



Citi 信用卡限時 HK\$1,600 現金回贈迎新獎賞之條款及細則：

1. 除特別註明外，推廣期由 2026 年 6 月 2 日至 2026 年 6 月 30 日，包括首尾兩日（「推廣期」）。
2. 客戶（「合資格持卡人」）須於推廣期內經指定連結 (<https://www1.citibank.com.hk/credit-cards/promotions/cashrebate>) 填妥及遞交申請表，並於 2026 年 7 月 31 日或之前成功獲由花旗銀行(香港)有限公司(「花旗銀行」) 審批並發行之基本卡 Citi Prestige 信用卡、Citi PremierMiles 信用卡、Citi Cash Back 信用卡、Citi Rewards 萬事達卡、Citi Rewards 銀聯信用卡、Citi 八達通白金卡、Citi HKTVmall 信用卡或 Citi The Club 信用卡（「指定信用卡」）。若客戶並非透過指定連結申請指定信用卡，客戶將不可享有此推廣活動之任何獎賞。
3. 除特別註明外，迎新獎賞只適用於 i) 現在不持有任何由花旗銀行所發行之 Citi 信用卡主卡之客戶及 ii) 由申請認可信用卡當月起計過去 12 個月內不曾持有及不曾取消任何由花旗銀行所發行之 Citi 信用卡主卡之客戶（「新客戶」）。
4. 此信用卡推廣活動不適用於學生申請。所有「學生身份」申請者只能獲得指定學生信用卡之迎新獎賞。
5. 每位合資格持卡人只可享有一份迎新獎賞。（Citi Prestige 信用卡申請人除外）。
6. 合資格之持卡人只須於發卡日後一個月內啟動實體卡並達到以下相關獎賞條件/簽賬條件方可享有迎新獎賞：

信用卡類別	迎新獎賞	獎賞條件/簽賬條件
Citi PremierMiles 信用卡、Citi Cash Back 信用卡、Citi Rewards 萬事達卡、Citi Rewards 銀聯信用卡、Citi 八達通白金卡、Citi HKTVmall 信用卡或 Citi The Club 信用卡	HK\$1,600 現金回贈	發卡後首 2 個月內累積認可簽賬滿 HK\$5,000 或以上及每月須包含最少 1 次認可簽賬
Citi Prestige 信用卡	HK\$1,600 現金回贈 及 360,000 積分 (相等於 30,000 里數) [*]	繳付首年年費 HK\$3,800

^{*}根據現時的積分兌換率，客戶可憑360,000積分兌換30,000里數。相關兌換率會不時更改，而恕不另行通知。受條款及細則約束。詳情請瀏覽：citibank.hk/prestige

7. 簽賬條件之計算包括基本卡及附屬卡(如適用)之所有已誌賬的簽賬及商戶分期計劃之金額。非認可簽賬包括(但不限於) 透過快速支付系統（「轉數快」）進行之交易、八達通增值款項(包括透過電子錢包或任何其他途徑增值 Smart

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Octopus)、現金透支、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、繳付予稅務局之稅項、以網上銀行或網上支付系統繳費或繳交公共事務費用、保險費用及慈善/非牟利機構交易(根據Visa、萬事達卡國際組織或銀聯(按情況適用)不時界定之商戶編號)、以「Citi PayAll服務」所繳交之費用、繳交基金之供款、銀行手續費、動態貨幣兌換費、賭場交易、未誌賬/取消/退款的交易及其他未經許可或有舞弊/欺詐成份之簽賬。

8. 迎新獎賞之換領詳情:

- a) 現金回贈: 將於達到獎賞條件/簽賬條件的月份後的 5 個曆月內誌賬至合資格客戶的信用卡賬戶內。現金回贈將計算至仙位單位(如適用)。
- b) 積分: Citi Prestige 信用卡持卡人之積分將於首年年費全數結賬後的 2 個曆月後存入認可基本卡客戶的賬戶內。(Citi Prestige 信用卡持卡人可選擇以積分兌換國泰會員計劃、英航會員俱樂部、EtihadGuest、長榮航空無限萬哩遊、藍天飛行、優悅會、澳航飛行常客獎勵計劃、卡塔爾航空 Privilege Club、新加坡航空 KrisFlyer、泰國航空皇家風蘭飛行里數計劃或維珍航空飛行會里數, 有關里數之兌換須視乎有關之飛行獎賞計劃而定。Citi Prestige 信用卡持卡人亦可選擇以積分兌換相等價值之兌換回贈, 須受 Citi ThankYou Rewards 之條款及細則約束及「Pay with Points 憑分消費-商戶網上平台服務」之條款及細則約束。)

