

Citi Octopus Credit Card Agreement
TERMS AND CONDITIONS
(Effective on February 20, 2022)

Citi Octopus Credit Card ("Card") is issued by Citibank (Hong Kong) Limited ("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:

- CARDHOLDER'S INFORMATION**
 - 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.
 - The Cardholder agrees to the Company recording the telephone conversations between the Cardholder and the Company.
- USE OF CARD**
 - 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limit assigned by the Company from time to time at its discretion ("Loan Limit"); and (f) not use the Card after it is withdrawn, cancelled or manufactured.
 - 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.
 - 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.
 - The Card may be used as a credit card and/or as an Octopus stored value card as specified in Clause 3 below.
- TRANSACTIONS EFFECTED THROUGH CARD**
 - Credit card functionality
 - 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 the "FlexiBorrow" Installment Program, "PlayLife" Installment Program, Cash Conversion Program, Balance Transfer Program, Merchant Installment Plan).
 - 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

Citi, Citi Octopus Card

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.

- Octopus stored value card functionality
 - The physical Card may be used as an Octopus stored value card ("Physical Octopus Card"). Such use is provided by Octopus Cards Limited ("OCL") and is subject to the Conditions of Issue of Octopus issued and amended by OCL from time to time ("Conditions of Issue").
 - The value stored in the Physical Octopus Card (regardless of whether it is for the Principal Cardholder or Supplementary Cardholder) shall be automatically reloaded through the Automatic Add Value Service ("AAVS"), and the reloading amount shall be charged against the Account of the Principal Cardholder. The AAVS is subject to the Octopus Automatic Add Value Agreement between the Cardholder and OCL ("Octopus Automatic Add Value Agreement"). The Cardholder may not cancel the AAVS (unless terminated together with the Card itself) nor link the Card to another Octopus stored value card (except Citi Octopus Card on iPhone or Apple Watch) through AAVS.
 - Citi Octopus Card on iPhone or Apple Watch
 - If and when the service is available, the Cardholder may add the Octopus stored value card function of the Card to his mobile credit card into Apple Pay via Octopus mobile application. This virtual form of Octopus stored value card is referred to as "Citi Octopus Card on iPhone or Apple Watch". The Cardholder understands and agrees that:
 - Citi Octopus Card on iPhone or Apple Watch is an additional Octopus stored value card (in virtual form) and is separate from, and does not share the value stored in, the Physical Octopus Card.
 - Citi Octopus Card on iPhone or Apple Watch is provided by OCL and is subject to the Conditions of Issue, as well as other terms and conditions imposed by OCL.
 - each Cardholder may only add one Citi Octopus Card on iPhone or Apple Watch onto one mobile wallet at any one time;
 - Citi Octopus Card on iPhone or Apple Watch is not a credit card but is a stored value card;
 - in the event of malfunction, termination or cancellation of the Citi Octopus Card on iPhone or Apple Watch, the negative value stored on the Citi Octopus Card on iPhone or Apple Watch shall be debited from the Account of the Principal Cardholder. If applicable, any unused remaining value stored on the Citi Octopus Card on iPhone or Apple Watch shall be refunded to the Account of the Principal Cardholder without prior notice; and
 - if the value stored in the Citi Octopus Card on iPhone or Apple Watch shall be automatically reloaded through the AAVS, and the reloading amount shall be charged against the Account of the Principal Cardholder. The AAVS is subject to the Octopus Automatic Add Value Agreement. The Cardholder may not cancel the AAVS linked to the Citi Octopus Card on iPhone or Apple Watch (unless terminated together with the Card).
- 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 of its 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, communication 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 regulator, prosecuting, law 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.
 - Notwithstanding any provision in this Agreement, if an unauthorized transaction is reported in accordance with this Agreement before their 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 the Cardholder. After investigation is completed in good faith and if the investigation report 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.
 - 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.
 - 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.
 - 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.
- CHARGES**
 - 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.
 - 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 date of the second following Statement balance is less than such amount as may be determined by the Company from time to time (currently HKD200.00).
 - 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:
 - 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.
 - 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.
 - 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 shown 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.
 - 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 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.
 - 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.
 - Service Fee
 - A non-refundable annual fee as specified in the Fees Schedule will be charged to the Account on the date of the first Transaction or the date 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.
 - Return Check / Reject Outgoing Fee
 - A return handling fee 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 autopoly authorization which is either dishonoured or revoked.
 - Lost Card Replacement Fee
 - A handling fee as specified in the Fees Schedule will be charged for the issuance of any replacement Card.
 - 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.
 - 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.
 - Charge Dispute Handling Fee
 - A charge dispute handling fee as specified in the Fees Schedule will be imposed for any dispute proved to be invalid after investigation.
 - Default Finance Charge
 - 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 since 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 Date as 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.
 - Credit Balance Withdrawal by Check Handling Fee
 - A handling fee as specified in the Fees Schedule will be charged for each credit balance withdrawal by check.
 - Statement Retrieval Fee
 - A handling fee as specified in the Fees Schedule will be charged for request for retrieval of statement.
 - Sales Draft Retrieval Fee
 - A handling fee as specified in the Fees Schedule will be charged for request for retrieval of sales draft.
 - Personal Data Access Request
 - A handling fee as specified in the Fees Schedule will be charged for each personal data access request.
 - Instant Temporary Customer Credit Limit Upgrade Fee
 - A handling fee as specified in the Fees Schedule will be charged on the full amount of the instant temporary upgraded credit limit granted to the Cardholder.
 - 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.
 - Merchant Installment Plan Cancellation Handling Fee
 - A handling fee as specified in the Fees Schedule will be charged in the event of cancellation of Merchant Installment Plan.
 - Paper Statement Fee
 - A handling fee as specified in the Fees Schedule will be charged for receiving paper statement.
 - 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.
 - 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 it is 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 any trend (which may be exercised by the Company at any time) any entries or details wrongly or mistakenly made by the Company.
 - Where Supplementary Card(s) is/are issued, the Company may:
 - 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
 - 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.
 - 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.

