

## 「高達 10% 合資格 Citibank Global Wallet 消費現金回贈」(「推廣」)條款及細則:

1. 此推廣有效期為 2025 年 1 月 1 日至 2025 年 3 月 31 日，包括首尾兩天(「推廣期」)。
2. 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(任何類別)(「合資格扣賬卡」)及於 Citi Mobile® App 獲取本推廣資料之指定 Citigold® Private Client 或 Citigold® 客戶(「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、牙買加、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. 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(如條款 5 之定義)可獲得相應的現金回贈(「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(如條款 6 之定義)而有所不同。詳情如下：

級別	合資格單一 Citibank Global Wallet 交易消費簽賬淨額	合資格 Citibank Global Wallet 交易可獲享的現金回贈	就該級別每名合資格持卡人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。

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 2025 年 4 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至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。
6. 「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。
7. 「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」成功登記參與「高達 10% 合資格 Citibank Global Wallet 消費現金回贈」一次(「Get More 登記」)。此推廣只適用於推廣期內首 10,000 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。
11. 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現金回贈時維持有效及保持良好戶口記錄，方可獲得此推廣之現金回贈。

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合資格持卡人必須於存入現金回贈時維持 Citigold® Private Client 戶口類別並達至不少於港幣 8,000,000 元之每日平均戶口結餘 (定義如下) 或 Citigold® 戶口類別並於存入現金回贈時達至不少於港幣 1,500,000 元之每日平均戶口結餘，方可獲贈現金回贈。花旗銀行有權因應合資格持卡人之戶口狀況之改變，保留取消現金回贈之權利而毋須預先另行通知。

「每日平均戶口結餘」之計算包括合資格持卡人之個人及聯名戶口在過去一個月內的每日存款、投資及指定保險產品之累積保費總結餘，除以該月份之日數所得之平均數額。指定保險產品指包含有儲蓄成份或投資相連壽險之保險產品。有儲蓄成份的保險保費總結餘為已繳保費扣除未償付的保單貸款。投資相連壽險的保險保費總結餘為已繳總保費扣除已賣出之基金總值。如有任何爭議，本行就每日平均戶口結餘的定義和計算保留一切最終決定權。

12. 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。
13. 若戶口為聯名戶口，只有主要戶口持有人可享此推廣之現金回贈。
14. 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。
15. 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。
16. 每位合資格持卡人之戶口於推廣期內只可享此推廣現金回贈一次。
17. 除另有訂明外，此推廣現金回贈獎賞不可與其他優惠同時使用。
18. 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。
19. 如有任何爭議，花旗銀行保留最終決定權。
20. 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。
21. 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。
22. 如中英文條款及細則有所差異，一概以英文版本為準。

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## **Terms and Conditions for “Up to 10% Cash Rebate for Eligible Citibank Global Wallet Spending” (“Promotion”):**

1. The promotion period is from January 1, 2025 to March 31, 2025, both dates inclusive (“**Promotion Period**”).
2. The Promotion is only applicable to selected Citigold® Private Client or Citigold® customers holding Citibank Debit Mastercard (inclusive of all card types) 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. Each Eligible Cardholder is entitled to receiving corresponding Cash Rebate (“**Cash Rebate**”) in respect of relevant Eligible Citibank Global Wallet Transactions (Defined in Clause 5) conducted with an Eligible Debit Card during the Promotion Period. The Cash Rebate percentage and the relevant maximum amount will vary according to the Net Spending Amount (Defined in Clause 6) of each Eligible Citibank Global Wallet Transaction conducted with an Eligible Debit Card during the Promotion Period. Details are as follows:

<b>Tier</b>	<b>Net Spending Amount of each Eligible Citibank Global Wallet Transaction</b>	<b>Cash Rebate for Eligible Citibank Global Wallet Transactions</b>	<b>Maximum Cash Rebate amount each Eligible Cardholder can receive for each Tier</b>
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.

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 April 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.
6. “**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.
7. “**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?**

8. Eligible Cardholders are required to successfully register for this Promotion “Up to 10% Cash Rebate for Eligible Citibank Global Wallet Spending” via “Get More” in Citi Mobile® App once within the Promotion Period. Only the first 10,000 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. 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.**

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.
11. 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 receiving the Cash Rebate in order to be eligible to receive the Cash Rebate. Eligible Cardholders are required to maintain their Citigold® Private Client status and reach HK\$8,000,000 Average Daily Account Balance (defined

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below) by the time of receiving the Cash Rebate or maintain their Citigold® status and reach HK\$1,500,000 Average Daily Account Balance by the time of receiving the Cash Rebate. Otherwise, Citibank reserves the right to cancel the Cash Rebate without prior notice.

**“Average Daily Account Balance”** is calculated based on the sum of the Eligible Cardholder’s daily balances of deposit, investment and accumulated paid premium of selected insurance products of all your single name account(s) and joint name account(s), divided by the number of calendar days in the month. Selected insurance products mean insurance policy(ies) with savings element or investment-linked insurance. For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan. For investment-linked insurance policy(ies), accumulated paid premium means total premium paid minus value of fund sold. In case of disputes, the Bank has the sole discretion to determine the definition and calculation of the Average Daily Account Balance.

12. Citibank will determine the eligibility of Eligible Cardholders to participate in this offer as well as the transactions based on Citibank’s records.
13. For joint accounts, Cash Rebate under this offer will be given to the primary account holder only.
14. 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.
15. 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.
16. Each Eligible Cardholder can only enjoy Cash Rebate under this Promotion once.
17. Unless otherwise specified, the Cash Rebate reward under this Promotion cannot be enjoyed in conjunction with any other promotion offers.
18. Citibank reserves the right to amend these Terms and Conditions or terminate the Promotion without prior notice.
19. All matters and disputes will be subject to the final decision of Citibank.
20. 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.
21. 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.
22. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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