「Citibank Mastercard® 扣賬卡三重驚喜獎賞」(「推廣」)條款及細則:

一般條款及細則

- 1. 除特別註明外·此推廣有效期為 2024 年 10 月 18 日至 2024 年 12 月 31 日·包括首尾兩天 (「推廣期」)。
- 2. 除特別註明外·此推廣只適用於持有由花旗銀行 (香港) 有限公司 (「花旗銀行」) 發出之 Citibank Mastercard 扣賬卡 (「合資格扣賬卡」) 及於 Citi Mobile® App 獲取本推廣資料之特選持卡人 (「合資格持卡人」)。
- 3. 此推廣並不適用於海外客戶(以海外通訊住址登記開戶),美國人士、歐盟、歐洲經濟區居民、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國居民、巴西、紐西蘭、牙賈加、厄瓜多爾、斯里蘭卡或其他採用「一般資料保護規則」或相關法律的司法管轄區之客戶。此條款及細則並不旨在對該類個人客戶構成任何買賣產品及/或服務的建議、銷售或招攬。
- 4. 合資格持卡人須在推廣期內於 Citi Mobile® App 之「Get More」成功登記「Citibank Mastercard 扣賬卡三重驚喜獎賞」一次・即可參與以下 B 節之推廣獎賞二及 C 節之推廣獎賞三。A 節之推廣獎賞一則毋須登記。
- 5. 合資格持卡人之有關戶口及合資格扣賬卡必須於推廣期內和派發獎賞時維持有效及保持良好戶口記錄,方可獲得此推廣之獎賞。 花旗銀行有權因應合資格持卡人之戶口狀況之改變,保留取消獎賞之權利而毋須預先另行通知。
- 除另有訂明外,此推廣獎賞不可與其他優惠同時使用。
- 7. 花旗銀行保留隨時修改此條款及細則及終止此推廣之權利而無須另行通知。
- 8. 如有仟何爭議, 花旗銀行保留最終決定權。
- 9. 此條款及細則為花旗銀行與合資格持卡人簽訂的其他相關銀行服務/產品條款及細則的附加及補充條文,包括但不限於「戶口及服務之條款」、「使用 Citibank 提款卡/扣賬卡服務及電話理財服務的條款及細則」、「Citibank Global Wallet 之條款及細則」及「自動增值外幣」功能之條款及細則。
- 10. 此條款及細則須受香港特別行政區的法律所管限。合資格持卡人願受香港特別行政區法院的專有司法管轄權所管轄,不得撤回。 除合資格持卡人及花旗銀行外,任何人士均無權根據《合約(第三者權利)條例》執行本條款及細則或享有本條款及細則的利益。
- 11. 如中英文條款及細則有所差異,一概以英文版本為準。

A 節 - 推廣獎賞一:預訂機票優惠條款及細則

- 1. 除特別註明外·優惠只適用於由花旗銀行(香港)有限公司(「**花旗銀行**」)所發行之 Citi Mastercard 信用卡及扣賬卡(「**認可卡**」) 之客戶(「**客戶**」)。當簽賬系統不能處理個別認可卡類別時·香港國泰航空有限公司(「**國泰航空**」)可能會不接受有關認可卡。
- 2. 除特別註明外·推廣期由 2024 年 10 月 2 日 10:00 開始(香港時間)起至 2024 年 12 月 31 日 23:59 (香港時間)(包括首尾兩日)· 或根據條款 5 額滿即止·以較早者為准 (「推廣期」)。客戶可預訂最多 360 天內的航班。客戶可在國泰航空網站的搜尋航班面板 上·查看航班開放預訂的日期·並根據航班日期預訂。
- 3. 客戶於推廣期間通過國泰航空網站 www.cathaypacific.com 預訂**指定短途目的地**機票(定義見條款 7(i)) · 於付款時輸入指定優惠編號「CXCITI250」(「優惠編號」)·並全數以認可卡作單一淨額簽賬(定義見條款 4) · 每次預訂可享即時折扣 HK\$250;預訂指定長途目的地機票(定義見條款 7(ii)) · 於付款時輸入指定優惠編號「CXCITI750」(「優惠編號」)·並全數以認可卡作單一淨額簽賬·每次預訂可享即時折扣 HK\$750(「優惠」)。
- 4. 「**單一淨額簽賬**」適用於扣除所有適用的折扣、減價金額及現金券價值後之單一簽賬。所有未誌賬/取消/退款/僞造/未經許可之 簽賬均不適用於此優惠。
- 5. 此優惠名額有限·先到先得·優惠編號分別由 2024 年 10 月 2 日 10:00(香港時間)、11 月 1 日及 12 月 1 日 00:00(香港時間)開始發放·並分別於 2024 年 10 月 31 日、11 月 30 日及 12 月 31 日 23:59(香港時間)截止·或額滿即止·以較早者為准。優惠名額請參閱國泰航空網站 https://flights.cathaypacific.com/zh_HK/offers/citibank-mastercard-offer.html。
- 6. 此優惠只適用推廣期內每曆月首 690 個(指定短途目的地)及每曆月首 200 個(指定長途目的地)合資格的機票預訂交易。
- 7. (i) 指定短途目的地包括:



