



Terms and Conditions of Citibank Global Wallet

I acknowledge and agree that by turning on Citibank Global Wallet (the "Service"), I shall be legally bound by the Terms and Conditions set out below which are supplemental to and form part of the Terms and Conditions for Accounts and Services and Terms and Conditions for Citibank ATM/Debit Card Services and CitiPhone Services (collectively "Account Terms"). In the event of any inconsistency between the Account Terms and these Terms and Conditions, these Terms and Conditions shall prevail in relation to the Service. Terms not defined in these Terms and Conditions shall have the same respective meanings given to them in the Account Terms unless the context requires otherwise. I am also reminded to refer to your website for further details of the features and the operations of the Service.

1. Once I turn on the Service, my Currency Manager will be linked (the "Linked Account") to my Citibank ATM/Debit Card (the "Card") for overseas spending transactions (applicable to the Citibank Debit Card only) and overseas ATM cash withdrawals. I acknowledge that I can only link one Currency Manager to the Card at a time. I also need to activate the overseas ATM cash withdrawal capability for the Card in order to make overseas ATM cash withdrawals through the Service.
2. Except as otherwise provided in these Terms and Conditions, I acknowledge and agree that when I make an overseas spending transaction or an overseas ATM cash withdrawal in foreign currency through the Service, my Call Deposit of the same foreign currency as such transaction or withdrawal ("Transaction Currency") in the Linked Account will be debited.



3. I understand and agree that if the Linked Account and/or the relevant Call Deposit are blocked, or have insufficient funds to cover the overseas spending transaction or the overseas ATM cash withdrawal in full at the time of transaction authorization or withdrawal respectively, or if I do not have the Call Deposit of the Transaction Currency, such transaction or withdrawal will not be eligible for the Service and may be declined. I will need to turn off the Service if I wish to switch to my default Hong Kong Dollar account linked to the Card.
4. I understand and agree that if the relevant Call Deposit in the Linked Account does not have sufficient funds at the time of settlement of an overseas spending transaction, I shall pay the difference, together with any interest or fees incurred in accordance with your usual practice to you upon demand, and you may at any time set off any amount I owe you by debiting any of my Accounts of any currencies (at the prevailing exchange rate should currency conversion is necessary).
5. If the Transaction Currency is not supported by the Service (as updated from time to time), my default Hong Kong Dollar account linked to the Card will be debited to settle the overseas spending transaction or the overseas ATM cash withdrawal. Handling fee and/or conversion spread, as stipulated in the service fee booklet from time to time, shall apply.
6. If an overseas spending transaction or an overseas ATM cash withdrawal is converted into Hong Kong Dollar via Dynamic Currency Conversion (DCC), the transaction or withdrawal will not be effected via the Service and my default Hong Kong Dollar account linked to the Card will be debited for such transaction or withdrawal.
7. In the event the Service is unavailable for any reason (including during your system downtime), you may still accept overseas spending transactions and/or overseas ATM cash withdrawals by debiting my default Hong Kong Dollar account linked to the Card, in which event handling fee and/or conversion spread shall apply.

8. I agree that when I make an overseas ATM cash withdrawal through the Service, my Call Deposit of the relevant Transaction Currency in the Linked Account will be debited regardless of which account type (default account, savings account, or checking/current account) is selected at the overseas ATM by me (if any) or by the overseas ATM automatically.
9. When processing the refund of an overseas spending transaction, you will endeavor to credit the refund (together with any handling fee previously charged) to the Call Deposit debited for the original transaction if the refund was made by the merchant using the same trace number and/or authorization code of the original transaction so that you are able to trace the original Call Deposit. If, however for any reason, you are unable to trace the original Call Deposit, the refund (excluding any handling fee previously charged) will be credited to the Call Deposit of the refund currency (which may be different from the currency of the original Call Deposit), or (if the Service is turned off or unavailable at the time of refund processing) be credited to the default Hong Kong Dollar account linked to the Card (in which event currency conversion will be involved and I may suffer loss as a result).
10. Overseas ATM cash withdrawals may be subject to surcharges levied by overseas ATM operators. I agree that in such event, you shall debit the Call Deposit of the same currency as the surcharges in the Linked Account.
11. Without prejudice to the limitations of liabilities available to you in the Account Terms, I agree and accept that the Service will be subject to system downtime and you shall not be liable to me for any interruption, suspension, delay, loss, unavailability or other failure in providing the Service.

