



FAQ

1. When will the The VISA Card be discontinued?

The VISA Card will be automatically discontinued from July 31, 2025 (HK Time).

2. What will happen to The VISA Card's supplementary card (if applicable)?

Any supplementary cards under The VISA Card will be discontinued along with the principal card from July 31, 2025.

3. How do I make payment for my outstanding balance on my The VISA Card from July 31, 2025?

We recommend that you make a full payment of your outstanding balance on The VISA Card by the next payment due date stated in your following monthly statement. Please be advised that the relevant charges (late fees and/or finance charges) will apply if payment is not received.

4. I'm currently paying my bills by automatically charging them to The VISA Card. What should I do now?

Your existing payment arrangements (including but not limited to insurance premiums, telecommunications bills) will be cancelled and will not be paid when The VISA Card is discontinued. Please make alternative arrangements for payment to the relevant insurance company, merchants or other companies. If you have an alternative Citi Credit Card, you may inform the relevant insurance company, merchants or other companies accordingly so that payment instructions can be re-established.

5. I have paid the annual fee for The VISA Card, will I get a refund?

If you paid the annual fee for 2025, a full refund will be credited to your account and shown on your statement before June or July, 2025.

6. I have Points accumulated under The VISA Card, how do I make redemption?

Any Points unused will be forfeited when The VISA Card discontinues. You are encouraged to redeem the Points via Citibank Online or Citi Mobile App before they are forfeited. You may refer to citibank.hk/thankyouen for details.

7. I have enrolled for Citi PayAll services under The VISA Card with active future transaction. What is the arrangement?

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Terms & Conditions: citibank.hk/disclaimere





If you have previously enrolled for Citi PayAll services via The VISA Card with active transactions due on or after August 4, 2025, please re-set up payment instruction via other Citi credit card or make alternative payment arrangements as these transactions will be declined.

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常見問題

1. 指定 Citi VISA 信用卡將於何時停止服務？

將於 2025 年 7 月 31 日起(香港時間)停止服務。

2. 這將對指定 Citi VISA 信用卡之附屬卡有何影響？

任何指定 Citi VISA 信用卡之附屬卡將與基本卡將一同於 2025 年 7 月 31 日起停止服務。

3. 由 2025 年 7 月 31 日起，我應如何繳付指定 Citi VISA 信用卡的賬戶結欠？

建議您於月結單所示之下一個還款到期日或之前全數繳付您的賬戶結欠。如本行未能於該期限前收到還款，將向您收取有關費用(如逾期手續費及/或財務費用)。

4. 我現時正憑指定 Citi VISA 信用卡以自動轉賬方式繳交賬單。我應怎樣辦？

您的指定 Citi VISA 信用卡一旦停止服務，您現時的付款安排(包括但不限於保費及電訊賬單)將被取消。請儘早通知有關保險公司、商戶或其他機構，以便作出適當安排。如您持有其他 Citi 信用卡，您可通知有關保險公司、商戶或其他機構，以便重新建立付款指示。

5. 我已繳付指定 Citi VISA 信用卡之年費，我會否獲退回該筆款項？

若您已繳付 2025 年之年費，該筆款項將全數退還至您的賬戶，並反映於 2025 年 6 月或 7 月之前的月結單上。

6. 我的指定 Citi VISA 信用卡有剩餘積分，我可以怎樣換領禮品？

積分於 Citi VISA 信用卡停止服務後會被取消。建議您請盡快在積分被取消前上網上理財或 Citi Mobile App 以積分換領禮品，詳情請瀏覽 citibank.hk/thankyou。

7. 我有 Citi PayAll 設置待完成之付款，我應怎樣辦？

若您的指定 Citi VISA 信用卡曾經透過 Citi PayAll 設置付款並且該交易為 2025 年 8 月 4 日或之後，該交易將被拒絕，請您透過您的其他 Citi 信用卡或以其他方式重新安排付款。

