



特選客戶: Citi 信用卡 1 月外幣簽賬推廣

外幣簽賬賞你高達 HK\$600 簽賬回贈

簽賬要求	簽賬回贈	推廣期可享最高簽賬回贈
以外幣簽賬 (包括網上及海外實體店) 累積簽賬 相當於 HK\$1,000 或以上	外幣簽賬可享 5% 簽賬回贈	HK\$600 簽賬回贈

推廣只適用於 Citi PremierMiles、Citi Rewards Visa、Citi Rewards Mastercard、Citi The Club、Citi 八達通、Citi HKTVmall、Citi Plus 及 Citi Clear 信用卡

此推廣由 2024 年 1 月 16 日至 2024 年 1 月 31 日

即於瀏覽器輸入以下網址登記!

citibank.hk/jan-spend-apply

名額有限，此推廣優惠只限首 5,000 名成功登記之合資格客戶，先到先得。

**To borrow or not to borrow?
Borrow only if you can repay!**
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Citi 信用卡 1 月外幣簽賬推廣(「推廣」)之條款及細則：

1. 此推廣由 2024 年 1 月 16 日至 2024 年 1 月 31 日(包括首尾兩日)(「推廣期」)。
2. 此推廣只適用於花旗銀行(香港)有限公司(「花旗銀行」)所發行之 Citi PremierMiles 信用卡、Citi Rewards Visa 信用卡、Citi Rewards Mastercard 信用卡、Citi The Club 信用卡、Citi 八達通信用卡、Citi HKTVmall 信用卡、Citi Plus 信用卡及 Citi Clear Card (「指定信用卡」)之特選持卡人(「持卡人」)參加。此推廣不適用於 Citi Ultima 信用卡、Citi Prestige 信用卡及 Citi Rewards 銀聯信用卡。
3. 持卡人須於推廣期內透過 "citibank.hk/jan-spend-apply" 成功進行一次性登記，方可參加此推廣(「登記客戶」)。合資格客戶只需於推廣期內登記一次，無需為每張指定信用卡登記。名額有限，此推廣優惠只限首 5,000 名成功登記之合資格客戶(「合資格客戶」)。附屬卡所作之登記將不適用。
4. 合資格客戶需於推廣期內憑指定信用卡作外幣交易並累積簽賬相等於 HK\$1,000 或以上「合資格外幣簽賬」(如下定義)，方可獲 5% 簽賬回贈(「簽賬回贈」)。
5. 每個持卡人以任何指定信用卡之合資格簽賬將會合併計算，無論持卡人使用多少指定信用卡於推廣期內作合資格簽賬亦最高可獲 HK\$600 簽賬回贈。
6. 此推廣適用於推廣期內持卡人指定信用卡之「合資格外幣簽賬」(如下定義)。除非另有說明，「合資格簽賬」只包括於推廣期內附有正式交易紀錄的「合資格外幣簽賬」(如下定義)，並不包括不合資格簽賬(如下定義)。**有任何退款金額之交易將被視為不合資格簽賬。**
7. **合資格外幣簽賬**包括於網上或海外實體店以外幣(包括人民幣及澳門幣)結算並附有正式交易紀錄的已誌賬之零售簽賬並且根據相關信用卡組織或商戶收單機構之商戶編號或簽賬類別釐定為外幣簽賬的交易。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外幣簽賬。
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「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

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- 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、於條款 8 受列明之交易。
9. 於此推廣所作之簽賬如乎合「冬日消費賞·賺高達額外 8%回贈! (2023 年 11 月 1 日 - 2024 年 2 月 29 日)」(「冬日消費賞」)的簽賬要求, 亦可計算在冬日消費賞推廣。詳情請參考冬日消費賞的條款及細則 (citibank.hk/winter-spend2)。
 10. 同一指定信用卡賬戶之基本卡及附屬卡的簽賬將會合併計算。
 11. 指定信用卡賬戶之簽賬如獲花旗銀行核實後確認為合資格獲取簽賬回贈, 所獲簽賬回贈將捨入至個位單位並於 **2023 年 4 月 30 日或之前**直接存入持卡人累積合資格簽賬最高之指定信用卡戶口
 12. 持卡人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, 花旗銀行保留要求持卡人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。
 13. 持卡人作合資格簽賬之信用卡賬戶必須於推廣期內及獲取相關簽賬回贈時保持有效及信用狀況良好, 花旗銀行保留取消獲取相關簽賬回贈之權利而毋須另行通知。
 14. 如有任何舞弊/欺詐成分或取消用作計算相關簽賬回贈之有關交易, 花旗銀行有權從有關信用卡賬戶內扣取相等於相關簽賬回贈之金額而毋須另行通知。
 15. 花旗銀行保留隨時更本改條款及細則或酌情取消或終止此優惠的權利, 而毋須事先通知。本行不會為相關改變、終止或取消負上任何責任。如有任何爭議, 花旗銀行保留最終決定權。
 16. 如中英文條款及細則有所差異, 一概以英文版本為準。如推廣資料與本條款及細則在文義上出現分歧, 概以本條款及細則為準。
 17. 除合資格客戶及花旗銀行以外, 並無其他人士有權按《合約〔第三者權利〕條例》強制執行本條款及細則, 或享有本條款及細則的權益。
 18. 推廣條款及細則受香港特別行政區法律所管轄, 並按照香港特別行政區法律詮釋。

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Selected Customers: Citi Credit Card January Overseas Spending Promotion

Get up to HK\$600 rebate on your overseas spending!