- PAYMENT OF CHARGES**
 - 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.
 - 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.
 - 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.
 - 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.
 - 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.
 - 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, default finance charges, return check / reject outgo, card replacement and charge dispute handling fees; (5) outstanding instalments 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.
 - 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.
 - 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.
- LOSS OR THEFT OF THE CARD**
 - 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 the PIN.
 - 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

- PERSONAL DATA**
 - 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

- RIGHTS OF THE COMPANY**
 - 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 denomination 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.
 - Save where Clause 13 (Cardholder who banks with Citibank, N.A., Hong Kong Branch) applies, the Cardholder 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 Paying Entity upon the written demand of that Citi Creditor certifying to the Citi Creditor 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.
 - 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.
 - 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 ("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 Customer Credit Limit 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.
 - 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.
 - 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.
 - 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.
 - E-STATEMENT /E-ADVICE SERVICES**
 - 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 any printed Statement and/or designated advice 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, services 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.
 - 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 be unable 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.
 - 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 fees 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.
 - 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.
 - 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.
 - 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.
 - To cancel enrolment 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 2860 0308 (for Citi Cash Back American Express® Cardmembers only) or Citibank branches. Upon cancellation of enrolment 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.

- 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.
 - 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.
 - 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 disseminate, decompile, copy, modify or reverse engineer any such software or allow anyone else to do so.
 - CANCELLATION**
 - 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, cause or 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.
 - The Cardholder may terminate this Agreement at any time by written notice to the Company.
 - 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.
 - 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.
 - If the Card is terminated for whatever reason,
 - the Company may set off any remaining value in the Octopus stored value card function against any outstanding debts owed by the Cardholder, or
 - any negative balance in the Octopus stored value card function shall be deducted from the Account.
 - Termination of the Card issued to the Principal Cardholder ("Principal Card") for whatever reasons will terminate all Supplementary Card(s) issued under it.
 - 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 aforesaid, 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 shall 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.
- AMENDMENTS**
 - 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.
 - 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.

