



**Terms & Conditions for Citi Credit Card Spending Promotion “Earn up to HK\$2,400 cash rebate on local and overseas spending” (“Promotion”):**

1. The promotion period is valid from Aug 15 to Nov 14, 2025, both dates inclusive (“Promotion Period”). The Promotion Period consists of 3 Phases – Phase 1: Aug 15 to Sep 14, 2025; Phase 2: Sep 15 to Oct 14, 2025; Phase 3: Oct 15 to Nov 14, 2025; (based on transaction date). A “Phase” is defined as either Phase 1, Phase 2 or Phase 3.
2. This Promotion applies to selected principal cardholders (“Eligible Cardholders”) of Eligible Cards (defined in Clause 4 below) who receive promotional email/ SMS/ Push notification/ “Get More” offer in Citi Mobile® App for this Promotion (collectively as “Promotional Materials”).
3. To participate in this Promotion, Eligible Cardholders are required to login Citi Mobile® App and register via “Get More” page of this Promotion during the Promotion Period (“Registration”). Successful registrants will receive confirmation Push notification or SMS (“Successful Registrants”). Only first 3,000 Successful Registrants are eligible to participate in this Promotion, and the quota is available on a first-come-first-served basis. Registration with a supplementary card is not accepted. Successful Registrants must keep the confirmation Push notification or SMS showing successful Registration for inspection if required.
4. “Eligible Cards” refer to Citi Credit Card issued by Citibank (Hong Kong) Limited (“Citibank”).
5. This Promotion applies to “Eligible Transactions” made by the Eligible Cards during the Promotion Period. “Eligible Transactions” refer to all posted retail transactions, with official payment records and monthly installments of newly billed Merchant Installment Plan that are also posted during the Promotion Period conducted in Hong Kong or overseas made with any Eligible Card accounts or via Apple Pay, Google Pay or Samsung Pay during the Promotion Period. Ineligible Transactions (as defined in Clause 8) are excluded. Citibank has no obligation to clarify whether a transaction is an Eligible Transaction before the Eligible Cardholder conducts such transaction.
6. For Successful Registrants who subsequently have their relevant Eligible Card(s) replaced, renewed (inclusive of renewed Visa Card to a Mastercard), report lost / stolen, all the Eligible Transactions made on the corresponding newly-issued Eligible Card(s) due to the scenarios mentioned above will be automatically considered eligible for the Promotion.
7. Successful Registrants who use Eligible Cards to make Eligible Transactions with cumulative transaction amount in each Phase that meets Tier 1 Spending Target will be entitled to HK\$300 cash rebate; or meets Tier 2 Spending Target will be entitled to HK\$800 cash rebate (“Rewards”). The Rewards is capped at a maximum of HK\$800 each Phase and a maximum of HK\$2,400 throughout the entire Promotion Period. The Spending Target is indicated on the Promotional Materials. Details are as follows:

Spending Target Tier	Rewards	Maximum cash rebate entitled per Phase	Maximum cash rebate entitled throughout the entire Promotion
Tier 1	HK\$300 cash rebate	HK\$800	HK\$2,400
Tier 2	HK\$800 cash rebate		

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8. Ineligible Transactions include but not limited to cash advance, “Dynamic Currency Conversion non-online transactions”, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, purchase of cash vouchers, purchase/add value of gift cards, purchase/reload of stored value cards, Octopus Automatic Add Value service transactions, Octopus Add Value through Mobile Payment such as ApplePay, transactions made through Faster Payment System (FPS) services, charity donations, phone/fax/mail order, 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, all payments made by Citi PayAll, payment to the Inland Revenue Department, bill payment, utilities bill made with credit card via internet banking or online payment system, auto payment and recurring transactions, mutual funds payment, fees & charges, insurance transactions, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.
9. Eligible Transactions effected through principal and/or supplementary Eligible Cards under the same Successful Registrant will be combined.
10. Citibank will determine the eligibility of Successful Registrants to participate in this Promotion as well as the transactions based on Citibank’s record, and at the sole and absolute discretion of Citibank. If transactions are confirmed to be qualified for the Rewards after verification by Citibank at its sole and absolute discretion, relevant Rewards will be credited to Successful Registrant’s relevant Eligible Card account on or before Feb 28, 2026 (“Fulfillment Date”).
11. Successful Registrants must keep and submit the relevant original credit card sales slips and original merchant sales receipts in respect of the Eligible Transactions for inspection upon request by Citibank. All documents submitted to Citibank will not be returned.
12. Successful Registrants’ Credit Card accounts used for Eligible Transactions must be valid and with good credit record during the Promotion Period and on and before the Fulfillment Date in order to be eligible to receive any Rewards; otherwise, Citibank reserves the right to forfeit the Rewards without prior notice.
13. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the Rewards were credited, Citibank reserves the right to debit the Rewards from the Successful Registrant’s Credit Card account used for Eligible Transactions without prior notice.
14. The promotions, products and services mentioned in the referenced document are not offered to individual residents in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.
15. Citibank reserves the right to amend these Terms and Conditions or withdraw or terminate this Promotion at its discretion without prior notice and Citibank accepts no liability for such amendment, withdrawal or termination. All matters and disputes are subject to the final decision of Citibank.