- 中國內地及台灣地區: 北京 (PEK)·成都 (TFU)·重慶 (CKG)·福州 (FOC)·廣州 (CAN)·海口 (HAK)·杭州 (HGH)· 高雄 (KHH)·南京 (NKG)·寧波 (NGB)·青島 (TAO)·上海虹橋 (SHA)·上海浦東 (PVG)·台北 (TPE)·溫州 (WNZ)· 武漢 (WUH)· 廈門 (XMN)· 西安 (XIY)· 鄭州 (CGO)
- 亞洲: 曼谷 (BKK) · 宿霧 (CEB) · 登巴薩/峇里島 (DPS) · 福岡 (FUK) · 河內 (HAN) · 胡志明市 (SGN) · 雅加達 (CGK) · 吉隆坡 (KUL)·馬尼拉 (MNL)·名古屋 (NGO)·大阪 (KIX)·檳城 (PEN)·金邊 (PNH)·布吉/普吉島 (HKT)·札幌 (CTS)·首爾 (ICN)·新加坡 (SIN)·泗水 (SUB)·東京羽田 (HND)·東京成田 (NRT)

(ii) 指定長途目的地包括:

- 大洋洲: 奧克蘭 (AKL)·布里斯本 (BNE)· 基督城 (CHC)·墨爾本 (MEL)·珀斯/伯斯 (PER)·悉尼/雪梨 (SYD)·開恩茲 /凱恩斯 (CNS)
- 歐洲: 阿姆斯特丹 (AMS)·巴塞羅那/巴塞隆納 (BCN)·法蘭克福 (FRA)·倫敦 (LHR)·馬德里 (MAD)·曼徹斯特 (MAN), 米蘭 (MXP),蘇黎世 (ZRH),巴黎 (CDG)
- 美洲:波士頓 (BOS)·芝加哥 (ORD)·達拉斯 (DFW)·洛杉磯 (LAX)·紐約甘迺迪 (JFK)·三藩市/舊金山 (SFO)·溫哥 華 (YVR),多倫多 (YYZ)
- 此優惠只適用於由香港簽發及由香港出發至指定短途或長途目的地的每個機票預訂交易。
- 9. 此優惠只適用國泰航空網站訂購機票·並於優惠編號欄內輸入指定優惠編號。結賬後的優惠編號優惠申請將不受理。
- 10. 此優惠只適用於國泰航空營運之航班。
- 11. 此優惠不適用於缺口行程、中途停留行程、多個目的地行程、套票及或於國泰航空手機應用程式訂購或其他渠道訂購的機票。
- 12. 此優惠機票停留期限、更改機票及取消手續費: 依客艙級別及票價類別而異。
- 13. 此優惠不適用於燃油附加費、稅項、取消或更改費用/罰款、行政費用或其他收費。
- 14. 此優惠不可與其他優惠或折扣一同使用(除特別聲明外)。
- 15. 此優惠不能兌換現金、其他貨品或折扣,亦不得轉讓。
- 16. 此優惠票價受艙位供應限制並按照先到先得原則出售。
- 17. 行程中的個別航班可能未能提供特選經濟客艙。如乘客於簽發機票後需要更改行程·並改乘不提供特選經濟客艙的航班·票價差 額將不獲退款。
- 18. 由 2024 年 6 月 3 日起 · 使用優惠編號預訂的機票將不再適用「24 小時內免費取消機票」。
- 19. 有關賺取「亞洲萬里通」里數詳情·請查閱 https://www.cathaypacific.com/cx/zh_HK/membership/asia-miles.html。
- 20. 客戶須於相關推廣期內以認可卡簽賬並支付全數‧方可享相關優惠。為免產生疑問‧優惠不適用於以下類別的交易:所有涉及被 取消、正在進行索償、退貨及/或退款等之交易;所有自動轉賬、或未誌賬的交易、或其他不時由花旗銀行指定的方法進行的任 何繳費交易;所有以電子錢包或第三方支付程式付款的簽賬 (包括但不限於 PayMe· Apple Pay、Google Pay、Samsung Pay、WeChat Pay 及 Alipay HK)及所有電子錢包增值交易;及八達通自動增值服務交易;花旗銀行不時決定之任何其他交易類 別。
- 21. 此優惠須受貨品或服務供應、賬戶審查及批核、依花旗銀行、 Mastercard 及國泰航空之最終決定權而定。圖片、產品資料及價 錢只供參考。
- 22. 花旗銀行、Mastercard 及國泰航空不會就因過期、無效、取消、名額已滿、無法使用或由於技術問題而無法使用等因素的優惠 而負責或作任何形式的補償。
- 23. 花旗銀行及 Mastercard 不負責一切有關貨品或服務事宜。任何有關貨品或服務之責任,一概由國泰航空負責。
- 24. 如有任何不法或濫用,花旗銀行、Mastercard 及國泰航空保留法律追究權利。
- 25. 花旗銀行、Mastercard 及國泰航空保留隨時修改或取消此優惠以及其條款和細則的權利,恕不另行通知。
- 26. 如有任何爭議,花旗銀行、Mastercard 及國泰航空保留最終決定權。
- 27. 除特別註明外·本推廣受國泰航空條款及細則約束·詳情請瀏覽 https://flights.cathaypacific.com/zh_HK/offers/citibankmastercard-offer.html •



