



Terms & Conditions of Citi Plus Member-get-Member (MGM) Rewards Program:

1. The Promotion Period is valid from July 1, 2023 to September 30, 2023 inclusive of both dates (“Promotion Period”). Unless otherwise specified, all offers are not eligible for overseas clients (with an overseas correspondence address), U.S. persons and Citibank sales staff.
2. The referral offers are not applicable to referrers and referees if the referrer or referee is a resident individual of the European Union, European Economic Area (EEA) or any other jurisdictions where referral activity is restricted, at the time of referral and Reward Fulfillment Period (as defined in clause 13 of this section). Please consult a bank representative for details.
3. To be eligible for the referral offers, the Referrer (“Referrer”) must be (i) an existing Citigold Private Client / Citigold / Citi Priority/ Citi Plus / Citibanking client of Citibank (Hong Kong) Limited (“Citibank”); OR (ii) an existing principal cardholder of Citi Credit Card issued by Citibank; OR (iii) Citi Credit Card applicant who submitted the card application within Promotion Period and successfully approved by Citibank on or before October 31, 2023; (applicable to Referral Offer B as defined in clause 4 below only) while Referee (“Referee”) must apply for Citi Plus banking account and/or designated Citi Credit Card, including Citi Rewards Mastercard, Citi Octopus Platinum Card, or Citi Plus Credit Card (“Designated Card”) within Promotion Period and fulfilled the requirements as set in clause 9 of this section (“Successful Referral”).
4. Within the Promotion Period, the Referrer and the Referee will be eligible for the following Referral offers (“Referral Offers”), upon Referrer reaching a Successful Referral:

	The Referral Offers (Cash Rebate)	
	Referrer’s Reward	Referee’s Reward
Upon successfully referring Referee to open Citi Plus banking account only (“Referral Offer A”)	HK\$250 for each Successful Referral	HK\$250 for each Referee
Upon successfully referring Referee to open both Citi Plus banking account AND Citi Rewards Mastercard, Citi Octopus Platinum Card, or Citi Plus Credit Card (“Referral Offer B”)	HK\$500 for each Successful Referral	HK\$500 for each Referee

5. Eligible Referee can enjoy the Referral Offers on top of the respective designated banking welcome offer and/or Designated Card’s welcome offer, subject to the designated banking welcome offer terms and conditions as stated in Citibank.hk/citiplus and Designated Card’s welcome offer terms and conditions as stated at Citibank.hk/cardTnC.
6. The Referral Offers are not applicable if Referee had any banking relationship within the past 12 months or is an existing client of Citibank banking services. The Referral Offer B is not applicable to Referees 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 Designated Card (“New Card Customer”).
7. Unique Referral Link must be generated by the Referrer via one of the following 2 ways:
 - i. Through the dedicated Citibank website (citibank.hk/citiplusmgm) by providing Last Name, last 6 digit of Mobile Number and Year of Birth. The Referrer is required to ensure the accuracy and validity of the information provided through the concerned website, and the record cannot be changed once submitted.
 - ii. Logging into Citi Mobile® App and use “Refer friends to Citi” Function
8. To be eligible for the Referral Offers, Referee(s) must fulfill respective requirements as set below:
 - i. Successfully submit account-opening application via the Referral Link (as defined in clause 7 above) and open a Citi Interest Booster account
 - ii. Make any transaction with Citi Interest Booster account within 3 months counting from account-opening month
 - iii. For Referral Offer B, Referee(s) must successfully apply for Designated Card during the Promotion Period and be successfully approved by Citibank on or before October 31, 2023, subject to Citibank’s system records, and be activated within 1 month within card issuance in order to join this Program
9. Each Referee can only participate ONCE during the entire Promotion Period. With reference to Citibank’s records, if the same Referee submits more than once with a different Referrer’s Referral Link, only the Referrer whose Referral Link with Citibank in the first Successful Referral will be used to determine the eligibility to this Program.
10. The Program is not applicable to existing Citibanking or Citi Priority banking relationship whose relationship is transferred to Citi Plus banking relationship during the promotion period.
11. Referrer and Referee’s entitlement to the Referral Offers will be subject to the Citibank’s confirmation on the referral fulfillment of the Referral Offers requirements.

12. Fulfillment of Reward
 - i. The Referrer's Referral Offers will be credited to their corresponding Citibank account, or their Citi Credit Card account (if the Referrer is credit card only customer) on the 7th month upon the Referee's account and/or credit card opening after the Referrer and Referee have fulfilled the Referral Offers requirements ("Reward Fulfillment Period"). If the Citi Credit Card only Referrer owns more than 1 Credit Card account, the Referrer's Cash Rebate will be credited to the Referrer's Credit Card account in valid status and with the highest card transaction amount based on the Citibank's system record from Reward Fulfillment Period's latest three months.
 - ii. The Referee's Referral Offers will be credited to their corresponding Citibank and/or their Designated Card account on Reward Fulfillment Period. For Referral Offer A, HK\$250 will be credited to their Citibank account. For Referral Offer B, first HK\$250 will be credited to their Citibank account, and remaining HK\$250 will be credited to their Designated Card account.
13. Only those participants (including Referrer and Referee) whose relevant accounts are valid and in good standing during the entire Promotion and Reward Fulfillment Period will be eligible for the Referral Offers. If the account status changes, Citibank reserves the right to terminate the Referral Offers to the eligible clients, without prior notice.
14. Referrers cannot refer themselves to become new clients, including the owner/ shareholder of company refers his/ her company or vice versa. Referrers and Referees cannot refer each other to become a new client.
15. Unless otherwise specified, the Referral Offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
16. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.