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16. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail. If there is any discrepancy between the Promotional Materials and these Terms and Conditions, these Terms and Conditions shall apply and prevail.
17. No person other than the Eligible Cardholder and Citibank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
18. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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**Citi 信用卡「本地/海外簽賬賺高達 HK\$2,400 現金回贈」簽賬推廣之條款及細則 (「推廣」)：**

1. 此推廣由 2025 年 8 月 15 日至 2025 年 11 月 14 日(包括首尾兩日)(「推廣期」)，共分為三個階段進行：第一階段為 2025 年 8 月 15 日至 9 月 14 日，第二階段為 2025 年 9 月 15 日至 10 月 14 日，第三階段為 2025 年 10 月 15 日至 11 月 14 日 (以交易日計算)。第一階段、第二階段、第三階段分別定義為單一「階段」。
2. 此推廣只適用於列收到此推廣的推廣電郵/ 短訊/ 推送通知/ Citi Mobile® App Get More (統稱為「推廣通訊」)的合資格信用卡 (如條款 4 定義) 之特選主卡客戶 (「特選客戶」)參加。
3. 特選客戶需於推廣期內登入 Citi Mobile® App 並透過此推廣之「Get More」登記，以參加此推廣(「登記」)。成功登記之特選客戶將獲發確認短訊或推送通知 (「成功登記客戶」)。此推廣只限首 3,000 名成功登記客戶，名額先到先得。附屬卡所作之登記將不適用。成功登記客戶必須保留確認短訊或推送通知以作為成功登記之核實。
4. 合資格信用卡指由花旗銀行(香港)有限公司(「花旗銀行」)所發行之 Citi 信用卡。
5. 此推廣適用於推廣期內特選客戶憑合資格信用卡作出之「合資格簽賬」。「合資格簽賬」指於推廣期內以任何合資格信用卡賬戶或以 Apple Pay、Google Pay 或 Samsung Pay 完成並附有正式交易紀錄的已誌賬之本地或海外零售簽賬、及於推廣期內全新商戶分期計劃之每月供款。並不包括不合資格簽賬 (如條款 8 定義)。花旗銀行沒有義務在持卡人進行簽賬之前釐定該項簽賬是否為合資格簽賬。
6. 如成功登記客戶於推廣期內登記，及後收到因更換、更新、遺失、被盜竊等原因而發出的新合資格信用卡 (包括由 Visa 信用卡轉換為萬事達卡)，則所有以新合資格信用卡所作的合資格簽賬將自動被視為參與此推廣的合資格簽賬。
7. 成功登記客戶於每階段之合資格簽賬達第 1 級簽賬目標，可獲 HK\$300 現金回贈；或於每階段之合資格簽賬達第 2 級簽賬目標，可獲 HK\$800 現金回贈 (「獎賞」)。推廣期內每階段最高可獲獎賞為 HK\$800，整個推廣期內最高可獲獎賞為 HK\$2,400。簽賬目標列明於此推廣的推廣通訊。詳情如下：

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簽賬目標級別	獎賞	每階段最高可獲現金回贈	推廣期內最高可獲現金回贈
第一級	HK\$300 現金回贈	HK\$800	HK\$2,400
第二級	HK\$800 現金回贈		

8. 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非網上「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、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。
9. 成功登記客戶名下之合資格信用卡之主卡及附屬卡的合資格簽賬將會合併計算。
10. 花旗銀行將會根據儲存於花旗銀行之紀錄，以決定成功登記客戶是否合資格參加此推廣或核實簽賬是否為合資格簽賬，並保留最終決定權。有關簽賬如獲花旗銀行核實後確認為合資格獲取獎賞，相關獎賞將於 2026 年 2 月 28 日或之前直接存入成功登記客戶之合資格信用卡戶口(「獲取相關獎賞日」)。
11. 成功登記客戶必須保留所有合資格簽賬之信用卡簽賬存根及商戶購物單據正本。如有任何爭議，花旗銀行保留要求客戶提供有關合資格簽賬之文件的權利，以作核實。所提供有關合資格簽賬之文件將不獲退回。
12. 成功登記客戶作合資格簽賬之信用卡賬戶必須於推廣期內及獲取相關獎賞日及之前保持有效及信用狀況良好，否則花旗銀行保留取消獲取獎賞之權利而毋須另行通知。
13. 如有任何舞弊/欺詐成分或取消用作計算相關現金回贈之有關交易，花旗銀行有權從有關信用卡賬戶內扣取相等於指定獎賞之金額而毋須另行通知。

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