- 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.
 - 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.
 - 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 disseminate, decompile, copy, modify or reverse engineer any such software or allow anyone else to do so.
- CANCELLATION**
 - 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, cause or 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.
 - The Cardholder may terminate this Agreement at any time by written notice to the Company.
 - 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.
 - 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.
 - If the Card is terminated for whatever reason,
 - the Company may set off any remaining value in the Octopus stored value card function against any outstanding debts owed by the Cardholder, or
 - any negative balance in the Octopus stored value card function shall be deducted from the Account.
 - Termination of the Card issued to the Principal Cardholder ("Principal Card") for whatever reasons will terminate all Supplementary Card(s) issued under it.
 - 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 aforesaid, 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 shall 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.

- 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.
 - CARDHOLDER WHO HAS AN ACCOUNT WITH THE COMPANY AND/OR CITIBANK, N.A., HONG KONG BRANCH**
 - This clause applies when the Cardholder has an account (if and/or where applicable) with the Company (other than the account relating to the Card) and with Citibank, N.A., Hong Kong Branch.
 - 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 facilities that will 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:
 - "you" shall, for the purpose of this Agreement, be deemed to include Citibank (Hong Kong) Limited and Citibank, N.A., Hong Kong Branch; and
 - "Citigroup Organisation" shall bear the meaning assigned to that term in clause 2.3 of the CTC.
 - MISCELLANEOUS**
 - 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.
 - 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.
 - The Company is hereby authorized (but is not obliged) to accept any instructions given by (a) telephone, text, 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 to the Cardholder. Without prejudice to the foregoing, the Company may also accept any instructions under this clause.
 - These terms are translated from English to Chinese for two versions only. If there is any conflict or inconsistency between the two versions, the English version will prevail.
 - 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.
 - 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.
 - 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.
 - Disclosure regarding BDAI
 - "BDAI" refers to big data analytics and artificial intelligence applications, and generally involves computerized machine human intelligence so that they can learn, sense, think and act 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. Machine learning, decision tree, natural language processing, 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:
 - performing statistical, trend, market, behaviour, usage pattern, customer segment and pricing analysis;
 - performing credit, anti-money laundering, fraud prevention and other risk assessments;
 - planning, research and developments, designing services or products, improving customer experience;
 - predictive modeling; and
 - 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.
 - ERCHANT INSTALLMENT PLAN**
 - 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.
 - If Cardholder pays an amount equal to or greater than the Minimum Payment Due but less than the Statement Balance for the current Statement Due Date (the "Plan") is a loan (the "Loan") provided by the Merchant 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"):
 - 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 or after the relevant goods or services have been provided to the Merchant) and undertakes to repay the Loan Amount to the Company by equal monthly instalments 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;

- 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, a Merchant Installment Plan Cancellation Handling Fee (ie. HK\$300) as specified in the Fees Schedule may be charged and the outstanding Loan Amount will be billed in full;
 - The Loan Amount will be held from the Customer Credit Limit according to the tenor of the Plan and shall be repaid by monthly Instalments. Each Instalment 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 Instalment by Cardholder. As such, only the outstanding Instalment amounts shall be counted against the Customer Credit Limit. Any return or exchange of products will not affect the payment obligations under the Plan;
 - 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;
 -

Citi八達通信用卡合約

條款及細則

(由2022年7月20日起生效)

花旗銀行(香港)有限公司(簡稱「發卡公司」)將下列的條款發出Citi八達通信用卡(簡稱「此卡」)給閣下(簡稱「基本卡持有人」)和任何屬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(每位簡稱為「持卡人」，基本卡持有人和附屬卡持有人亦統稱「持卡人」)在簽署及支付此卡下條款時共同及個別同意或確認同意遵守本合約以條款及真實支付以下條款所訂發卡公司的款項，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：

