

Citi Credit Card Key Facts Statement And Fees Schedule

Effective Date: December 1, 2025

<p>This product is a credit card.</p> <p>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.</p> <p>Please read and understand the information in this KFS before you apply for this product.</p> <p>You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</p>			
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	<p>a. The total of all the current month's interest, annual fee, late charge, past due amount¹⁶, other fees and charges if any; and</p> <p>b. 1.5% of the statement balance (excluding item a, where applicable); and</p> <p>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)</p>		
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 Charge¹⁷	HK\$300/CNY300 or the amount of minimum payment due under the last monthly statement, whichever is lower
Over Limit Charge¹⁷	HK\$180/CNY180 per monthly statement
Return Check / Reject Autopay Fee	Not applicable
Citi PayAll	Up to 4% of payment amount

Other Fees⁵	
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 Fee¹³ (per client per day)	<ul style="list-style-type: none"> Up to 200 notes : Waived Over 200 notes : 0.25% of the full amount (minimum HK\$50)
Bulk Hong Kong Dollar Check Deposit Fee¹³ (per client per day)	<ul style="list-style-type: none"> 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 counter¹⁵ 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)

¹The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year. ²APR 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. ³Please 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. ⁴Subject 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). ⁵CNY fees are applicable to Citi Credit Card accounts which are denominated in CNY. ⁶Applicable to Citi Octopus Credit Card apply on or after November 1, 2014 only. ⁷For cash advance transactions, an additional handling fee of CNY20 will be charged for Citi Credit Card Accounts which are denominated in CNY. ⁸Not applicable to Citi Credit Card Accounts which are denominated in CNY. ⁹The fees relating to Foreign Currency Cash Advance transactions vary among different networks. ¹⁰Subject to a minimum of HK\$10/CNY10 per month. ¹¹For 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. ¹²The paper statement fee is not applicable to Citi ULTIMA. ¹³Applicable 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. ¹⁴Exemptions 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. ¹⁵Credit card payment by cash at a branch counter is not applicable to Citibanking clients (refer to Remark 14). ¹⁶Past 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. ¹⁷Not applicable to Citi Prestige Card and Citi ULTIMA. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.



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 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及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」)	<p>注意：客戶在外地或海外網上商店消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。</p> <p>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。</p> <p>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。</p> <p>銀聯信用卡：不適用</p>		

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)	<ul style="list-style-type: none"> 200張現鈔或以下：豁免 200張現鈔以上：存款額的0.25% (最低收費HK\$50)
大量支票存款費用 ¹³ (每客戶每日)	<ul style="list-style-type: none"> 15張支票或以下：豁免 15張支票以上：每張額外支票收取HK\$1
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 - 還款均於每個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.