B 節 - 推廣獎賞二:「高達 10% Citibank Global Wallet 消費現金回贈」之條款及細則

1. 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 (如 B 節條款 2 之定義) 可獲得現金回贈。 現金回贈比率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單一消費簽賬淨額 (如 B 節條款 3 之定義) 而有所不同。詳情如下:

級別	合資格單一 Citibank Global Wallet 交易消費	合資格 Citibank Global Wallet	就該級別每名合資格持卡人
	簽賬淨額	交易可獲享的現金回贈	可獲享的最高現金回贈金額
1	HKD 1,000 或以上	10% 現金回贈	HKD 1,000
2	HKD 600 – HKD 1,000 以下	6% 現金回贈	HKD 600
3	HKD 600 以下	3% 現金回贈	HKD 300

總括而言,每名合資格持卡人於本推廣可獲享的最高現金回贈金額為 HKD 1,900。

- 2. 「**含資格 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 2025 年 1 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,均被視作為主戶口持有人進行之合資格 Citibank Global Wallet 交易。
- 3. 「**單一消費簽賬淨額**」指扣除所有折扣及現金券後透過合資格扣賬卡進行合資格 Citibank Global Wallet 交易及誌賬至相關外幣 存款戶口(「外幣結算戶口」)·並以花旗銀行之當前兌換率折算為港幣等值的最終外幣簽賬金額。
- 4. 「不合資格交易」包括但不限於透過動態貨幣兌換 (Dynamic Currency Conversion,即 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的之交易。

如何獲享推廣獎賞?

- 5. 合資格持卡人須在推廣期內於 Citi Mobile® App 之「Get More」成功登記參與「Citibank Mastercard 扣賬卡三重驚喜獎賞」 一次(「Get More 登記」)。此推廣只適用於推廣期內首 40,000 名成功登記之合資格持卡人,名額有限,先到先得。
- 6. 每名合資格持卡人可於進行合資格 Citibank Global Wallet 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

- 7. 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。
- 8. 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。
- 9. 若戶口為聯名戶口,只有主要戶口持有人可享此推廣之獎賞。
- 10. 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 交易之交易存根正本或正式交易紀錄直至獲取相關現金回贈以供作核實。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。
- 11. 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。
- 12. 每位合資格持卡人之戶口於推廣期內只可享此推廣獎賞二一次。



C 節 -推廣獎賞三:「Citibank Mastercard 扣賬卡旅遊大抽獎」之條款及細則(「大抽獎」)

- 1. 此推廣獎賞三僅適用於符合以下要求之合資格持卡人(「合資格客戶」)。
 - a. 成功於 Citi Mobile® App 之「Get More」登記參與「Citibank Mastercard 扣賬卡三重驚喜獎賞」一次;及
 - b. 18 歳或以上;及
 - c. 根據花旗銀行登記記錄,擁有有效通訊地址及電話號碼。
- 2. 只有首 40,000 合資格客戶可登記此獎賞·名額有限·先到先得·送完即止。合資格客戶於推廣期內每完成一筆合資格 Citibank Global Wallet 交易 (如 B 節條款 2 之定義) · 即可獲得一次抽獎機會。每人上限最多可獲 10 次抽獎機會。
- 3. 此推廣之獎品(「獎品」)為國泰航空雙人來回東京(成田)商務艙機票之優惠編號。總共有8位得獎者·每位得獎者將得到兩個優 惠編號。每個優惠編號可兌換一張來回機票。
- 4. 花旗銀行將由電腦從合資格客戶中隨機抽出得獎者(「得獎者」),並保留對得獎者之最終決定權。
- 5. 獎品換領詳情:

花旗銀行將於2025年2月7日或之前郵寄換領信到得獎者於本行記錄之通訊地址。得獎者須確保於花旗銀行記錄之通訊地址準 確,以確保獎品換領信能夠順利郵寄。花旗銀行不會為通訊地址錯誤而不能收取換領信而負責,並不會再次補發換領信。收到獎 品換領信後,得獎者必須於2025年2月28日或之前根據以下條件前往換領中心 (如C節條款 6之定義) 換取獎品。如得獎者未能於 2025年2月28日或之前換取獎品,將被視為放棄獎品。任何延遲換領恕不接受。

- i. 如得獎者親身換領獎品:須提供 (i) 獎品換領信正本及 (ii) 香港身份證/護照正本;或
- ii 授權他人代替得獎者換領獎品:須提供 (i) 授權書正本、(ii) 獎品換領信正本、(iii) 得獎者的香港身份證/ 護照影印本·及 (iv) 授權人的香港身份證/護照正本。
- 換領中心詳情:

家電禮品優惠中心		
地址	佐敦彌敦道198號寶安商業大廈2樓B室 (佐敦港鐵站D出口)	
營業時間	星期一至星期六:上午11:30分至下午8:00	
	星期日:下午2:00至下午6:00	
	公衆假期:休息	
	電話:(852) 2385 7311	

- 7. 於換領中心·得獎者將以書面形式領取用作兌換機票之優惠編號 (共 2 個)·並須根據 C 節條款 12-29 之機票兌換詳情自行換領 機票。
- 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。有關產品或服務之供應商將付上所有產品或服務之法 律責任。所有產品或服務一經換領或換購、恕不能撤換或退款。
- 9. 每位得獎者之戶口於推廣期內只可享此推廣獎賞三一次。若戶口為聯名戶口,只有主要戶口持有人可獲贈機票。
- 10. 如對本推廣活動有任何爭議,本行及有關產品或服務之供應商保留一切最終決定權。
- 11. 機票一經送出將不可退回、轉贈、兌換現金或換取其他優惠。如有遺失或損壞,恕不補發。

機票兌換詳情

- 12. 每個優惠編號只可使用一次。適用於預訂由香港簽發及由香港出發飛往東京(成田)的成人來回商務客艙機票一張,且只適用於國 泰航空運營的航班。
- 13. 每次來回程必須由香港出發,並以香港為終點。
- 14. 優惠編號僅限於國泰航空網站 (www.cathaypacific.com) 訂購機票。機票並不可於國泰航空手機應用程式、旅行社、環球客戶聯 絡中心或經其他渠道兌換。 結帳後任何使用優惠編號的請求將不會被接受。



- 15. 優惠編號須於 2025 年 3 月 1 日至 2025 年 4 月 30 日使用·包括首尾兩日並以香港時間為準。如果得獎者未能於 2025 年 4 月 30 日或之前使用優惠編號·則被視為放棄機票·而得獎者之後亦不得使用該優惠編號。如果得獎者在上述截止日期後未經花旗銀行同意而使用該優惠編號·得獎者須向花旗銀行退還機票費用。花旗銀行有權從得獎者的銀行戶口直接扣除等值金額·而毋須事先通知。
- 16. 適用於出發日期為 2025 年 3 月 1 日至 2025 年 12 月 31 日。
- 17. 機票最短停留期限為 0 天,最長停留期限為 3 個月。
- 18. 優惠不適用於缺口行程、中途停留行程、多個目的地行程及套票。
- 19. 乘客須負責支付適用於機票的所有稅項和附加費。
- 20. 優惠不能兌換現金、其他貨品或折扣、亦不得轉讓。
- 21. 優惠不可與其他優惠或折扣一同使用(除特別聲明外)。
- 22. 機票以子艙位「C」票價預訂·並設有不適用日期及座位供應情況限制。指定航班中的優惠票價限量客位可能經已售罄·縱使同一航班的同一客艙中仍有其他票價種類之客位。
- 23. 機票一經預訂,不可退款、不可更改路線、亦不可轉讓。
- 24. 使用優惠編號預訂的機票不適用於「24小時內免費取消機票」。
- 25. 乘客可於機票所示之航班出發日期前及後免費更改機票內的日期。
- 26. 如有任何更改, 恕不另行通知。
- 27. 所有未兌換之優惠編號將視為放棄,而兌換期並不會延長。
- 28. 國泰航空有限公司保留此優惠之最終決議權。
- 29. 須受國泰航空有限公司其他細則及條款限制。