Citi Plus客戶推薦計劃獎賞條款及細則：

1. 推廣期由2023年7月1日至2023年9月30日，包括首尾兩日(「推廣期」)。除特別註明外，所有獎賞不適用於海外客戶(以海外通訊住址登記開戶)，美國人士及花旗銀行之銷售員工。
2. 如推薦人或受薦人於推薦或獲取獎賞時為歐盟、歐洲經濟區居民或推薦活動受限制的其他司法管轄區之個人客戶，此計劃獎賞將不適用於該推薦人及受薦人。詳情請與本行職員查詢。
3. 於受薦人(新客戶)申請開立戶口時，推薦人(「推薦人」)必須為(i)現有花旗銀行(香港)有限公司(「花旗銀行」)之私人客戶業務 / Citigold / Citi Priority / Citi Plus / Citibanking；或(ii)為花旗銀行所發行之現有Citi信用卡之基本卡持卡人；或(iii)於推廣期內遞交Citi信用卡基本卡之申請並於2023年10月31日或之前獲批核之客戶(只適於下列條款4之推薦獎賞B)。受薦人則須在推廣期內申請開立Citi Plus銀行戶口及/或指定Citi信用卡，包括Citi Rewards萬事達信用卡、Citi八達通白金信用卡、或Citi Plus信用卡(「指定信用卡」)。
4. 於推廣期內，推薦人及其受薦人可分別於推薦人成功推薦後獲得以下推薦獎賞

	推薦獎賞(現金回贈)	
	推薦人獎賞	受薦人獎賞
成功推薦受薦人開立Citi Plus銀行戶口 (「推薦獎賞A」)	每成功推薦一位受薦人賞HK\$250	每位受薦人賞HK\$250
成功推薦受薦人開立Citi Plus銀行戶口及 Citi Rewards萬事達信用卡、Citi八達通白金信用卡、 或Citi Plus信用卡(「推薦獎賞B」)	每成功推薦一位受薦人賞HK\$500	每位受薦人賞HK\$500

5. 受薦人可額外享其相關指定銀行及信用卡之迎新獎賞。請參閱Citibank.hk/citiplus及citibank.hk/cardTnC了解迎新獎賞之條款及細則。
6. 受薦人須於過去12個月內為非本行銀行戶口客戶或於12個月內不曾取消本行銀行服務之客戶。推薦獎賞B不適用於現在持有任何由花旗銀行所發行之Citi信用卡主卡之受薦人，亦不適用於由申請指定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信用卡主卡之受薦人(「新信用卡客戶」)。
7. 推薦人須經以下其中一個方法獲取其指定推薦連結:
 - i. 經指定網址(citibank.hk/citiplusmgm)以姓氏，電話號碼最後6位數字及出生年份獲取其指定推薦連結。推薦人必須確保於該網頁所提供的資料準確並有效，資料一經遞交，不得更改。
 - ii. 登入Citi Mobile® App，經「推薦朋友成為Citi客戶」功能獲取其指定推薦連結。
8. 受薦人必須符合以下之要求方可獲得推薦計劃獎賞:
 - i. 必須成功經推薦人連結遞交戶口申請(定義見上文第7條)並開立Citi利息Booster戶口
 - ii. 需於開戶月份起計3個月內成功經戶口轉賬最少1次
 - iii. 推薦獎賞B受薦人必須在推廣期內申請由本行所發行之指定信用卡之基本卡，及於2023年10月31日或之前獲批核，以花旗銀行的系統紀錄為準。受薦人必須於獲發新卡後1個月內成功啟動該信用卡，方可參加此推廣活動。
9. 每位受薦人於整個推廣期內只可參加一次。若同一受薦人以不同推薦人連結作出多於一個相同的申請，花旗銀行將根據紀錄，以推廣期內第一個獲採用作提交申請之推薦人連結釐定此推廣活動之參加資格。
10. 此推廣活動並不適用於現有在推廣期內從Citibanking或Citi Priority轉換成Citi Plus之客戶。
11. 參加者須獲本行確認其符合此推廣內之資格，方可獲獎賞。
12. 獎賞領取詳情
 - i. 推薦人推薦獎賞將於推薦人及受薦人符合於第7條款內的要求後的第7個月(「領取獎賞期」)內存入推薦人於其相關銀行戶口或信用卡戶口(如推薦人為信用卡客戶)。若信用卡客戶推薦人於花旗銀行持有多於1個信用卡戶口，獎賞將會根據花旗銀行於領取獎賞期最近三個月之系統紀錄，誌賬至由推薦人持有之有效及擁有最高信用卡交易額的信用卡戶口內。
 - ii. 受薦人推薦獎賞將於領取獎賞期內存入受薦人於其相關銀行戶口及/或信用卡戶口。推薦獎賞A之HK\$250將存入受薦人於其相關銀行戶口。推薦獎賞B之首HK\$250將存入受薦人於其相關銀行戶口，而其餘HK\$250將存入受薦人於其指定信用卡戶口。

13. 參加者(包括推薦人及受薦人)的有關賬戶必須在推廣期及領取獎賞期內有效及保持賬戶記錄良好，方可獲贈推薦獎賞。本行將會因應客戶賬戶狀況之改變保留取消獎賞之權利，而毋須預先另行通知。
14. 推薦人不可推薦自己成為新客戶，包括公司的持有人/股東不能推薦其公司為本推廣計劃之新客戶；相反，該公司亦不能推薦其持有人/股東為本推廣計劃之新客戶。推薦人與受薦人不可互相推薦成為新客戶。
15. 推薦計劃獎賞不可與其他優惠、折扣或優惠券同時使用、不可轉讓他人、不可兌換現金或換取其他優惠。
16. 如中英文條款及細則有所差異，一概以英文版本為準。