

# Terms and Conditions for “Up to 5% Cashback for Citibank Global Wallet Spending”

## What is the offer?

1. The promotion period is from July 29, 2024 to September 30, 2024, both dates inclusive (“Promotion Period”).
2. This promotion is only applicable to cardholders holding Citibank Debit Mastercard® issued by Citibank (Hong Kong) Limited (“Citibank”) (“Eligible Debit Cards”) (“Eligible Cardholders”) on or before July 16, 2024.
3. Each Eligible Cardholder is entitled to receiving Cash Rebate for cumulative Net Spending Amount (as defined in clause 4 below) in all Eligible Citibank Global Wallet Transactions (as defined in clause 5 below) conducted with an Eligible Debit Card during the Promotion Period. The Cash Rebate amount and the relevant maximum amount will vary according to the cumulative Net Spending Amount in all Eligible Local and Overseas Transactions (as defined in clause 6 below) conducted with an Eligible Debit Card during the Promotion Period. Details are as follows:

Cumulative Net Spending Amount in all Eligible Local and Overseas Transactions	Cash Rebate for all Eligible Citibank Global Wallet Transactions	Maximum Cash Rebate Amount for Each Eligible Cardholder under this Promotion
Below HKD 20,000	2% cash rebate	HKD 200
HKD 20,000 or above	5% cash rebate	HKD 1,000

4. “Net Spending Amount” refers to the final transaction amount charged to an Eligible Debit Card and debited from the relevant deposit account (“Settlement Account”) after all applicable discounts, reductions and use of coupons, or (if the transaction is made with Citibank Global Wallet) the Hong Kong Dollar equivalent amount converted at Citibank’s prevailing exchange rate from the final foreign currency transaction amount charged to an Eligible Debit Card and debited from the relevant foreign currency deposit account (“Foreign Currency Settlement Account”) after all applicable discounts, reductions and use of coupons.
5. “Eligible Citibank Global Wallet Transactions” include in-store retail purchases, contactless payments, mobile payments and online retail purchases (in any foreign currencies supported by Citibank Global Wallet) made with Citibank Global Wallet using Eligible Debit Cards via the Mastercard® network. Only Eligible Citibank Global Wallet Transactions posted to the relevant Foreign Currency Settlement Accounts on or before October 7, 2024 will be included in the calculation of the cumulative Net Spending Amount. Any Eligible Citibank Global Wallet Transactions made by the secondary account holder of and posted to the relevant Foreign Currency Settlement Accounts are counted as the Eligible Citibank Global Wallet Transactions made by the primary account holder.
6. “Eligible Local and Overseas Transactions” include local and overseas in-store retail purchases, contactless payments, mobile payments and online retail purchases conducted with Eligible Debit Cards via the Mastercard® network. Only Eligible Local and Overseas Transactions posted to the Eligible Cardholders’ Settlement Accounts on or before October 7, 2024 will be included in the calculation of the cumulative Net Spending Amount. Any Eligible Local and Overseas Transactions made by the secondary account holder of and posted to the relevant Settlement Accounts are counted as the Eligible Local and Overseas Transactions made by the primary account holder.
7. “Ineligible Transactions” include but not limited to Octopus top-up transactions, Octopus Automatic Add Value Service transactions, bill payments, unposted/cancelled/refunded transactions, other unauthorized transactions, fraud and abuse transactions, and unsettled transactions due to insufficient balances in Settlement Accounts.

## How to get the offer?

8. Eligible Cardholders are required to successfully register for this promotion via “Get More” in Citi Mobile® App within the Promotion Period. Only the first 15,000 successfully registered Eligible Cardholders are eligible for this offer, first-come-first served while the quota lasts.
9. Each Eligible Cardholder can register for this promotion before or after making any Eligible Citibank Global Wallet Transactions and any Eligible Local and Overseas Transactions. Each Eligible Customer only needs to register once during the Promotion Period. The completion of the Registration is not a confirmation of the eligibility of any account(s), transactions(s) or the Eligible Cardholders for the Cash Rebate rewarded, which is determined at the sole and absolute discretion of Citibank.

### **Read before you start.**

10. The Cash Rebate will be deposited into any of the Hong Kong Dollar deposit accounts held by the Eligible Cardholder according to Citibank's record within 3 months after the Promotion Period. The Cash Rebate for the Eligible Citibank Global Wallet Transactions made by the secondary account holder will be credited to any of the Hong Kong Dollar deposit accounts held by the relevant primary account holder. Eligible Cardholders' Eligible Debit Cards and bank accounts must be valid and with good standing during the Promotion Period and at the time of receiving the Cash Rebate in order to be eligible to receiving the Cash Rebate. Otherwise, Citibank reserves the right to forfeit the Cash Rebate without prior notice.
11. Citibank will determine the eligibility of Eligible Cardholders to participate in this promotion as well as the transactions based on Citibank's records.
12. Eligible Cardholders must keep and submit the relevant original sales slips or official payment records in respect of the Eligible Citibank Global Wallet Transactions and the Eligible Local and Overseas Transactions for inspection upon request by Citibank. All documents submitted to Citibank will not be returned.
13. In case of any fraud/abuse/reversal or cancellation of Eligible Citibank Global Wallet Transactions and the Eligible Local and Overseas Transactions in respect of which Cash Rebate is calculated and awarded, Citibank reserves the right to debit the equivalent amount of the Cash Rebate rewarded from the relevant bank account receiving the Cash Reward without prior notice.
14. Citibank reserves the right to amend the terms and conditions without prior notice, and 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.