Terms and Conditions for "Citibank Debit Mastercard® Triple Rewards" ("Promotion"):

General Terms and Conditions

- 1. Unless specified otherwise, the promotion period is from October 18, 2024 to December 31, 2024, both dates inclusive ("Promotion Period").
- 2. Unless specified otherwise, the Promotion is only applicable to selected cardholders holding Citibank Debit Mastercard issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Debit Cards") and received the Promotion communication material(s) on Citi Mobile® App ("Eligible Cardholders").
- 3. The Promotion is not offered to International Personal Banking customers, US persons, individuals residing in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka or any other jurisdictions which are adopting The General Data Protection Regulation or equivalent legislation. This is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.
- 4. Eligible Cardholders are required to successfully register for the Promotion "Citibank Debit Mastercard Triple Rewards" via "Get More" in Citi Mobile® App once within the Promotion Period in order to participate in Promotion Offer 2 of Part B and Promotion Offer 3 of Part C as defined below. No registration is required for Promotion Offer 1 under Part A.
- 5. The Eligible Debit Cards and accounts of the Eligible Cardholders must be valid and with good standing during the Promotion Period and at the time of reward disbursement in order to be eligible to receive the rewards under this Promotion. Otherwise, Citibank reserves the right not to give the rewards without prior notice.
- Unless otherwise specified, the rewards under this Promotion cannot be enjoyed in conjunction with any other promotion offers.
- 7. Citibank reserves the right to amend these Terms and Conditions or terminate the Promotion without prior notice.
- 8. All matters and disputes will be subject to the final decision of Citibank.
- 9. These Terms and Conditions are in addition to and supplement the terms and conditions of relevant banking services / products being provided by Citibank to the Eligible Cardholders, including but not limited to the Terms and Conditions for Accounts and Services, Terms and Conditions for Citibank ATM/Debit Card Services and Citiphone Services, Terms and Conditions of Citibank Global Wallet and Terms and Conditions of Auto FX Top-up.
- 10. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong SAR and Eligible Cardholder irrevocably submit to the exclusive jurisdiction of the competent courts of the Hong Kong SAR. No person other than an Eligible Cardholder 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.
- 11. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Part A - Terms and Conditions for Promotion Offer 1: Flight Ticket Booking Discount

- Unless otherwise specified, the promotion is only applicable to cardholders of Citi Mastercard Credit Card and Citibank Debit Mastercard ("Cardholders") issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Cards"). Cathay Pacific Airways Limited ("Cathay Pacific") may reject an Eligible Card if their payment system cannot manage some of the Eligible Card types.
- 2. Unless otherwise specified, the promotion is valid from October 2, 2024 at 10:00 (Hong Kong Time) to December 31, 2024 at 23:59 (Hong Kong Time) (both dates inclusive) or in accordance to Clause 5 when the quota have been used, whichever is earlier ("Promotion Period"). Flights can be booked for departure up to 360 days only. Cardholders can check the opening date on the flight search panel at www.cathaypacific.com and make booking subject to departure period.
- 3. Cardholders are required to book flight ticket(s) with a Single Net Transaction (as defined in Clause 4) through the Cathay Pacific official website www.cathaypacific.com for **Designated Short Haul Destinations** (as defined in Clause 7(i)) and enter the discount code "CXCITI250" ("Discount Code") prior to proceeding with payment with Eligible Card to enjoy HK\$250 instant discount per booking, or for **Designated Long Haul Destinations** (as defined in Clause 7(ii)) and enter the discount code "CXCITI750" ("Discount Code") prior to proceeding with payment with Eligible Card to enjoy HK\$750 instant discount per booking ("Offer").
- 4. A "Single Net Transaction" refers to the final amount of a single transaction after deduction of all applicable discounts, reductions and value of cash vouchers. Unposted/cancelled/refunded/falsified/unauthorized transactions are excluded.
- 5. The Offer is available on a first-come-first-served basis while the quota lasts. The Offer commences at 10:00 on October 2, 00:00 (Hong Kong Time) on November 1 and December 1, 2024 (Hong Kong Time) respectively, and will expire at 23:59 on October 31, November 30 and December 31, 2024 (Hong Kong Time) respectively, or when the quota have been used,