Citibank Global Wallet之條款及細則

本人確認並同意，Citibank Global Wallet (「此服務」)一經啟動，本人將受以下條款及細則約束，而有關條款及細則將補充並構成戶口及服務之條款，及使用Citibank提款卡/扣賬卡服務及電話理財服務的條款及細則(統稱為「賬戶條款」)的一部份。若賬戶條款與此等條款及細則有任何歧異，則此服務概以本條款及細則為準。除非文意另有規定，否則本條款及細則中未定義的詞語與賬戶條款中賦予的含義相同。本人亦被提醒，此服務之特點及運作可詳見銀行網站。

1. 此服務一經啟動，本人的貨幣理財組合(「連結賬戶」)將被連結至本人的Citibank提款卡/扣賬卡(「此卡」)作海外簽賬(只適用於Citibank扣賬卡)及海外自動櫃員機提款。本人確認本人只可連結一個貨幣理財組合至此卡。本人亦須啟動此卡之海外自動櫃員機提款功能，以透過此服務進行海外自動櫃員機提款。
2. 除非本條款及細則另有規定，本人明白及同意當本人透過此服務以外幣進行海外簽賬交易或海外自動櫃員機提款，連結賬戶內與該交易或提款相符外幣(「交易貨幣」)之通知存款將被扣款。
3. 本人明白及同意若連結賬戶及/或有關通知存款被凍結，或於交易授權或提款時餘額不足以支付整筆海外簽賬交易或海外自動櫃員機提款，或本人未持有交易貨幣的相關通知存款，該交易或提款將不能使用此服務及可能被拒絕。若本人欲切換為連結至此卡的預設港幣賬戶，本人須關閉此服務。
4. 本人明白及同意若連結賬戶內之相關通知存款於結算海外簽賬交易時餘額不足，本人將支付差額及銀行根據銀行慣例提出的任何利息或費用，而銀行可隨時透過扣除本人任何貨幣之賬戶以抵消任何本人欠銀行的金額(若須進行貨幣兌換，則按當時匯率兌換)。
5. 若遇上此服務不支援的交易貨幣(不時更新)，連結至此卡的預設港幣賬戶將被扣款，以支付該海外簽賬交易或海外自動櫃員機提款，並將涉及服務收費表中不時訂明的手續費及/或外幣轉換差價。

6. 若海外簽賬交易或海外自動櫃員機提款透過動態貨幣兌換方式換算為港幣，該交易或提款將不會透過此服務進行，而連結至此卡的預設港幣賬戶將被扣款作該交易或提款。
7. 當此服務因任何原因(包括系統暫停服務)而未能使用，銀行仍可能從連結至此卡的預設港幣賬戶中扣款，以接受海外簽賬交易及/或海外自動櫃員機提款，並將涉及手續費及/或外幣轉換差價。
8. 本人同意當本人透過此服務進行海外自動櫃員機提款，連結賬戶內相關交易貨幣的通知存款將被扣款，不論本人於海外自動櫃員機選擇(如有)或由海外自動櫃員機自行選擇的賬戶類別(例如，預設賬戶、儲蓄賬戶，或支票/往來賬戶)。
9. 在處理海外簽賬退款時，若商戶以原交易之查詢編號(「trace number」)及/或授權編號(「authorization code」)進行退款，銀行將盡力把退款(及任何早前收取的手續費)存入至原交易所扣款的通知存款。若銀行因任何原因而未能追蹤原來的通知存款，該退款(不包括任何早前收取的手續費)將存入至與退款相同貨幣(可能與原來的通知存款之貨幣不同)的通知存款，或(若處理退款時，此服務被關閉或暫停服務)存入至連結至此卡的預設港幣賬戶(當中將涉及貨幣兌換，而本人可能會蒙受損失)。
10. 海外自動櫃員機營運商有可能就海外自動櫃員機提款收取附加費。本人同意於此情況下，銀行將從連結賬戶內與該附加費相符外幣之通知存款中扣款。
11. 在不影響賬戶條款賦予銀行的有限責任下，本人同意及接受此服務將受制於系統暫停服務，而銀行將毋須就任何中斷、停止、延遲、損失、暫停服務或其他故障而承擔任何責任。