



Citi 信用卡限時迎新獎賞之條款及細則：

1. 除特別註明外，推廣期由 2025 年 10 月 7 日至 2025 年 12 月 31 日，包括首尾兩日（「推廣期」）。
2. 客戶（「合資格持卡人」）須於推廣期內經指定連結 (<https://www.citibank.com.hk/chinese/credit-cards/promotions/cash-rebate-epp.html>) 填妥及遞交申請表，並於 2026 年 1 月 31 日或之前成功獲由花旗銀行(香港)有限公司(「花旗銀行」) 審批並發行之基本卡 Citi Prestige 信用卡、Citi PremierMiles 信用卡、Citi Cash Back 信用卡、Citi Rewards 萬事達卡、Citi 八達通白金卡、Citi HKTVmall 信用卡或 Citi The Club 信用卡（「指定信用卡」）。若客戶並非透過指定連結申請指定信用卡，客戶將不可享有此推廣活動之任何獎賞。
3. 除特別註明外，此信用卡推廣活動不適用於現在持有任何由花旗銀行所發行之 Citi 信用卡基本卡之客戶，亦不適用於由申請認可信用卡當月起計過去 12 個月內曾持有或曾取消任何由花旗銀行所發行之 Citi 信用卡基本卡之客戶（「新客戶」）。
4. 此信用卡推廣活動不適用於學生申請。所有「學生身份」申請者只能獲得指定學生信用卡之迎新獎賞。
5. 每位合資格持卡人只可享有一份迎新獎賞。
6. 合資格之持卡人只須於發卡日後一個月內啟動實體卡並達到以下相關獎賞條件/簽賬條件方可享有迎新獎賞：

信用卡類別	迎新獎賞	獎賞條件/簽賬條件
Citi PremierMiles 信用卡、Citi Cash Back 信用卡、Citi Rewards 萬事達卡、Citi 八達通白金卡、Citi HKTVmall 信用卡或 Citi The Club 信用卡	HK\$1,200 現金回贈	發卡後首 2 個月內累積認可簽賬滿 HK\$5,000 或以上
Citi Prestige 信用卡	HK\$1,200 現金回贈及 360,000 積分 (30,000 里數 [▲])	
		繳付首年年費 HK\$3,800

[▲]根據現時的積分兌換率，客戶可憑360,000積分兌換30,000里數。相關兌換率會不時更改，而恕不另行通知。

7. 簽賬條件之計算包括基本卡及附屬卡(如適用)之所有已誌賬的簽賬及商戶分期計劃之金額。非認可簽賬包括(但不限於) 透過快速支付系統（「轉數快」）進行之交易、八達通增值款項(包括透過電子錢包或任何其他途徑增值 Smart Octopus)、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

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務費用/保險費用、以「Citi PayAll服務」所繳交之費用、繳交基金之供款、銀行手續費、賭場交易、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。