- 持卡人資料
 - 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發給此卡給持卡人。所申報資料如有任何更改或職業、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。
 - 持卡人同意發卡公司對持卡人與發卡公司的電話語話進行電話錄音。
- 此卡的使用
 - 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附時決定的信貸限額(簡稱「客戶信貸限額」)；(d)不能使用超過發卡公司不時附時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附時決定的信貸限額(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。
 - 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。倘若持卡人向發卡公司之私人密碼不論因何原因洩露給其他人，持卡人亦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的損失。
 - 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，以發發卡公司可以進行核對確認。為免生誤，持卡人若未能履行此要求，將不會免除其使用此卡的任何責任。若持卡人想就此卡採用新的簽署，需事先向發卡公司提出書面申請。
 - 此卡可根據以下第3條款作信用信用卡和/或八達通儲值卡。
- 經此卡實行的交易
 - 此卡功能
 - 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、充值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和服務。此卡亦可用作申請由發卡公司提供的信用卡貸款計劃(包括但不限於「Quick Cash」套現分期計劃)或服務/分期期更替/計劃或簽署「分期更替」或分期折現計劃或結餘轉戶計劃(或商戶分期計劃)。
 - 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寄

材料保護

- 資料保護或資料私隱法律的司法管轄區。
- 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其匯及隨之而生或與之有關之所有事項。
- 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他集團公司可遵從任何法律或規章的資料。
- 電子月結單/電子通知書事宜
 - 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(指示通知書包括閣下於網頁www.citibank.com.hk/e-advance不時出現的類型的通知書)。持卡人同意從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立法、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。
- 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)送達至持卡人指定的電郵地址，應將為每月結單及/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達至持卡人指定的電郵地址，或由於任何理由，儘管持卡人登記電子月結單服務及/或電子通知書服務，發卡公司可根據酌情決定將任何帳戶月結單及/或通知書郵寄寄往持卡人最新登記的郵遞地址。

- 發卡公司不可不時附時決定修改、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先通知。發卡公司保留權利，可透過事先向持卡人發出通知或隨時酌情決定不時就電子月結單服務及/或電子通知書服務收費費用。
- 持卡人明白到，電子月結單服務及/或電子通知書務須要求持卡人持有適當的互聯網及電話服務具有合適的設備，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。
- 若發卡公司在合理嘗試後，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達給持卡人，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。
- 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，須於下列月結單下一張通知書日期前不少於10個工作天前通知Citibank網上理財，或於下一個結單下一張通知書日期前不少於15個工作天致電Citibank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，以取消電子月結單服務及/或電子通知書服務的登記後，發卡公司將取消向持卡人印發月結單及/或通知書。
- 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，須於下列月結單下一張通知書日期前不少於10個工作天前通知Citibank網上理財，或於下一個結單下一張通知書日期前不少於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，以取消電子月結單服務及/或電子通知書服務的登記後，發卡公司將取消向持卡人印發月結單及/或通知書。
- 若持卡人同意，發卡公司必須須將持卡人的數據、軟件、電腦、電話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，

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

- 32.1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。
- 32.2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的戶口中扣除。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)。
- 32.3Citi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可加入一張Citi八達通卡在iPhone或Apple Watch至一個自動錢包；
- (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) 當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)將被歸入發卡公司的戶口內扣除。及任何Citi八達通卡在iPhone或Apple Watch內的未用餘額(如有)將會退還至基本卡持有人的戶口，並不作任何通知；
- (f) Citi八達通卡在iPhone或Apple Watch內的儲值額會透過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以連繫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及/或非付款設施供應商的任何第三方(即指構成全球付款服務設施的第三方，包括但不限於「通訊、結算或付款系統、中央銀行及代理銀行(「付款設施供應商」)」「第三方服務供應商»)可能違反除非純粹直接因發卡公司疏忽或意圖錯誤所致，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，發卡公司不對透過月結單服務及/或電子通知書服務透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、密碼或機密事宜，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法律，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、竄改或被盜運或披露予其他人方。
- 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。發卡公司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專有使用特許，此特許僅容許持卡人使法律、法規或官方指定為令了任何法律或規章可獲獲遵守。

9.10 發卡公司不可不時附時決定修改、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先通知。發卡公司保留權利，可透過事先向持卡人發出通知或隨時酌情決定不時就電子月結單服務及/或電子通知書服務收費費用。

