

Terms and Conditions of Health Mini Quiz Promotion:

1. The Health Mini Quiz Promotion ("**Promotion**") starts from 1 June 2020 to 31 August 2020, both dates inclusive ("**Promotion Period**").
2. Unless otherwise specified, this Promotion is offered to all customers of Citibank (Hong Kong) Limited ("**Bank**") who have fulfilled the following requirements: (a) Hong Kong Identity Card holders aged 18 or above on 1 June 2020; AND (b) have completed the Health Mini Quiz and Enquiry Form on the Bank's website within the Promotion Period ("**Eligible Customers**").
3. The Bank will contact Eligible Customers by phone and arrange for gift redemption at the branch. Each Eligible Customer can only redeem one Hand Gel ("**Gift**"). Gift quotas apply and redemption is on a first-come-first-served basis and while stocks last. If the Eligible Customer cannot be contacted for whatever reasons, the Gift will be forfeited.
4. The Gift is non-transferable, and cannot be exchanged for cash or other services or products.
5. The Bank is not a manufacturer or supplier of the Gift and does not accept any responsibility or liability for any loss or damage suffered by anyone from the use of the Gift. The Bank makes no representation or warranty with respect to the performance or quality of the Gift. Any request for the return or replacement of the Gift if defective should only be made with the manufacturer or supplier of the Gift.
6. This Promotion is not applicable to US Persons.
7. The Bank reserve the rights to amend or withdraw the Promotion, and to change the applicable Terms and Conditions at any time without prior notice. In case of discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail. All matters and disputes will be subject to the final decision of the Bank.

Citibank (Hong Kong) Limited - Important Notes from the insurance agent

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for AIA International Limited (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and obligations of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
4. AIA Vitality (the "Programme") is not an insurance product. It is a membership programme and obligation of the Insurance Company and not of Citibank (Hong Kong) Limited. Citibank (Hong Kong) Limited's role is limited to introducing the Programme only and you should obtain further details about the Programme directly from the insurance company. Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the Programme provided by the Insurance Company.

5. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However any dispute over the contractual terms of insurance products should be resolved directly between you and the Insurance Company.
6. All insurance applications are subject to Insurance Company's underwriting and acceptance.
7. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
8. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
9. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
10. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.
11. In case of any discrepancy between the English and Chinese versions of this document, the English version shall prevail.

健康小測驗推廣活動之條款及細則：

1. 健康小測驗推廣活動（「**推廣活動**」）推廣期由 2020 年 6 月 1 日至 2020 年 8 月 31 日，包括首尾兩日（「**推廣期**」）。
2. 除特別註明外，此推廣只用於花旗銀行(香港)有限公司(「**本行**」)之客戶，而該等客戶符合以下條件：(a) 於 2020 年 6 月 1 日年滿 18 歲或以上；及 (b) 於推廣期內已完成及提交於本行網站的健康問答小遊戲及網上保險查詢表格（「**合資格客戶**」）。
3. 本行會以電話聯絡合資格客戶及安排於分行換領禮品事宜。每名合資格客戶只可換領潔手啫喱乙份（「**禮品**」）。禮品數量有限，先到先得，換完即止。如因任何原因未能聯絡到合資格客戶，即視作放棄換領禮品。
4. 所有禮品均不可轉讓兌換現金或其他服務或產品。
5. 本行並不代表禮品生產商或供應商，如有任何人士因使用所禮品而引致的任何損失或損害，本行概不承擔任何法律責任或義務。本行並不負責或保證禮品之性能及品質。任何有關由禮品之品質所造成之損毀而衍生之退貨或換貨安排，應直接聯絡有關生產商或供應商。
6. 此推廣活動並不適用於美國人士。
7. 本行保留隨時更改或取消此推廣活動或修改所有有關條款及細則之權利而毋須另行通知。如本條款及細則之中、英文版本有所差異，一概以英文版本為準。如有爭議，一概以本行之決定為最終裁決。

花旗銀行（香港）有限公司 – 為保險代理之重要注意事項：

1. 花旗銀行（香港）有限公司已於保險業監管局登記為持牌保險代理機構，並獲友邦保險（國際）有限公司（「**保險公司**」）委任為持牌保險代理人。
2. 花旗銀行（香港）有限公司只限於分銷保險產品，而花旗銀行（香港）有限公司對有關產品提供的任何事項概不負責。
3. 保險產品只是保險公司之產品和責任，而並非花旗銀行（香港）有限公司的責任。保險產品並非花旗銀行（香港）有限公司、花旗銀行或花旗集團或其任何附屬公司或聯屬公司或任何本地政府機構的銀行存款或責任，亦非由其提供保證或承保。
4. AIA「健康程式」（「**本計劃**」）並不是保險產品。本會員計劃是保險公司的責任，而並非花旗銀行（香港）有限公司的責任。花旗銀行（香港）有限公司的責任只限於介紹本計劃而閣下應該直接於保險公司取得有關本計劃的詳細資料。花旗銀行（香港）有限公司就保險公司於本計劃提供之任何事宜將不會負起任何責任。
5. 對於閣下與花旗銀行（香港）有限公司因由花旗銀行（香港）有限公司以保險公司代理人身分銷售的任何保險產品而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），閣下可能與花旗銀行（香港）有限公司根據香港適用的規則進行金融糾紛調解計劃程序。然而，對於有關產品的合約條款的任何爭議應由閣下與保險公司直接解決。
6. 所有保險申請以保險公司的核保及接納為準。
7. 保險公司全權負責其保險計劃的所有批核、承保賠償及與保險產品有關的戶口更新。

8. 花旗銀行（香港）有限公司並無提供法律、會計或稅務意見。閣下應就有關閣下的情況獲取閣下個人專業顧問之意見。
9. 閣下應細閱所提供之有關產品資料並諮詢獨立意見（如有需要）。
10. 如欲獲得進一步保單詳情，請聯絡銀行的有關持牌職員或保險公司。
11. 如本文件英文版與中文版有任何歧異，一概以英文版為準。