- whichever is earlier. Status of the quota refers to Cathay Pacific website: https://flights.cathaypacific.com/en_HK/offers/citibank-mastercard-offer.html .
- 6. The Offer is limited to the first 690 eligible bookings (for Designated Short Haul Destinations) per calendar month and first 200 eligible bookings (for Designated Long Haul Destinations) per calendar month during the Promotion Period.
- 7. (i) Designated Short Haul Destinations
 - China the Chinese Mainland and Taiwan Region: Beijing (PEK), Chengdu (TFU), Chongqing (CKG), Fuzhou (FOC), Guangzhou (CAN), Haikou (HAK), Hangzhou (HGH), Kaohsiung (KHH), Nanjing (NKG), Ningbo (NGB) Qingdao (TAO), Shanghai Hongqiao (SHA), Shanghai Pudong (PVG), Taipei (TPE), Wenzhou (WNZ), Wuhan (WUH), Xiamen (XMN), Xi'an (XIY), Zhengzhou (CGO)
 - Asia: Bangkok (BKK), Cebu (CEB), Denpasar/Bali (DPS), Fukuoka (FUK), Hanoi (HAN), Ho Chi Minh City (SGN), Jakarta (CGK), Kuala Lumpur (KUL), Manila (MNL), Nagoya (NGO), Osaka (KIX), Penang (PEN), Phnom Penh (PNH), Phuket (HKT), Sapporo (CTS), Seoul (ICN), Singapore (SIN), Surabaya (SUB), Tokyo Haneda (HND), Tokyo Narita (NRT)

(ii) Designated Long Haul Destinations

- Australasia: Auckland (AKL), Brisbane (BNE), Christchurch (CHC), Melbourne (MEL), Perth (PER), Sydney (SYD), Cairns (CNS)
- Europe: Amsterdam (AMS), Barcelona (BCN), Frankfurt (FRA), London (LHR), Madrid (MAD), Manchester (MAN), Milan (MXP), Zurich (ZRH), Paris (CDG)
- Americas: Boston (BOS), Chicago (ORD), Dallas-Fort Worth (DFW), Los Angeles (LAX), New York (John F Kennedy, JFK), San Francisco (SFO), Vancouver (YVR), Toronto (YYZ)
- 8. The Offer is only appliable to the flight ticket booking(s) issued in Hong Kong and originate from Hong Kong to Designated Short/Long Haul Destinations.
- 9. The Offer is only appliable to the flight ticket booking(s) through the Cathay Pacific official website and by entering the Discount Code at the discount code field. Any request to apply the Discount Code after checkout is not accepted.
- 10. The Offer is only appliable to the flight tickets valid on Cathay Pacific operating flights only.
- 11. The Offer cannot be used on open-jaw, stopover, multi-city, package or Cathay Pacific mobile app and other channels.
- 12. Ticket validity, rebooking and cancellation fee: differ according to cabin class and fare category.
- 13. The Offer is not applicable to fuel surcharges, taxes, cancellation or change fees/penalties, administrative fees or other miscellaneous charges.
- 14. The Offer cannot be used in conjunction with any other promotional offers or discounts (unless otherwise specified).
- 15. The Offer cannot be exchanged for cash, other products or discounts and is not transferable.
- 16. The fares detailed in this Offer are subject to limited availability and offered on a first come, first serve basis.
- 17. Premium Economy Class may not be available on all flight segments. Where passengers choose to switch their booking after ticket issuance to a flight not offering Premium Economy Class, Economy Class seat will be offered without any fare refund.
- 18. Effective from 3 June 2024, "24-hour free cancellation" will not be applicable for to tickets booked with a discount code.
- 19. For details regarding mileage accrual, please refer to https://www.cathaypacific.com/cx/en_HK/membership/asia-miles.html .
- 20. Cardholders are required to settle payment in full with Eligible Cards during the Promotion Period to enjoy the Offer. For the avoidance of doubt, the promotion is not applicable to the following types of transactions: any transactions that are subject to cancellation, charge-back, return of goods and/or refund; any autopay, unposted transactions or any other payment transactions as specified by Citibank from time to time; all payment via eWallet or third party payment applications/platforms (include but not limited to Payme, Apple Pay, Google Pay, Samsung Pay, WeChat Pay and AlipayHK), reloads of e-Wallet or Octopus Automatic Add-Value Service; or any other type of transaction as determined by Citibank from time to time.
- Availability of the Discount Code is subject to offer or service availability, account status checking and final acceptance by Citibank, Mastercard and Cathay Pacific's absolute discretion. Photos, product specifications and prices are for reference only.
- 22. Citibank, Mastercard and Cathay Pacific are not liable for and will not indemnify for the failure of using the promo code as it has expired; is invalid or cancelled; its quota has been used up; fails to be used; or fails to be used due to technical factors; and any other possible reasons.
- 23. Citibank and Mastercard shall not be responsible for any matters in relation to the related products or services provided by Cathay Pacific. Cathay Pacific is solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services.
- 24. Citibank, Mastercard and Cathay Pacific reserve the rights to take legal action in case of any illegal deeds or abuse.
- 25. Citibank, Mastercard and Cathay Pacific reserve the rights to amend or cancel the offer and the terms and conditions without prior notice.