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腦設備傳導提示的服務(簡稱「Citi Alerts即時短訊服務」)，即代表持卡人接受並同意受本合約第10條約束，並支付與使用Citi Alerts即時短訊服務的任何費用。持卡人並不得透過通知Citi Alerts即時短訊服務所傳送的任何資料的保安、密碼或機密事宜。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 持卡人須負責其電腦設備的保安，並須採取一切合理的防範措施以防任何第三方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，發卡公司並不保證透過Citi Alerts即時短訊服務所傳送的任何資料的保安、密碼或機密事宜。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。

10.5 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條款，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之任何原因所引致之後果(包括但不限於持卡人的電話設備因任何原因未能接收資料、任何電話故障、互聯網服務供應商失當、電力故障、設備或裝置失當、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)內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、聯繫或其他關係。發卡公司不會為該第三

(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區的規章、檢控、稅務或政府機關(「機關」)訂立的任何協議(iii)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，持卡人擁有保留有爭議的金額。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，或由於任何原因有關產品或服務違約，包括但不限於商戶的倒業、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，持卡人仍須承擔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內所有費用、收費、利息、欠款和其他擔本合約應付的款項(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」)及到期應付款(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買方或借方結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以不用持卡人發出月結單。

4.3 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。

- (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
 - 發卡公司因任何理由而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，發卡公司仍會要求持卡人於其還須還最低付款額外，還需繳發發卡公司任何有權全部追討該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填寫列載於服務收費表的現金

方(包括系統警響者)引致的任何損失上責任。

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專有使用特許，此特許僅容許持卡人使用該軟件的專有使用特許，此特許僅容許持卡人使法律、法規或官方指定為令了任何法律或規章可獲獲遵守。

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、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力的情況下，發卡公司可能在上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、沒有支付到期項或逾期或逾期對數、債值或類似行為或疏忽或為了令任何法律或規章可獲遵守。

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賬戶內全部之欠款，即使本合約已經終止，持卡人仍須負擔因本合約所產生或仍存在的責任。

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 若此卡在任何情況下終止，

- (a) 發卡公司有權扣除八達通儲值卡內的剩餘金額以抵銷持卡人所欠的金額，或
- (b) 發卡公司有權從基本卡持有人戶口內扣除八達通儲值卡內所欠的金額於任何原因，發出給基本卡持卡人的信用卡(「基本卡」)一旦發出後，將終止根據該基本卡所發出的所有附屬卡。

11.7 基本卡持有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)將附屬卡或退回附屬卡。如果附屬卡未按上述方式停用或銷毀，發卡公司可在收到上述通知後，根據適用於終止信用卡的程序採取強制性的行動，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，直至該附屬卡被停用或銷毀，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 and 付款方式作出的任何修訂。該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，持卡人將須在該修訂生效前停止其賬戶。

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

透過費用，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。月結單中之現金透支及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於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附時通知的利率收取，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(即使該項新交易是在本月月結單的付款限期才需付款，但有關於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繳付該款項，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

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內所有費用、收費、利息、欠款和其他擔本合約應付的款項(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」)及到期應付款(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買方或借方結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以不用持卡人發出月結單。

4.3 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。

(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

- 發卡公司因任何理由而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，發卡公司仍會要求持卡人於其還須還最低付款額外，還需繳發發卡公司任何有權全部追討該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填寫列載於服務收費表的現金

方(包括系統警響者)引致的任何損失上責任。

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專有使用特許，此特許僅容許持卡人使用該軟件的專有使用特許，此特許僅容許持卡人使法律、法規或官方指定為令了任何法律或規章可獲獲遵守。

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、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力的情況下，發卡公司可能在上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、沒有支付到期項或逾期或逾期對數、債值或類似行為或疏忽或為了令任何法律或規章可獲遵守。

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賬戶內全部之欠款，即使本合約已經終止，持卡人仍須負擔因本合約所產生或仍存在的責任。

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 若此卡在任何情況下終止，

- (a) 發卡公司有權扣除八達通儲值卡內的剩餘金額以抵銷持卡人所欠的金額，或
- (b) 發卡公司有權從基本卡持有人戶口內扣除八達通儲值卡內所欠的金額於任何原因，發出給基本卡持卡人的信用卡(「基本卡」)一旦發出後，將終止根據該基本卡所發出的所有附屬卡。

