



Notice of Amendments to the Citi Credit Card Key Facts Statement and Terms and Conditions

We would like to inform you about the amendments to the Citi Credit Card Key Facts Statement and Terms and Conditions. With effect from December 01, 2025 (“the Effective Date”), we will introduce the Dynamic Currency Conversion Fee in response to recent market changes. Please read the details of the amendments in the attached Notice of Amendments for the Credit Cards that you have and ensure you understand the changes made and how they may affect you. Revised contents are shown as deleted and/or underlined below.

To obtain a copy of the revised Key Facts Statement and Terms and Conditions relating to Citi Credit Cards, go to Citibank Website (www.citibank.com.hk) > Credit Cards > Terms & Conditions / Key Facts Statement > Notice of Amendments to the Citi Credit Card Key Facts Statement and Terms and Conditions on or after the Effective Date. You do not need to sign or return any document. However, please note that the amendments set out in the attached Notice of Amendments shall be binding on you if you retain or continue your credit card relationship with us after the Effective Date. If you do not wish to accept the amendments, please notify us prior to the Effective Date. However, please be aware that we may not be able to continue providing credit card services to you if you do not accept the amendments. For enquiries, you can leave us a message in Citi Mobile® App. After login, tap “Help” > “Messaging service”.

If there are any discrepancies between the English and Chinese versions, the English version shall prevail.



1. Citi Credit Card Key Facts Statement

Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars (“Dynamic Currency Conversion Fee”)	<p>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.</p> <p><u>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.</u></p> <p><u>For Visa and Mastercard credit cards:</u> <u>1% of every card transaction effected in Hong Kong dollars incurred outside Hong Kong and/or with any merchants not registered in Hong Kong</u></p> <p><u>For UnionPay credit cards:</u> <u>Not applicable</u></p>
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2. Credit Card Agreement Terms and Conditions

(a) Citi Credit Card Agreement Terms and Conditions

4.3

(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 Account in Hong Kong dollars~~ 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.



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.

(b) Citi Octopus Credit Card Agreement Terms and Conditions

4.3

(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 Account in Hong Kong dollars~~ 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.

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.





(c) Citi HKTVmall Card Agreement Terms and Conditions

5.3

(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 Account in Hong Kong dollars~~ 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.

6.7

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.

(d) Citi The Club Credit Card Agreement Terms and Conditions

5.3

(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 Account in Hong Kong dollars~~ 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.



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.

3. Terms and Conditions relating to Citi Credit Cards Promotions or Rewards Programs

(a) Citi ULTIMA Card

Terms & Conditions for Citi ULTIMA Preferential Rewards

Members will be awarded 12 Points (1 mile) per HK\$4 (or equivalent foreign currency) local and oversea transaction posted. “Eligible Transactions” exclude, but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and “Quick Cash” Installment Program, payment to Inland Revenue Department, casino transactions, online bill payment, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), transactions through Faster Payment System (FPS) Service, ~~dynamic currency conversion transactions~~, or unposted/ canceled/ refunded transactions. Overseas and online foreign currency transactions are defined as transactions settled in currencies except Hong Kong dollar, Renminbi or Macau Patacas (including internet transactions).

Terms & Conditions for Renewal Points to Miles Conversion – Clause 9

Ineligible Transactions include but are not limited to: cash advance, ~~“Dynamic Currency Conversion transactions” (i.e. transactions involving conversion from a foreign currency into Hong Kong Dollars at the point of the transaction)~~, purchase of cash vouchers, purchase/value adding of gift cards, purchase/reload of stored value cards, Octopus Automatic Add Value service transactions, Octopus Add Value through Mobile Payment methods such as ApplePay, transactions made through Faster Payment System (FPS) services, charity donations, phone/fax/mail orders, traveler’s checks, foreign exchange transactions using Credit Card (for



example but not limited to Forex.com, etc.), withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program, Quick Cash Installment Program, monthly installments of the Merchant Installment Plan, all payments made by Citi PayAll, payments to the Inland Revenue Department, bill payment, utilities bill made with credit card via internet banking or online payment system, auto payments and recurring transactions, mutual fund payments, fees and charges, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), casino transactions, unposted/ cancelled/ refunded transactions, unauthorized, fraudulent and abusive transactions. Transactions with refund of any amount will be deemed ineligible.