8. 合資格持卡人如於2026年3月31日或之前成功申請簽賬及賬單「分期更好使」計劃，且最少一宗貸款金額需滿HK\$10,000，還款期最少為24個月，可享HK\$350額外現金回贈（「額外現金回贈」）。
 - a. 每位新客戶只可享額外現金回贈一次。
 - b. 此推廣只適用於持有由花旗銀行(香港)有限公司(「花旗銀行」)所發行之指定Citi信用卡(「認可信用卡」)並獲提供計劃之月平息方案客戶(「特選客戶」)。
 - c. 花旗銀行將會根據儲存於花旗銀行之紀錄，以決定特選客戶是否合資格參加此推廣，並保留最終決定權。
9. 獎賞之換領詳情：
 - **現金回贈：**
 - 迎新獎賞之現金回贈將於達到獎賞條件/簽賬條件的月份後的5個曆月內誌賬至合資格客戶的信用卡賬戶內。
 - 額外現金回贈將於2026年6月30日或之前自動存入至認可信用卡戶口。
 - **積分：**Citi Prestige 信用卡持卡人可選擇以積分兌換國泰會員計劃、英航會員俱樂部、EtihadGuest、長榮航空無限萬哩遊、藍天飛行、優悅會、澳航飛行常客獎勵計劃、卡塔爾航空 Privilege Club、新加坡航空 KrisFlyer、泰國航空皇家風蘭飛行里數計劃或維珍航空飛行會里數，有關里數之兌換須視乎有關之飛行獎賞計劃而定。Citi Prestige 信用卡持卡人亦可選擇以積分兌換相等價值之兌換回贈，須受 Citi ThankYou Rewards 之條款及細則約束及「Pay with Points 憑分消費-商戶網上平台服務」之條款及細則約束。))
10. 若合資格持卡人於申請表上選擇多於一份迎新獎賞，花旗銀行將保留只給予一份迎新獎賞之權利。
11. 迎新獎賞於申請表上確認後不得更改、轉讓予他人、取消、撤回或兌換現金。
12. 於整個推廣期及換領期內，合資格持卡人可選擇以積分兌換國泰會員計劃、英航會員俱樂部、EtihadGuest、長榮航空無限萬哩遊、藍天飛行、優悅會、澳航飛行常客獎勵計劃、卡塔爾航空 Privilege Club、新加坡航空 KrisFlyer、泰國航空皇家風蘭飛行里數計劃或維珍航空飛行會里數，有關里數之兌換須視乎有關之飛行獎賞計劃而定。Citi Prestige 信用卡持卡人亦可選擇以積分兌換相等價值之兌換回贈，須受 Citi ThankYou Rewards 之條款及細則約束及「Pay with Points 憑分消費-商戶網上平台服務」之條款及細則約束。))
13. 如發現不被認可之交易或任何與換領迎新獎賞之欺詐或濫用之情況，花旗銀行保留權利從合資格持卡人信用卡賬戶內扣除已送出之迎新獎賞之面值，而毋須事先通知。
14. 所有獎賞先到先得，送完即止。如遇缺貨，花旗銀行將保留給予另一款獎賞之權利。
15. 若合資格持卡人在發卡日計起一年內取消指定認可信用卡，花旗銀行保留權利從合資格持卡人信用卡賬戶內扣除已送出之迎新獎賞之面值。

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16. 此參考文件提供有關在香港的花旗銀行(香港)有限公司及花旗銀行香港分行所提供的賬戶及金融服務的資訊及使用途徑。它不構成，亦不應被詮釋為，向居住於香港以外地區人士的服務提供、邀約或招攬。此參考文件不擬向任何身處在分發或使用會違反當地法律或規例的國家的人士分發或供其使用；而此參考文件所述的任何服務或投資，均不提供予居住於任何提供該等服務或投資會違反當地法律或法規的國家的人士。
17. 花旗銀行並非以上產品或服務之供應商，故不負責所有有關之產品或服務。有關商戶將負上所有產品或服務之法律責任。所有產品一經換領或換購，恕不能撤換或退款。
18. 花旗銀行及有關商戶保留修改所有有關條款及細則之權利而毋須另行通知。
19. 如有爭議，一概以花旗銀行及有關商戶之決定為最終裁決。
20. 如中英文條款有所差異，一概以英文版本為準。

「將Citi信用卡月結單或簽賬分期攤還獎賞」之條款及細則：

1. 推廣期由2025年10月7日至2026年3月31日(包括首尾兩日)(「推廣期」)。所有合資格賬單「分期更好使」計劃及簽賬「分期更好使」計劃貸款(參見條款4)必須於推廣期內進行。
2. 所有合資格賬單「分期更好使」計劃(「賬單『分期更好使』」)及簽賬「分期更好使」計劃(「簽賬『分期更好使』」)貸款受Citi信用卡賬單「分期更好使」計劃及Citi信用卡簽賬「分期更好使」計劃(統稱「計劃」)之條款及細則所約束。
3. 此推廣只適用於持有由花旗銀行(香港)有限公司(「花旗銀行」)所發行之指定Citi信用卡(「認可信用卡」)並獲提供計劃之月平息方案客戶(「特選客戶」)。
4. 合資格賬單及簽賬「分期更好使」計劃貸款(「合資格貸款」)指以認可信用卡作批核之有關信用卡本月月結單結欠或部份的本月月結單結欠或個別簽賬之賬單及簽賬「分期更好使」計劃貸款，每宗貸款金額需滿HK\$10,000，還款期最少為24個月，並不包括iPhone for Life專屬Citi信用卡簽賬「分期更好使」計劃之貸款。
5. 推廣期內，如特選客戶(「參加者」)成功作獲批核之合資格貸款(定義見條款 4)，且每宗貸款交易之批核金額為 HK\$10,000 或以上，則每 HK\$10,000 貸款金額可獲享 HK\$100 現金回贈(「現金回贈」)。整個推廣期內，最高現金回贈上限為 HK\$10,000。
6. 參加者如現在並未持有及於申請賬單及簽賬「分期更好使」計劃貸款當月起計過去 24 個月內未曾持有或未曾取消任何賬單及簽賬「分期更好使」計劃貸款(「新客戶」)，並於推廣期內透過 Citi Mobile®流動理財手機程式或 Citibank 網頁完成申請並獲批核之合資格貸款(定義見條款 4)，可獲享額外 HK\$150 現金回贈。每位新客戶於推廣期內只可享額外現金回贈一次。