- 26. Citibank, Mastercard and Cathay Pacific reserve the rights for final decision.
- 27. Unless otherwise specified, Cathay Pacific Terms and Conditions apply. For details, please visit Cathay Pacific website: https://flights.cathaypacific.com/en_HK/offers/citibank-mastercard-offer.html.

Part B - Terms and Conditions for Promotion Offer 2: "Up to 10% Cash Rebate for Citibank Global Wallet Spendings"

1. Each Eligible Cardholder is entitled to receiving Cash Rebate in all Eligible Citibank Global Wallet Transactions (Defined in Part B Clause 2) conducted with an Eligible Debit Card during the Promotion Period. The Cash Rebate % and the relevant maximum amount will vary according to the Net Spending Amount (Defined in Part B Clause 3) in each Eligible Citibank Global Wallet Transaction conducted with an Eligible Debit Card during the Promotion Period. Details are as follows:

Tier	Net Spending Amount in each Eligible Citibank Global Wallet Transaction	Cash Rebate for Eligible Citibank Global Wallet Transactions	Maximum Cash Rebate amount each Eligible Cardholder can receive for each Tier
1	HKD 1,000 or above	10% cash rebate	HKD 1,000
2	HKD 600 or above – HKD 1,000 below	6% cash rebate	HKD 600
3	HKD 600 below	3% cash rebate	HKD 300

The maximum Cash Rebate amount that each Eligible Cardholder can enjoy under this offer is HKD 1,900.

- 2. "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 January 7, 2025 will be included in the calculation of the Cash Rebate. Any Eligible Citibank Global Wallet Transactions made by the secondary account holder and posted to the relevant Foreign Currency Settlement Accounts are counted as the Eligible Citibank Global Wallet Transactions made by the primary account holder.
- 3. "Net Spending Amount" refers to the final transaction made with Citibank Global Wallet and 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.
- 4. "Ineligible Transactions" include but not limited to transaction of Dynamic Currency Exchange (DCC), 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?

- 5. Eligible Cardholders are required to successfully register for this Promotion "Citibank Debit Mastercard Triple Rewards" via "Get More" in Citi Mobile® App once within the Promotion Period. Only the first 40,000 successfully registered Eligible Cardholders are eligible for this offer, first-come-first served while the quota lasts.
- 6. Each Eligible Cardholder can register for this Promotion before or after making any Eligible Citibank Global Wallet Transactions. Each Eligible Cardholder 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), transaction(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.

- 7. 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 not to give the Cash Rebate without prior notice.
- 8. Citibank will determine the eligibility of Eligible Cardholders to participate in this offer as well as the transactions based on Citibank's records.
- 9. For joint accounts, Cash Rebate under this offer will be given to the primary account holder only.
- 10. Eligible Cardholders must keep and submit the relevant original sales slips or official payment records in respect of the Eligible Citibank Global Wallet Transactions for inspection upon request by Citibank before receiving the cash rebate. All documents submitted to Citibank will not be returned.



- 11. In case of any fraud/abuse/reversal or cancellation of Eligible Citibank Global Wallet 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.
- 12. Each Eligible Cardholder can only enjoy Cash Rebate under this Promotion Offer 2 once.

Part C - Terms and Conditions for Promotion Offer 3: Citibank Debit Mastercard Travel Lucky Draw ("Lucky Draw")

- 1. This Promotion Offer 3 only applies to Eligible Cardholders who meet all following requirements ("Eligible Participants"):
 - Successfully registered for this Promotion "Citibank Debit Mastercard Triple Rewards" via "Get More" in Citi Mobile® App;
 and
 - Aged 18 or above; and
 - Have a valid correspondence address and phone number registered in Citibank's records.
- 2. Only the first 40,000 successfully registered Eligible Participants are eligible to participate in the Lucky Draw. Quota applies and it is allocated on a first-come-first-served basis. Eligible Participants will be entitled to 1 Lucky Draw entry for every successful completion of an Eligible Citibank Global Wallet Transactions (Defined in Part B Clause 2) during the Promotion Period. The maximum number of Lucky Draw entries for each Eligible Participant is 10.
- 3. The Lucky Draw Prize ("**Prize**") is a pair of unique discount codes that is eligible to redeem two round-trip Business Class Tickets from Hong Kong to Tokyo (Narita) from Cathay Pacific. The total number of winners is 8.
- 4. Lucky Draw winners ("Winners") will be randomly drawn by a computer by Citibank and the result of the Lucky Draw provided by Citibank shall be final and no disputes in respect thereof shall be entertained.
- 5. Prize fulfillment:

A redemption letter will be mailed to each Winner's correspondence address according to Citibank's record by February 7, 2025. Citibank will not be responsible for the redemption letter delivery failure due to invalid correspondence address and the redemption letter will not be re-issued. Upon receiving the redemption letter, the Prize can be collected at the designated redemption center (refer to Part C Clause 6) by February 28, 2025 with the conditions set out below. Late redemption is not allowed. The Prize will be deemed to be forfeited if it is not redeemed by Winners on or before February 28, 2025.