(b) Citi Prestige Card

Terms & Conditions for Citi Prestige Card Preferential Mileage Earn Rate – Clause 1

...Invalid transactions not eligible for Points include, but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and “Quick Cash” Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), transactions through Faster Payment System (FPS) Service, ~~dynamic currency conversion transactions~~, or unposted/ cancelled/ refunded transactions...

Terms & Conditions for Citi Prestige Card Annual Relationship Points Program (the “ARP Program”) – Clause 2

Points earned under the ARP Program are calculated on an annual basis by multiplying the Percentage Rate with the total eligible spending amount charged to the Eligible Card Account in one full year from the Anniversary Date. Eligible spending excludes invalid transactions but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and “Quick Cash” Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, insurance transactions and transactions on charity donations/ nonprofit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), transactions through Faster Payment System (FPS) Service, ~~“Dynamic Currency Conversion transactions”, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction~~, “PayAll” Service, or unposted/ cancelled/ refunded transactions



(c) Citi Cash Back Card

“Citi Cash Back Card Cash Rebate Program” Terms and Conditions – Clause 2

This Rebate Program applies to “Eligible Transactions” made by Citi Cash Back Card and the calculated rebate amount will be rounded to the nearest cent. Ineligible Transactions including but are not limited to, transactions through Faster Payment System (FPS) services, cash advances, withdrawal amount/ loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill made with Eligible Card via internet banking or online payment system, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), mutual funds payment, fees & charges, casino transactions, ~~Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction,~~ unposted/ cancelled/ refunded transactions, other unauthorized transactions and fraud and abuse transactions...

(d) Citi PremierMiles Card

Terms & Conditions of Points Accumulations and Redemption – Clause 2

“Eligible Transactions” exclude, but are not limited to, transactions through Faster Payment System (FPS) services, cash advances, withdrawal amount/loan under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and “Quick Cash” Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill made with Eligible Card via internet banking or online payment system, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), mutual funds payment, fees & charges, casino transactions, ~~Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction~~ or unposted/ canceled/ refunded transactions, other unauthorized transactions and fraud and abuse transactions...



(e) Citi Rewards Card

Terms & Conditions of Points Accumulations and Redemption – Clause 5

Invalid transactions not eligible for Points include, but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and Quick Cash Installment Program, “FlexiBill” Installment Program and “PayLite” Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), transactions through Faster Payment System (FPS) Service, ~~“Dynamic Currency Conversion transactions”, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction,~~ or unposted/ cancelled / refunded transactions.

Terms and Conditions for Citi Rewards Card Extra Points for Mobile Payments – Clause 5

Ineligible Transactions including but are not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions, cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill made with Eligible Card via internet banking or online payment system, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), all payments made using mutual funds payment, fees & charges, casino transactions, ~~Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction,~~ unposted/ cancelled/ refunded transactions, other unauthorized transactions and fraud and abuse transactions...

Terms and Conditions for Citi Rewards Card Extra Points for Shopping & Entertainment – Clause 7

Ineligible Transactions including but are not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions, cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill made with Eligible Card via internet banking or online payment system, insurance transactions and



transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), all payments made using mutual funds payment, fees & charges, casino transactions, ~~Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, unposted/ cancelled/ refunded transactions~~, other unauthorized transactions and fraud and abuse transactions...