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7. 花旗銀行將會根據儲存於花旗銀行之紀錄，以決定特選客戶是否合資格參加此推廣，並保留最終決定權。以認可信用卡作的有關本月月結單結欠或部份的本月月結單結欠或個別簽賬之賬單或簽賬「分期更好使」計劃貸款如獲花旗銀行核實後確認為合資格賬單或簽賬「分期更好使」計劃貸款而獲取現金回贈，相關現金回贈將於2026年6月30日或之前自動存入至認可信用卡戶口。
8. 特選客戶如選擇合併多宗簽賬以一併申請月平息方案貸款時，該申請將被視為一次貸款申請。
9. 此推廣不可與其他推廣同時使用。
10. 參加者之認可信用卡賬戶必須於推廣期內及獲取現金回贈時保持有效及信用狀況良好，花旗銀行保留取消獲取現金回贈之權利而毋須另行通知。
11. 若參加者於推廣期內直至獲取現金回贈時提早償還賬單或簽賬「分期更好使」計劃貸款或取消用作申請賬單或簽賬「分期更好使」計劃貸款並獲取現金回贈之有關信用卡，花旗銀行有權從參加者的Citi信用卡或其他花旗銀行賬戶中(如適用)扣取相等於現金回贈之金額而毋須另行通知。
12. 此信用卡推廣活動不適用於學生申請。
13. 如有任何舞弊/欺詐成分或取消用作計算現金回贈之有關交易，花旗銀行有權從有關指定信用卡賬戶內扣取相等於現金回贈之金額而毋須另行通知。
14. 花旗銀行保留隨時更改本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。
15. 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，一概以本條款及細則為準。
16. 除參加者及花旗銀行以外，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。
17. 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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Terms and Conditions for Citi Credit Card Time Limited Welcome Offer:

1. Unless specified, the promotion period is valid from October 7, 2025 to December 31, 2025 both days inclusive (“Promotion Period”).
2. Customers (“Eligible Cardholders”) must submit the application form through the designated website (<https://www.citibank.com.hk/english/credit-cards/promotions/cash-rebate-epp.html>) during the Promotional Period and successfully apply for a principal card of Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Mastercard, Citi Octopus Platinum Card, Citi HKTVMall Card or Citi The Club Credit Card (“Eligible Card”) issued by Citibank (Hong Kong) Limited (“Citibank”) and have their Eligible Card successfully approved by January 31, 2026. If customers do not apply eligible card through the designated website, customers are not entitled to receive any offer for this promotion.
3. Unless otherwise specified, this credit card promotion is not applicable to customers who currently hold, have cancelled or have held any principal card of Citi Credit Card within the past 12 months from the month of application for the Eligible Card (“New Customer”).
4. Students are not eligible for this credit card promotion. All student applicants are only eligible to enjoy the designated Citi Student Credit Card welcome offer.
5. Each Eligible Cardholder is entitled to one welcome offer only.
6. Eligible Cardholders are entitled to the following welcome offer upon successful physical card activation within a month since from the date of card issuance and fulfilling the below relevant reward condition (“Welcome Offer”):

Card Types Applied	Welcome Offers	Reward Conditions/Spending Conditions
Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Mastercard, Citi Octopus Platinum Card, Citi HKTVMall Card or Citi The Club Credit Card	HK\$1,200 Cash Rebate	Accumulate spending of HK\$5,000 or above within the first 2 months from the date of card issuance
Citi Prestige Card	HK\$1,200 Cash Rebate and 360,000 Points (30,000 Miles [▲])	
		Pay the first year annual fee of HK\$3,800

[▲]According to the current conversion rate, customer may redeem 30,000 Miles for 360,000 Points. The conversion rate is subject to changes from time to time without prior notice.