# 「高達 5% Citibank Global Wallet 消費現金回贈」之條款及細則

## 獎賞詳情

- 1. 此推廣有效期為 2024 年 7 月 29 日至 2024 年 9 月 30 日，包括首尾兩天 (「推廣期」)。
- 2. 此推廣只適用於 2024 年 7 月 16 日或之前持有由花旗銀行 (香港) 有限公司 (「花旗銀行」) 發出之 Citibank Mastercard® 扣賬卡 (「合資格扣賬卡」) 之持卡人 (「合資格持卡人」)。
- 3. 每名合資格持卡人於推廣期內以合資格扣賬卡進行合資格 Citibank Global Wallet 交易 (定義見下列第 5 條) 的累積簽賬淨額 (定義見下列第 4 條) 可獲得現金回贈。現金回贈金額及相關最高金額將根據推廣期內以合資格扣賬卡進行的合資格本地及海外交易 (定義見下列第 6 條) 的累積簽賬淨額而有所不同。詳情如下：

合資格本地及海外交易的累積簽賬淨額	合 資 格 Citibank Global Wallet 交易可獲享的現金回贈	每名合資格持卡人可獲享的最高現金回贈金額
HKD 20,000 以下	2% 現金回贈	HKD 200
HKD 20,000 或以上	5% 現金回贈	HKD 1,000

- 4. 「簽賬淨額」指扣除所有折扣及現金券後之合資格扣賬卡的最終簽賬金額，或 (如果交易透過 Citibank Global Wallet 進行) 指扣除所有折扣及現金券後之合資格扣賬卡的最終外幣簽賬金額並以花旗銀行之當前兌換率折算為港幣等值。
- 5. 「合資格 Citibank Global Wallet 交易」只包括透過 Mastercard® 網絡以合資格扣賬卡 (以 Citibank Global Wallet 支援的外幣) 進行並已誌賬至相關外幣結算戶口之實體店簽賬交易、感應式付款、流動電話付款及網上購物交易。只有於 2024 年 10 月 7 日或之前誌賬之合資格 Citibank Global Wallet 交易，方可用作計算簽賬回贈。任何由次戶口持有人進行並誌賬到聯名外幣結算戶口的合資格 Citibank Global Wallet 交易，均被視為主戶口持有人進行之合資格 Citibank Global Wallet 交易。
- 6. 「合資格本地及海外交易」只包括透過 Mastercard® 網絡以合資格扣賬卡進行並已誌賬至相關結算戶口之實體店簽賬交易、感應式付款、流動電話付款及網上購物交易。只有於 2024 年 10 月 7 日或之前誌賬之合資格本地及海外交易，方可用作計算簽賬回贈。任何由次戶口持有人進行並誌賬到聯名結算戶口的合資格本地及海外交易，均被視為主戶口持有人進行之合資格本地及海外交易。

7. 「不合資格交易」包括但不限於透過動態貨幣兌換 (DCC) 方式進行之交易、增值八達通之交易、八達通自動增值服務之交易、繳交公共事務費用、未誌賬/取消/退款的交易、其他未經許可之交易、有舞弊及欺詐成份之簽賬，以及因為銀行戶口金額不足所致而未能取消之交易。

## 如何獲享推廣獎賞？

8. 合資格持卡人須在推廣期內於 Citi Mobile® App 之「Get More」成功登記此推廣 (「Get More 登記」)。此推廣只適用於推廣期內首 15,000 名成功登記之合資格持卡人，名額有限，先到先得。
9. 每名合資格持卡人可於進行合資格 Citibank Global Wallet 交易及合資格本地及海外交易前或之後登記此推廣。每名合資格持卡人於推廣期內只須登記一次。成功進行 Get More 登記並不代表花旗銀行已確認任何戶口、交易或合資格持卡人符合獲得現金回贈的資格。花旗銀行保留絕對決定權。

## 開始前須注意的事項

10. 相關現金回贈將於推廣期後 3 個月內存入至合資格持卡人的任何一個港元存款戶口。由次戶口持有人進行的合資格 Citibank Global Wallet 交易所獲享的現金回贈將存入至相關主戶口持有人的任何一個港元存款戶口。合資格持卡人之合資格扣賬卡及銀行戶口於推廣期和存入現金回贈時必須保持有效及狀況良好以獲得現金回贈。如有任何爭議，花旗銀行保留取消合資格持卡人之現金回贈而毋須另行通知。
11. 花旗銀行將會根據花旗銀行之紀錄以決定持卡人是否合資格參加此推廣及交易情況。
12. 若花旗銀行提出要求，合資格持卡人必須保留及提供有關合資格 Citibank Global Wallet 交易及合資格本地及海外交易之交易存根正本或正式交易紀錄以供作核實。所提供之有關簽賬存根正本及其他文件或證據將不獲退回。
13. 如有任何舞弊/欺詐成分或取消用作計算現金回贈之合資格簽賬，花旗銀行有權從合資格持卡人的合資格扣賬卡連結之銀行戶口直接扣除現金回贈之等值金額，而毋須事先通知。
14. 花旗銀行保留隨時修改此條款及細則之權利而無須另行通知。如有任何爭議，花旗銀行保留最終決定權。
15. 如中英文條款及細則有所差異，一概以英文版本為準。