9. 若合資格持卡人於申請表上選擇多於一份迎新獎賞, 花旗銀行將保留只給予一份迎新獎賞之權利。

10. 迎新獎賞於申請表上確認後不得更改、轉讓予他人、取消、撤回或兌換現金。

11. 於整個推廣期及換領期內, 合資格持卡人之認可信用卡賬戶必須為有效及信用狀況良好方可享迎新獎賞。

12. 如發現不被認可之交易或任何與換領迎新獎賞之欺詐或濫用之情況, 花旗銀行保留權利從合資格持卡人之信用卡賬戶內扣除已送出之迎新獎賞之面值, 而毋須事先通知。

13. 所有獎賞先到先得, 送完即止。

14. 若合資格持卡人在發卡日計起一年內取消指定認可信用卡, 花旗銀行保留權利從合資格持卡人之信用卡賬戶內扣除已送出之迎新獎賞之面值。

15. 此參考文件提供有關在香港的花旗銀行(香港)有限公司及花旗銀行香港分行所提供的賬戶及金融服務的資訊及使用途徑。它不構成, 亦不應被詮釋為, 向居住於香港以外地區人士的服務提供、邀約或招攬。此參考文件不擬向任何身處在分發或使用會違反當地法律或規例的國家的人士分發或供其使用; 而此參考文件所述的任何服務或投資, 均不提供予居住於任何提供該等服務或投資會違反當地法律或法規的國家的人士。

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16. 此推廣並不適用於： 歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國、巴西、紐西蘭、牙買加、厄瓜多爾、斯里蘭卡、秘魯、土耳其、阿聯酋和孟加拉之居民。
17. 此推廣並不適用於： 在歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島和英國擁有永久居留權的人士。
18. 此推廣活動並不適用於美國人士。
19. 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。有關商戶將負上所有產品或服務之法律責任。所有產品一經換領或換購，恕不能撤換或退款。
20. 花旗銀行及有關商戶保留修改所有有關條款及細則之權利而毋須另行通知。
21. 如有爭議，一概以花旗銀行及有關商戶之決定為最終裁決。
22. 如中英文條款有所差異，一概以英文版本為準。如宣傳資料與此條款及細則有任何歧異，則以此條款及細則為準。
23. 除花旗銀行及合資格客戶外，任何人士均無權根據《合約（第三者權利）條例》強制執行或享有此條款及細則之利益。
24. 此條款及細則受香港特別行政區法律管轄並按其詮釋。

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Terms and Conditions for Citi Credit Card Limited-time welcome offer of HK\$1,600 Cash Rebate

1. Unless specified, the promotion period is valid from June 2, 2026 to June 30, 2026 both days inclusive (“Promotion Period”).
2. Customers (“Eligible Cardholders”) must submit the application form through the designated website (<https://www1.citibank.com.hk/credit-cards/promotions/cashrebate>) during the Promotional Period and successfully apply for a principal card of Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Mastercard, Citi Rewards UnionPay Credit Card, Citi Octopus Platinum Card, Citi HKTVmall Card or Citi The Club Credit Card (“Eligible Card”) issued by Citibank (Hong Kong) Limited (“Citibank”) and have their Eligible Card successfully approved by July 31, 2026. If customers do not apply eligible card through the designated website, customers are not entitled to receive any offer for this promotion.
3. Unless otherwise specified, the Welcome Offers are only applicable to customers who i) currently do not hold any principal card of Citi Credit Card, and ii) have not cancelled and have not held any principal card of Citi Credit Card within the past 12 months from the month of application for the Eligible Card (“New Customers”).
4. Students are not eligible for this credit card promotion. All student applicants are only eligible to enjoy the designated Citi Student Credit Card welcome offer.
5. Each Eligible Cardholder is entitled to one welcome offer only (Except for applicants of Citi Prestige Card).
6. Eligible Cardholders are entitled to the following welcome offer upon successful physical card activation within a month since from the date of card issuance and fulfilling the below relevant reward condition (“Welcome Offer”):