7. All posted transactions and monthly installments of billed Merchant Installment Plan conducted by principal and supplementary card(s), if applicable, are included in the Spending Conditions calculation. Ineligible transactions, including but not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions (including via e-wallet/ other method to top up Smart Octopus), 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 / insurance transactions made with Eligible Card via internet banking or online payment system, all payments made using “Citi PayAll Service”, mutual funds payment, fees & charges, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.

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

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8. Eligible Cardholders who apply successfully for an Eligible Loan by March 31, 2026 (Eligible Loan refers to approved “FlexiBill” and “PayLite” Installment Loan with an Eligible Card and each approved loan amount of HK\$10,000 or above and a minimum tenor of 24 months) will be entitled to Extra Cash Rebate of HK\$350 (“Extra Cash Rebate”).
 - a. Each New Customer is entitled to enjoy the Extra Cash Rebate once only during the Promotional Period.
 - b. The Promotion is only applicable to selected cardholders (“Selected Cardholders”) of selected Citi Credit Cards (“Eligible Cards”) issued by Citibank (Hong Kong) Limited (“Citibank”) who are offered the Monthly Flat Rate Plan under the Program.
 - c. Citibank will determine the eligibility of Selected 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.
9. Fulfillment of offers:
 - **Cash Rebate:**
 - The Cash Rebate of the Welcome Offer will be credited to Eligible Cardholders’ card account within 5 calendar months upon the month of meeting the reward conditions/spending conditions.
 - Extra Cash Rebate will be credited to the relevant Eligible Card account on or before June 30, 2026.
 - **Points:** Citi Prestige Cardholders, Points will be credited to the eligible Principal Cardholder’s account 2 calendar months after the first year annual fee has been fully paid. (Citi Prestige Cardholders can choose to convert their Points to miles with and of the following Mileage Programs: Cathay Membership Programme, The British Airways Club, Etihad Guest, EVA Air Infinity MileageLands, Flying Blue, IHG Rewards Club, Qantas Frequent Flyer, Qatar Airways Privilege Club, Singapore Airlines KrisFlyer, Thai Airways Royal Orchid Plus or Virgin Atlantic Flying Club, The exchange is subject to the conversion rate of the chosen Mileage Program. Citi Prestige Cardholders can also choose to convert Points to equivalent in Rebate which is subject to the Citi ThankYou Rewards Terms and Conditions and the Citi “Pay with Points – Merchants’ Online Platforms Service” Terms and Conditions.)
10. If Eligible Cardholders select more than one welcome offer on the application form, Citibank reserves the right to provide only one of the welcome offers at its sole discretion.
11. Welcome offers cannot be changed once indicated on the application form, nor transferred to another person, cancelled, reversed nor exchanged for cash.
12. Eligible Cardholders’ Eligible Card accounts must be valid and in good standing during the entire Promotion Period and fulfillment period in order to enjoy the welcome offers.
13. In case of any fraud/abuse/reversal or cancellation of transactions included in the calculation of the spending conditions, Citibank reserves the right to debit from the Eligible Cardholders’ credit card accounts the equivalent amount of the welcome offers awarded under this promotion without prior notice.
14. All welcome offers are available on a first-come-first-served basis while stocks last. Citibank reserves the right to grant an alternative offer in case of shortage.
15. If Eligible Cardholder subsequently cancels the designated Eligible Card within one year from the date of card issuance, Citibank reserves the right to debit from the Eligible Cardholders’ credit card accounts the equivalent amount of the welcome offers awarded under this promotion.
16. The referenced document provides information about, and access to accounts and financial services provided by Citibank (Hong Kong) Limited and Citibank, N.A. Hong Kong Branch in Hong Kong. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals residing outside of Hong Kong. This referenced document is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or

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regulation, and none of the services or investments referred to in this referenced document are available to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation.