(f) Citi Plus Credit Card

Terms and Conditions for Points Accumulations and Redemption – Clause 3

Ineligible Transactions including but are not limited to, transactions through Faster Payment System (FPS) services, cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill made with Eligible Card via internet banking or online payment system, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), all payments made using mutual funds payment, fees & charges, casino transactions, ~~Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction~~, unposted/ cancelled/ refunded transactions, other unauthorized transactions and fraud and abuse transactions...

(g) Citi Clear Card

“Citi Clear Card Cash Rebate Program” Terms & Conditions – Clause 4

Basic Cash Rebate / Online Spending Cash Rebate applies to “Eligible Transactions” made by Citi Clear Card and the calculated rebate amount will be rounded to the nearest cent. Ineligible Transactions including but are not limited to, transactions through Faster Payment System (FPS) services, cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill made with Eligible Card via internet banking or online payment system, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), all payments made using mutual funds payment, fees & charges, casino transactions, ~~Dynamic Currency Conversion transactions, i.e. transactions~~



~~with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction~~, unposted/ cancelled/ refunded transactions, other unauthorized transactions and fraud and abuse transactions...

(h) Citi HKTVmall Card

Terms & Conditions of Points Accumulations and Redemption – Clause 4

Invalid transactions not eligible for Points include, but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and Quick Cash Installment Program, “FlexiBill” Installment Program and “PayLite” Installment Program, Payment to the Inland Revenue Department, casino transactions, online bill payment, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), transactions through Faster Payment System (FPS) Service, Citi HKTVmall Card payment channel’s transaction, HKTV Pay transactions, ~~“Dynamic Currency Conversion transactions”, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction~~, or unposted/ cancelled / refunded/ falsified/ unauthorized transactions.

(i) Citi Octopus Credit Card

Octopus Credit Card Octopus Cash Program – Clause 2

Under the Octopus Cash Program, the Principal Cardholder will be awarded HK\$1 worth Octopus cash credits (the “Octopus Cash”), rounded down to the nearest cent for each HK\$200 of the credit card spending items (in aggregate) using the Card, including Automatic Add Value Transactions, but excluding such transactions which customarily do not constitute credit card spending items in the discretion of the Company (including, without limitation, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and Quick Cash Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), transactions through Faster Payment System (FPS) Service, ~~“Dynamic Currency Conversion transactions”, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction~~ or unposted/ cancelled/ refunded transactions...

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



「有關Citi信用卡服務費用資料概要和條款及細則」修訂通知

我們特意致函通知，有關Citi信用卡服務費用於資料概要和條款及細則將作出修訂，我們將根據近期市場變化引入動態貨幣兌換費，並將於2025年12月1日(「生效日期」)起生效。請在您所擁有的產品部分細閱當中所載的修訂細節，以確保您理解該等變動以及其對您所帶來的影響。經修訂內容將以刪除線或/和底線識別。

如欲獲取修訂後的《有關Citi信用卡服務費用資料概要和條款及細則》副本，您可於生效日期當日或之後瀏覽 Citibank 網站 (www.citibank.com.hk) > 信用卡 > 條款及細則/產品資料概要 > 「有關Citi信用卡服務費用資料概要和條款及細則」修訂通知。您無須簽署或發還任何文件，但請注意，於生效日期後如您保留或繼續享用本行的信用卡服務，隨附《修訂通知》所載之該等修訂將一律對您具有約束力。如您不接受該等修訂，請於生效日期前通知我們。然而，如您未能接受該等修訂，我們或將不能繼續向您提供信用卡服務。如有任何查詢，您可以透過Citi Mobile® App「Messaging 服務」聯絡我們。登入後，點擊「協助」>「Messaging 服務」。

本函之中，英文版本如有歧異，一概以英文版本為準。



1. Citi信用卡資料概要

<p>以港幣支付外幣簽賬的有關費用 <u>(「動態貨幣兌換費」)</u></p>	<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><u>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。</u></p> <p><u>Visa及萬事達信用卡：</u> <u>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。</u></p> <p><u>銀聯信用卡：</u> <u>不適用</u></p>
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2. Citi信用卡條款及細則