Card Types Applied	Welcome Offers	Reward Conditions/Spending Conditions
Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Mastercard, Citi Rewards UnionPay Card, Citi Octopus Platinum Card, Citi HKTVmall Card or Citi The Club Credit Card	HK\$1,600 Cash Rebate	Accumulate spending of HK\$5,000 or above within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month
Citi Prestige Card	HK\$1,600 Cash Rebate and	
	360,000 Points (equivalent to 30,000 Miles) ^x	Pay the first annual fee of HK\$3,800

^xAccording to the current conversion rate, customer may redeem 30,000 Miles for 360,000 Points. The conversion rate is subject to changes from time to time without prior notice. Terms and Conditions apply. For more details, please visit: citibank.hk/prestige

7. All posted transactions and monthly installments of billed Merchant Installment Plan conducted by principal and supplementary card(s), if applicable, are included in the Spending Conditions calculation. Ineligible transactions, including but not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions (including via e-wallet/ other method to top up Smart Octopus), cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill made with Eligible

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Card via internet banking or online payment system, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), all payments made using "Citi PayAll Service", mutual funds payment, fees & charges, dynamic currency conversion fee, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.

8. Fulfillment of Welcome offer:
 - a. Cash Rebate: Cash Rebate will be credited to Eligible Cardholders' card account within 5 calendar months upon the month of meeting the reward conditions/spending conditions. The Cash Rebate will be rounded up to the nearest cent (if applicable).
 - b. Points: Citi Prestige Cardholders, points will be credited to the eligible Principal Cardholder's account 2 calendar months after the first year annual fee has been fully paid. (Citi Prestige Cardholders can choose to convert their Points to miles with and of the following Mileage Programs: Cathay Membership Program, The British Airways Club, Etihad Guest, EVA Air Infinity MileageLands, Flying Blue, IHG Rewards Club, Qantas Frequent Flyer, Qatar Airways Privilege Club, Singapore Airlines KrisFlyer, Thai Airways Royal Orchid Plus or Virgin Atlantic Flying Club, The exchange is subject to the conversion rate of the chosen Mileage Program. Citi Prestige Cardholders can also choose to convert Points to equivalent in Rebate which is subject to the Citi ThankYou Rewards Terms and Conditions and the Citi "Pay with Points – Merchants' Online Platforms Service" Terms and Conditions.)
9. If Eligible Cardholders select more than one welcome offer on the application form, Citibank reserves the right to provide only one of the welcome offers at its sole discretion.
10. Welcome offers cannot be changed once indicated on the application form, nor transferred to another person, cancelled, reversed nor exchanged for cash.
11. Eligible Cardholders' Eligible Card accounts must be valid and in good standing during the entire Promotion Period and fulfillment period in order to enjoy the welcome offers.
12. In case of any fraud/abuse/reversal or cancellation of transactions included in the calculation of the spending conditions, Citibank reserves the right to debit from the Eligible Cardholders' credit card accounts the equivalent amount of the welcome offers awarded under this promotion without prior notice.
13. All welcome offers are available on a first-come-first-served basis while stocks last.
14. If Eligible Cardholder subsequently cancels the designated Eligible Card within one year from the date of card issuance, Citibank reserves the right to debit from the Eligible Cardholders' credit card accounts the equivalent amount of the welcome offers awarded under this promotion.
15. The referenced document provides information about, and access to accounts and financial services provided by Citibank (Hong Kong) Limited and Citibank, N.A. Hong Kong Branch in Hong Kong. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals residing outside of Hong Kong. This referenced document is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation, and none of the services or investments referred to in this referenced document are available to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation.
16. The Promotion is **not applicable** to: Individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka, Peru, Turkey, United Arab Emirates, and Bangladesh.

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17. The Promotion is **not applicable** to: Individuals with permanent residency in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, and United Kingdom.
18. This Program is **not applicable** to U.S. persons.
19. Citibank is not a supplier of the products or services provided and shall not be responsible for any matters relating to the products or services provided. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services. Upon redemption, all the products or services cannot be replaced, returned or refunded.
20. Citibank and the respective merchants reserve the right to amend these and other relevant Terms and Conditions at any time without prior notice.
21. All matters and disputes will be subject to the final decision of Citibank and the respective merchants.
22. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail. If there is any discrepancy between the promotional materials and these terms and conditions, these terms and conditions shall apply and prevail.
23. No person other than Citibank and eligible Cardholders will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
24. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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