17. Citibank is not a supplier of the products or services provided and shall not be responsible for any matters relating to the products or services provided. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services. Upon redemption, all the products or services cannot be replaced, returned or refunded.
18. Citibank and the respective merchants reserve the right to amend these and other relevant Terms and Conditions at any time without prior notice.
19. All matters and disputes will be subject to the final decision of Citibank and the respective merchants.
20. In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Terms and Conditions for “Turn your Citi Credit Card statement balance or transaction to installments and earn rewards!”:

1. The promotional period is from October 7, 2025 to March 31, 2026 (both dates inclusive) (“Promotional Period”). All Eligible “FlexiBill” and “PayLite” Installment Loans (as defined in clause 4) must be conducted during the Promotional Period.
2. The Terms and Conditions of Citi Credit Card “FlexiBill” Installment Program (“FlexiBill”) and Citi Credit Card “PayLite” Installment Program (“PayLite”) (collectively, “the Program”) apply to all Eligible “FlexiBill” and “PayLite” Installment Loans.
3. The Promotion is only applicable to selected cardholders (“Selected Cardholders”) of selected Citi Credit Cards (“Eligible Cards”) issued by Citibank (Hong Kong) Limited (“Citibank”) who are offered the Monthly Flat Rate Plan under the Program.
4. Eligible “FlexiBill” and “PayLite” Installment Loan (“Eligible Loan”) refers to approved “FlexiBill” and “PayLite” Installment Loan in relation to the Credit Card current statement balance or a portion of the current statement balance or any individual transaction with approved loan amount of HK\$10,000 or above and a minimum tenor of 24 months with an Eligible Card within the Promotional Period, and does not include Citi Credit Card “PayLite” Installment Plan for iPhone for Life.
5. Selected Cardholders who apply successfully for an Eligible Loan (as defined in Clause 4) with an Eligible Card during the Promotional Period (“Participants”) and each approved loan amount of HK\$10,000 or above will be entitled to cash rebate (“Cash Rebate”) of HK\$100 for every HK\$10,000 of loan amount. Cash Rebate is capped at a maximum of HK\$10,000 during the entire Promotional Period.
6. Participants who do not currently hold, nor have cancelled, nor have held any “FlexiBill” and “PayLite” Installment Loan within the past 24 months from the month of loan booking (“New Customers”) will be entitled to Extra Cash Rebate of HK\$150 if the approved Eligible Loan (as defined in Clause 4) is made by New Customers through the Citi Mobile® App or Citibank website. Each New Customer is entitled to enjoy the extra Cash Rebate once only during the Promotional Period.
7. Citibank will determine the eligibility of Selected 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 relevant “FlexiBill” or “PayLite” Installment Loan in relation to any individual transaction made by Credit Card current statement balance or a portion of the current statement balance or any individual transaction is verified by Citibank as Eligible “FlexiBill” or “PayLite” Installment Loan, the Cash Rebate will be credited to the relevant Eligible Card account on or before June 30, 2026.
8. If a Selected Cardholder combines multiple transactions and applies for the Monthly Flat Rate Plan under the Program in one application, it will be treated as one loan booking.
9. Unless otherwise specified, this Promotion cannot be used in conjunction with other special promotions.

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10. Participant's Eligible Card account must be valid and with good credit record during the Promotional Period and the Fulfillment Period in order to be eligible to receive the Cash Rebate. Otherwise, Citibank reserves the right to forfeit the Cash Rebate without prior notice.
11. During the Promotional Period and until the fulfillment period, if the Participant is found to have made early settlement of the loan under the Program OR cancelled the relevant Citi Credit Card used to draw down the loan under the Program that earned the Cash Rebate prior to the final repayment date of the loan under the Program, Citibank reserves the right to debit the amount equivalent to the Cash Rebate from the Participant's Credit Card account or other accounts with Citibank (if applicable).
12. Student cards are not eligible for this promotion.
13. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the Cash Rebate was/were awarded, Citibank reserves the right to debit from the Cardholder's Eligible Card account the equivalent amount of the Cash Rebate without prior notice.
14. 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.
15. 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.
16. No person other than the Participant 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.
17. 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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