Citibank (Hong Kong) Limited. Cardholders of Citibank Cash Back VISA Card, Citibusiness Card or other Cobrand Cards are not eligible for the Citibank Rewards. All redemptions are subject to the Terms and Conditions stated in the Citibank Rewards Program.

消費權益

i. 廣受全球接納

Citibank信用卡廣受全球200多個國家及超過一千萬家商號歡迎。

若商號拒絕您使用Citibank信用卡並要求您使用其他付款方式，或商戶要求加收款項，請致電24小時Citibank電話理財服務2860 0333。

ii. 在本港以外地區簽付之賬項

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。

Shopping Benefits

i. Worldwide Acceptance

You and your Citibank Credit Cards are welcomed in over 10 million establishments in around 200 countries.

If your Citibank Credit Card is not readily accepted at any VISA establishment and you are asked to use an alternative method of payment, or to pay an additional fee if you use your Citibank Credit Card, please inform us by calling the 24-Hour CitiPhone Banking on 2860 0333.

ii. Transactions Made Outside Hong Kong

Transactions which are made 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 a range of wholesale market rates on the conversion day.

Citibank環球禮遇

一個頂尖的環球優惠計劃，讓您可於本地及全球尊享各種非一般的旅遊優惠禮遇、折扣優惠及個人服務。包括：

- 多間世界頂級酒店的優越禮遇
- 寰宇消費 / 美食優惠及折扣

想知道更多，請即瀏覽www.citibank.com.hk/worldprivileges或致電24小時Citibank電話理財服務2860 0333。

Citibank World Privileges

A world-class global privilege program that gives you access to local and overseas privileges, discounts and personal services, including:

- Hotel Privileges at first-rate hotel groups
- Global Shopping / Dining Privileges and Discounts

For details, please visit www.citibank.com.hk/worldprivileges or call the 24-Hour CitiPhone Banking on 2860 0333.

非一般免息分期計劃

消費購物，更要精打細算，所以Citibank信用卡提供全港逾450間精選商戶、長達24個月的免息分期計劃；資金更能靈活調配，購物更開心盡情！

Interest Free Installment Plan

Citibank Credit Card offers you and your supplementary cardholders the extra convenience of interest-free installments and repayment terms of up to 24-months at over 450 leading merchants in Hong Kong.