(a) Citi信用卡合約條款及細則

4.3

(r) 動態貨幣兌換費

在香港以外地區以外的地方及/或非香港註冊的商戶進行的任何動態貨幣兌換交易以港元計算的交易，而交易的金額以港元從賬戶中扣除的話，該交易將會被徵收服務收費表所訂明的動態貨幣兌換費。該費用適用於由您和/或商戶根據商戶的設置發起的交易。

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。



(b) Citi 八達通信用卡合約條款及細則

4.3

(r) 動態貨幣兌換費

在香港以外地區以外的地方及/或非香港註冊的商戶進行的任何動態貨幣兌換交易以港元計算的交易，而交易的金額以港元從賬戶中扣除的話，該交易將會被徵收服務收費表所訂明的動態貨幣兌換費。該費用適用於由您和/或商戶根據商戶的設置發起的交易。

5.6

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。

(c) Citi HKTVmall 信用卡合約條款及細則

5.3

(r) 動態貨幣兌換費

在香港以外地區以外的地方及/或非香港註冊的商戶進行的任何動態貨幣兌換交易以港元計算的交易，而交易的金額以港元從賬戶中扣除的話，該交易將會被徵收服務收費表所訂明的動態貨幣兌換費。該費用適用於由您和/或商戶根據商戶的設置發起的交易。

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。



(d) Citi The Club 信用卡合約條款及細則

5.3

(r) 動態貨幣兌換費

在香港以外地區以外的地方及/或非香港註冊的商戶進行的任何動態貨幣兌換交易以港元計算的交易，而交易的金額以港元從賬戶中扣除的話，該交易將會被徵收服務收費表所訂明的動態貨幣兌換費。該費用適用於由您和/或商戶根據商戶的設置發起的交易。

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。

3. Citi 信用卡推廣或獎賞計劃之條款及細則

(a) Citi ULTIMA 信用卡

Citi ULTIMA 兌換獎賞之條款及細則

會員於本地或海外簽賬每HK\$4(或其外幣之等值)即可獲12積分(1里數)。「認可簽賬」不包括但不限於現金透支、銀行費用、信用卡結餘轉賬金額、折現計劃、「Quick Cash」套現分期計劃、繳付稅務局之稅項、賭場交易、網上繳款、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、透過快速支付系統(「轉數快」)進行之交易、動態貨幣兌換交易以及未誌賬/已取消/已退款之交易。海外及網上外幣簽賬是指以港幣、人民幣或澳門幣以外貨幣所結算之交易(包括互聯網交易) — 即於交易時未有涉及外幣匯率折算為港幣、人民幣或澳門幣，及於銷售單據上(如適用)之交易貨幣並非港幣、人民幣或澳門幣。除特別註明外，同一認可信用卡之會員獲得之所有積分將全部列入基本卡會員之賬戶內及積分換領只適用於基本卡會員。基本卡會員可透過Citi ThankYou Rewards (citibank.com.hk/thankyou)免費憑積分兌換現金回贈或將積分轉移至指定旅遊獎賞計劃。



續期禮遇積分兌換成飛行里數之條款及細則 – 條款9

不合資格簽賬包括(但不限於)現金透支、~~交易時涉及外幣匯率折算為港幣之「動態貨幣兌換交易」~~→購買現金券、購買或增值禮物卡、購買或充值儲值卡、八達通自動增值服務之費用、八達通於手機付款如ApplePay之增值、透過快速支付系統(「轉數快」)進行之交易、慈善機構捐款、電話/傳真/郵寄購物、旅行支票之金額、以信用卡支付外幣兌換交易(例如但不限於Forex.com)、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃、簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、以Citi PayAll所繳交之費用、繳付予稅務局之稅項、以網上、網上銀行或支付系統繳交之公共事務費、用自動轉賬及循環付款、繳交基金之供款、銀行手續費、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、賭場交易、未誌賬/取消/退款的交易、分拆賬單交易及其他未經許可或有舞弊/欺詐成份之簽賬。有任何退款金額之交易將被視為不合資格簽賬。