- Winners to redeem in person: present (i) the original redemption letter, and (ii) Hong Kong Identity Card/Passport; or
- ii. An authorized person to redeem on behalf of the Winner: present (i) the original copy of the authorization form, (ii) the original redemption letter, (iii) a photocopy of the Winner's Hong Kong Identity Card/Passport, and (iv) authorized person's Hong Kong Identity Card/Passport.
- 6. Redemption Center Details:

Denki AV Service Centre				
Location	Room B, 2/F, Po On Commercial Building, 198 Nathan Road, Jordan (Jordan MTR Station, Exit D)			
	Mon to Sat: 11:30am - 8:00pm			
Onen haure	Sun: 2:00pm - 6:00pm			
Open hours	Public Holidays: Closed			
	Telephone: (852) 2385 7311			

- 7. The Prize shall be presented to the Winners in the form of a physical letter printed with 2 discount codes upon successful redemption at the Redemption Center. Winners shall follow the Flight Ticket Redemption Details (refer to Part C Clause 12-29 below) to redeem the flight tickets accordingly.
- 8. Citibank is not a supplier or service provider of the services provided and shall not be responsible for any matters relating to the products or services provided. The respective service provider is solely responsible for all obligations and liabilities in relation to such products or services.
- 9. Each Winner can only enjoy the Prize under this Promotion Offer 3 once. For joint accounts, the flight tickets will be given to the primary account holder only.
- 10. All matters and disputes will be subjected to the final decision of Citibank and the respective service provider.
- 11. The flight tickets cannot be returned, transferred, exchanged or traded for cash or other offers and is not replaceable in the event of any loss or damage and must be claimed in Hong Kong.

Flight Tickets Details

- 12. Each discount code is only valid for a one-time usage to book one round-trip adult Business class ticket from Hong Kong to Tokyo (Narita), and is only applicable to flights operated by Cathay Pacific.
- 13. Each itinerary will originate and end in Hong Kong.



- 14. The discount code can only be used at www.cathaypacific.com and is not applicable with bookings made through other sales channels, such as but not limited Cathay Pacific mobile app, ticketing office or travel agents. Any request to apply the discount code after checkout is not accepted.
- 15. The discount code must be used within the allowed ticketing period, from March 1, 2025 April 30, 2025 (Inclusive of both day and in Hong Kong time). If the Winner does not use the discount code by April 30, 2025, the flight tickets will be deemed to be forfeited and the Winner should not use the code afterwards. If the Winner uses the code after the aforementioned deadline without Citibank's consent, the Winner shall repay the cost of the air tickets to Citibank. Citibank reserves the right to debit the equivalent amount of the cost from the Winner's bank account without prior notice.
- 16. The booked flights must be within the allowed departure period, from March 1, 2025 to December 31, 2025.
- 17. The minimum stay period for the ticket is 0 day, and the maximum stay period for the ticket is 3 months.
- 18. The discount code cannot be used to purchase open-jaw flight, stopover flight, multi-city flight and package.
- 19. The passengers are responsible for the taxes and surcharges applicable to the tickets.
- 20. Each discount code is not refundable or redeemable for cash or any other item.
- 21. The discount code cannot be used in conjunction with any other promotional offers or discounts (unless otherwise specified).
- 22. Tickets are on a bookable basis under designated fare subclass C Class, and are subjected to seat availability. There are variations to the number of seats for the designated fare subclass that are allocated to a particular flight, and it could be fully booked although seats may still be available in other fare subclasses in the same cabin class of travel.
- 23. Tickets once booked are not refundable, not reroutable, and not transferable.
- 24. "24-hour free cancellation" will not be available for tickets booked with a discount code.
- 25. Rebooking of the travel date is free of charge before and after flight departure.
- 26. This offer is subject to change without prior notice.
- 27. All unredeemed codes will be considered as forfeited and extension of the redemption period is not allowed.
- 28. Cathay Pacific reserves the right of final decision should a dispute arise.
- 29. Other Cathay Pacific Airways terms and conditions apply.