Spending Requirement	Rebate entitled	Maximum Rebate during promotion period
Accumulate foreign currency spending equivalent to HK\$1,000 or above (including online and face-to-face overseas transactions)	5% rebate on foreign currency spending	HK\$600

Applicable to Citi PremierMiles, Citi Rewards Visa, Citi Rewards Mastercard, Citi The Club, Citi Octopus, Citi HKTVmall, Citi Plus, and Citi Clear Credit Card only

Promotion Period is valid from January 16 to January 31, 2024

Register now via the below shortcut!

Type the below link in your browser

citibank.hk/jan-spend-apply

Quota applies. Limited to the first 5,000 customers on a first-come-first-serve basis

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Citi Credit Card January Overseas Spending Promotion (“Promotion”) Terms & Conditions:

1. The promotion period is valid from January 16 to January 31, 2024, both dates inclusive (“Promotion Period”).
2. This Promotion applies to Selected Cardholders (“Cardholders”) of Citi PremierMiles Card, Citi The Club Credit Card, Citi Rewards Visa Card, Citi Rewards Mastercard, Citi Octopus Card, Citi HKTVmall Card, Citi Plus Credit Card, and Citi Clear Card only (“Designated Credit Card”) issued by Citibank (Hong Kong) Limited (“Citibank”). This Promotion does not apply to Citi Ultima Card, Citi Prestige Card and Citi Rewards UnionPay Card.
3. Cardholders are required to make successful one-time registration once via “citibank.hk/jan-spend-apply” (“Registration”) during the Promotion Period (“Registered Cardholders”) in order to participate in this Promotion. Each Cardholder is required to register once only within the Promotion Period and not required to register for each Designated Credit Card. Only the first 5,000 successfully Registered Cardholders are eligible for this Promotion (“Eligible Cardholders”). Registration with a supplementary card is not accepted.
4. In order to be entitled for the 5% Rebate on Eligible Foreign Currency Transactions (“Rebate”), Eligible Cardholder is required to accumulate Eligible Foreign Currency Transactions (as defined below) equivalent to HK\$1,000 or above during the Promotion Period with any Designated Credit Cards.
5. All Eligible Transactions made with any Designated Credit Card under the same Eligible Cardholder will be considered. Each Eligible Cardholder is subject to a maximum of HK\$600 Rebate throughout the entire Promotion Period regardless of the number of Designated Credit Card held. The Rebate will be credited to the Citi Credit Card with the highest spending in Eligible Transactions (“Cardholder’s Designated Credit Card”).
6. This Promotion applies to “Eligible Foreign Currency Transactions” (as defined below) made with the Designated Credit Card during the Promotion Period. Unless specified otherwise, “**Eligible Transactions**” refer Eligible Foreign Currency Transactions with official payment records, and exclude all Ineligible Transactions (as defined below). **Transactions with refund of any amount will be deemed ineligible.**
7. **Eligible Foreign Currency Transactions** includes any posted retail transactions in foreign currencies (including Renminbi and Macau Patacas) made online or overseas at physical stores according to the merchant codes/transaction types as defined by relevant card association or a merchant's acquiring bank. Citibank has no obligation to clarify whether a transaction is an Eligible Foreign Currency Transaction before the Cardholder conducts such transaction.
8. **Ineligible Transactions** include but not limited to, cash advance, “Dynamic Currency Conversion transactions”, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars

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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, monthly installments of Merchant Installment Plan, 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. Transactions made in this Promotion will also be considered under the program "Winter spending offer with up to 8% extra rebate! (November 1, 2023 – February 29, 2024)" ("Winter Spending Offer"), subject to the relevant terms and conditions. For details, please refer to the terms and condition of Winter Spending Offer (Citibank.hk/winter-spend2)
10. Eligible Transactions effected through principal and supplementary cards under the same Designated Credit Cards account will be combined.
11. Citibank will determine the eligibility of Eligible Cardholders 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 Rebate after verification by Citibank at its sole and absolute discretion, Rebate will be rounded up to the nearest digit and credited to the Designated Credit Card with the most eligible spending **on or before April 30, 2023**.
12. Eligible Cardholders 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.
13. Cardholders' Designated Credit Card accounts used for Eligible Transactions must be valid and with good credit record during the Promotion Period and the fulfillment period in order to be eligible to receive any Rebate; otherwise, Citibank reserves the right to forfeit the Rebate without prior notice.
14. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which Rebate were rewarded, Citibank reserves the right to debit the equivalent amount of Rebate from the Cardholder's Designated Credit Card account used for Eligible Transactions without prior notice.
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.
16. In the event of any discrepancy between the English and Chinese versions of these terms and conditions,

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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 Cardholders 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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