(b) Citi Prestige 信用卡

Citi Prestige 信用卡優惠里數兌換率之條款及細則 – 條款1

...海外及網上外幣簽賬是指以港幣、人民幣或澳門幣以外貨幣所結算之交易(包括互聯網交易)——即於交易時未有涉及外幣匯率折算為港幣、人民幣或澳門幣，及於銷售單據上(如適用)之交易貨幣並非港幣、人民幣或澳門幣。除特別註明外，同一認可信用卡之客戶獲得之所有積分將全部列入基本卡客戶之賬戶內及積分換領只適用於基本卡客戶。不可獲得積分的賬項包括但不限於現金透支、銀行費用、信用卡結餘轉賬金額、折現計劃、「Quick Cash」套現分期計劃、繳付稅務局之稅項、賭場交易、網上繳款、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、透過快速支付系統(「轉數快」)進行之交易、~~動態貨幣兌換交易~~→以及未誌賬/已取消/已退款之交易...

Citi Prestige 信用卡年資獎賞計劃之條款及細則(「年資獎賞計劃」) – 條款2

客戶從「年資獎賞計劃」所賺取的積分是以認可信用卡賬戶於該年度(由週年日起至往後一整年)的有效總簽賬額乘以百分率計算。累積有效簽賬並不包括但不限於現金透支、銀行費用、信用卡結餘轉賬金額、折現計劃、「Quick Cash」套現分期計劃、繳付稅務局之稅項、賭場交易、網上繳款、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、透過快速支付系統(「轉數快」)進行之交易、~~於交易時涉及外幣匯率折算為港幣之「動態貨幣兌換交易」~~→「PayAll」服務，以及未誌賬/已取消/已退款之交易



(c) Citi Cash Back 信用卡

「Citi Cash Back 信用卡簽賬回贈計劃」之條款及細則 – 條款2

此回贈計劃適用於憑Citi Cash Back信用卡之「合資格簽賬」，計算出的回贈金額會以四捨五入的方式兌換至最接近仙位。不合資格簽賬包括(但不限於)透過快速支付系統(「轉數快」)進行之交易、現金透支、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、繳付予稅務局之稅項、以網上銀行或網上支付系統繳費或繳交公共事務費用、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、繳交基金之供款、銀行手續費、賭場交易、~~動態貨幣兌換交易(即涉及以外幣轉換成港幣而進行的交易)~~、未誌賬/取消/退款的交易及其他未經許可或有舞弊/欺詐成份之簽賬...

(d) Citi PremierMiles 信用卡

累積及兌換積分之條款及細則 – 條款2

「認可簽賬」不包括但不限於透過快速支付系統(「轉數快」)進行之交易、現金透支、信用卡結餘轉賬金額、折現計劃之金額、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃、繳付稅務局之稅項、以網上銀行或網上支付系統繳費或繳交公共事務費用/保險費用、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織 或銀聯(按情況適用)不時界定之商戶編號)、繳交基金之供款、銀行手續費、賭場交易、~~動態貨幣兌換交易(即涉及以外幣轉換成港幣而進行的交易)~~、未誌賬/已取消/已退款之交易及其他未經許可或有舞弊/欺詐成份之簽賬...

(e) Citi Rewards 信用卡

累積及兌換積分之條款及細則 – 條款5

不可獲得積分的賬項包括但不限於現金透支、銀行費用、信用卡結餘轉賬金額、折現計劃、「Quick Cash」套現分期計劃、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、繳付稅務局之稅項、賭場交易、網上繳款、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、透過快速支付系統(「轉數快」)進行之交易、~~動態貨幣兌換交易~~以及未誌賬/已取消/已退款之交易。



Citi Rewards 信用卡流動支付額外積分計劃 – 條款5

不合資格簽賬包括(但不限於)透過快速支付系統(「轉數快」)進行之交易、八達通增值、現金透支、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、繳付予稅務局之稅項、以網上銀行或網上支付系統繳費或繳交公共事務費用、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、繳交基金之供款、銀行手續費、賭場交易、~~動態貨幣兌換交易(即涉及以外幣轉換成港幣而進行的交易)~~、未誌賬/取消/退款的交易及其他未經許可或有舞弊/欺詐成份之簽賬...