11.7 基本卡持有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)將附屬卡或退回附屬卡。如果附屬卡未按上述方式停用或銷毀，發卡公司可在收到上述通知後，根據適用於終止信用卡的程序採取強制性的行動，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，直至該附屬卡被停用或銷毀，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 and 付款方式作出的任何修訂。該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，持卡人將須在該修訂生效前停止其賬戶。

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

將在適用時開始徵收。拖欠財務費用將每日計算和累積。

(m) 支票提取賬戶餘手續費

若持卡人以支票提取賬戶餘，發卡公司將收取列載於服務收費表上的手續費用。

(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) 申請補發發賬存根手續費
若持卡人申請補發發賬存根，發卡公司將收取列載於服務收費表上的手續費。

(p) 查閱個人資料手續費
若持卡人要求查閱個人資料，發卡公司將就每個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
持卡人若使用即時增加臨時信用額服務，需繳付列載於服務收費表上的手續費。

(r) 動態貨幣兌換收費
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賬戶中扣除的話，該交易將會被徵收服務收費表所詳列的動態貨幣兌換費。

(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。

(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。

4.4 以非港幣之貨幣導成的交易付款，發卡公司將會按由VISA/MasterCard在另算日從國際城市兌換率選擇的兌換率計算為港幣。此等交易亦將另收取列載於服務收費表上的手續費。

4.5 持卡人同意，持卡人須負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月結單。持卡人並承諾按每份每月結單是否正確，如有任何差異、錯漏、錯誤或不正確的字跡或詳情，持卡人應於月結單日期起六天內通知發卡公司。在該段期間結束後，有關的發卡公司記錄及月結單詳情，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何項或詳情(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記錄及詳情屬正確。

4.6 如發行附屬卡，發卡公司可以：

- (a) 以基本卡持卡人於發卡公司之任何其他賬戶的結存，抵銷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。

4.7 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

14.8 有關“BDAI”的披露
“BDAI”是指大數據分析及人工智能應用，一般涉及電腦模擬人類智慧，令它們能夠學習、感受、思考及行動以達到自動化及取得大量以保存及分析數據、工作、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、機器學習、決策樹、自然語言處理、生物特徵認識技術、互聯網奇聞奇案、網絡記錄檔名為BDAI的資料。銀行可就個人資料或非個人資料使用BDAI。銀行將就其例子的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。

銀行已設立有效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。

有關花旗衍生數據的披露
“花旗衍生數據”是指銀行透過BDAI或其他方法收集、產生或衍生的已總合及匿名化的有關客戶的數據，但不包括任何個人資料或能夠直接或間接確定個人身分的數據。銀行不可受限制地自由使用花旗衍生數據，在不限制上述的銀行權利下，不論是有關或無關，若該轉移是在適用法律及規例下允許的，花旗銀行數據可以研究、走勢或市場分析或報告形式轉移至其集團公司，及其或其集團公司的任何其他第三方。

15. 商戶分期計劃
15.1 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。

15.2 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」)時適用予該商戶。就每次使用**本計劃**所作的交易而直(各稱「計劃交易」)：

(a) 持卡人不可撤回地授權發卡公司一筆進將全數**計劃交易**金額(「貸款金額」)撥付予商戶(可在商戶提供全部或部分相關產品或服務前繳付)；及保證該信用卡卡數目(或卡目)以等額的每月分期償還前(各稱「分期付款」)，即在**計劃交易**日期收取第一筆**分期付款**，及隨後的每月**分期付款**將與**計劃交易**日期相同的曆日從卡中扣除(如月分中並無該日期，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**分期付款**日期指**計劃交易**的日期或稱為「分期付款日期」；

本計劃的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」(即HK\$300)，並將被全數收取未清還的**貸款金額**；

(c) **貸款金額**將從客戶信貸限額中扣除並轉為相應數額之**分期付款**。每筆**分期付款**均不得取銷，並會每月從賬戶支取，直至全數

東方。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