Citi Rewards 信用卡購物和娛樂額外積分計劃 – 條款7

不合資格簽賬包括(但不限於)透過快速支付系統(「轉數快」)進行之交易、八達通增值、現金透支、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、繳付予稅務局之稅項、以網上銀行或網上支付系統繳費或繳交公共事務費用、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、繳交基金之供款、銀行手續費、賭場交易、~~動態貨幣兌換交易(即涉及以外幣轉換成港幣而進行的交易)~~、未誌賬/取消/退款的交易及其他未經許可或有舞弊/欺詐成份之簽賬...

(f) Citi Plus 信用卡

累積及兌換積分之條款及細則 – 條款3

不合資格簽賬包括(但不限於)透過快速支付系統(「轉數快」)進行之交易、現金透支、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、繳付予稅務局之稅項、以網上銀行或網上支付系統繳費或繳交公共事務費用、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、繳交基金之供款、銀行手續費、賭場交易、~~動態貨幣兌換交易(即涉及以外幣轉換成港幣而進行的交易)~~、未誌賬/取消/退款的交易及其他未經許可或有舞弊/欺詐成份之簽賬...



(g) Citi Clear 信用卡

「Citi Clear Card 現金回贈計劃」條款及細則 – 條款4

基本現金回贈/ 網上簽賬現金回贈計劃適用於憑Citi Clear Card之「合資格簽賬」，計算出的回贈金額會以四捨五入的方式兌換至最接近仙位。不合資格簽賬包括(但不限於)透過快速支付系統(「轉數快」)進行之交易、現金透支、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、繳付予稅務局之稅項、以網上銀行或網上支付系統繳費或繳交公共事務費用、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、繳交基金之供款、銀行手續費、賭場交易、**動態貨幣兌換交易(即涉及以外幣轉換成港幣而進行的交易)**→未誌賬/取消/退款的交易及其他未經許可或有舞弊/欺詐成份之簽賬...

(h) Citi HKTVmall 信用卡

累積及兌換積分之條款及細則 – 條款4

不可獲得積分的賬項包括但不限於現金透支、銀行費用、信用卡結餘轉賬金額、折現計劃、「Quick Cash」套現分期計劃、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、繳付稅務局之稅項、賭場交易、網上繳款、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、透過快速支付系統(「轉數快」)進行之交易、Citi HKTVmall 信用卡支付平台簽賬，HKTV Pay簽賬，**動態貨幣兌換交易(即涉及以外幣轉換成港幣而進行的交易)**→以及未誌賬/已取消/已退款/偽造/未經授權之交易。

(i) Citi 八達通信用卡

Citi 八達通信用卡八達通現金計劃 – 條款2

憑八達通現金計劃，基本卡持有人使用此卡累積簽賬每港幣 200元正便可獲得價值港幣1元八達通現金回贈(「八達通現金」)並以上述的比率以下捨入方式兌換至仙位數值，信用卡累積簽賬包括自動增值服務，但不包括一般不被發卡公司接受為信用卡簽賬項目(包括，但不限於現金透支、銀行費用、信用卡結餘轉賬金額、折現計劃、「Quick Cash」套現分期計劃、繳付稅務局之稅項、賭場交易、網上繳款、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、透過快速支付系統(「轉數快」)進行之交易、**動態貨幣兌換交易(即涉及以外幣轉換成港幣而進行的交易)**→以及未誌賬/已取消/已退款之交易...

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