

Terms and Conditions for “Selected Citi Credit Cardholder Promotion: 10% Credit Card Cash Rebate”

1. The promotion period is valid from April 16, 2025 to April 30, 2025, both dates inclusive (“Promotion Period”).
2. This promotion applies to selected Cardholders (“Eligible Cardholders”) of Citi Credit Card issued by Citibank (Hong Kong) Limited (“Citibank”) who have received SMS, Push notification or other relevant promotional materials within the Citi Mobile App for this promotion.
3. Upon successful registration through the Get More Banner within the Citi Mobile App and the completion of an appointment of a bank staff at a branch (including the signing of the Gift Acknowledgement Form), Eligible Cardholders can enjoy 10% Extra Credit Card Cash Rebate on their Eligible Transactions (as defined in Clause 4) in the next calendar month (i.e. May, 2025). Each Cardholder is entitled to a maximum of HK\$300 Extra Credit Card Cash Rebate during the Promotion Period.
4. **“Eligible Transaction”** includes all posted retail transactions, with official payment records and monthly installments of newly billed Merchant Installment Plan that are also posted during the Promotion Period. Ineligible Transactions (as defined below) are excluded. Citibank has no obligation to clarify whether a transaction is an Eligible Transaction before the Cardholder conducts such transaction.
5. **Ineligible Transactions** include but not limited to cash advance, “Dynamic Currency Conversion non-online transactions”, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, purchase of cash vouchers, purchase/add value of gift cards, purchase/reload of stored value cards, Octopus Automatic Add Value service transactions, Octopus Add Value through Mobile Payment such as ApplePay, transactions made through Faster Payment System (FPS) services, charity donations, phone/fax/mail order, traveler’s checks, foreign exchange transactions using Credit Card (for example but not limited to Forex.com, etc.), withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program, Quick Cash Installment Program, all payments made by Citi PayAll, payment to the Inland Revenue Department, bill payment, utilities bill made with credit card via internet banking or online payment system, auto payment and recurring transactions, mutual funds payment, fees & charges, insurance transactions, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.
6. Eligible Transactions effected through principal and supplementary cards under the same Citi Credit Card account will be combined. Eligible Transactions made with multiple Citi Credit Cards under the Eligible Cardholder will be combined.
7. Extra Credit Card Cash Rebate will be credited to the Citi Credit Card with the highest amount in Eligible Transactions on or before **November 30, 2025**.
8. Cardholders must keep and submit the relevant original credit card sales slips and original merchant sales receipts in respect of the Eligible Transactions for inspection upon request by Citibank. All documents submitted to Citibank will not be returned.
9. Cardholders’ Credit Card accounts used for Eligible Transactions must be valid and with good credit record during the Promotion Period and the fulfillment period in order to be eligible to receive any Extra Credit Card Cash Rebate.
10. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which Extra Credit Card Cash Rebate were rewarded, Citibank reserves the right to debit the equivalent amount of Extra Credit Card Cash Rebate from the Cardholder’s Credit Card account used for Eligible Transactions without prior notice.

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11. Citibank reserves the right to amend these Terms and Conditions or withdraw or terminate this promotion at its discretion without prior notice and Citibank accepts no liability for such amendment, withdrawal or termination. All matters and disputes are subject to the final decision of Citibank.
12. No person other than the 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.
13. The promotions, product(s) and/or service(s) mentioned in this Citibank Accounts & Services Opening Application are not offered 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 and Sri Lanka. This Citibank Accounts & Services Opening Application is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.
14. This promotion is not eligible for Citibank employees on Variable Incentive Compensation Plan.
15. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong SAR and the customers irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.
16. 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.

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Terms and Conditions for “Exclusive Time Deposit 0.5% p.a. top-up rebate for Selected Citi Credit Cardholders”:

1. Unless otherwise specified, the promotion period is valid from April 16, 2025 to April 30, 2025, inclusive of both dates (“Promotion Period”).
2. The promotion is not applicable to CitiBusiness® Accounts and U.S. Persons.
3. The exclusive offer is only applicable to selected Cardholders who
 - i. have received SMS, Push notification or other relevant promotional materials within the Citi Mobile App for this promotion.
 - ii. successfully opened a Citigold Private Clients or Citigold account during the promotion period and;
 - iii. **set up HKD/USD/RMB 3-month time deposit with new funds.**
4. All the time deposit must be set up within the Time Deposit Booking Date and fulfil all clauses in this terms and conditions (“Eligible Time Deposit”).
5. Clients are required to fulfill the below requirements to be eligible for Exclusive Time Deposit 0.5% top-up rebate.
 - i. Fulfill New Fund Offer requirement of the respective banking account as stated in the Citigold Private Client and Citigold Welcome Offer. For details, please visit “citibank.hk/cgtgt”
 - ii. sign the Welcome Offer Gift Acknowledgement & Hold Fund Form
6. All Welcome offers are not applicable to the following customers:
 - i. existing banking clients of Citibank (Hong Kong) Limited and / or Citibank, N. A. (Citibank, N.A., organized under the laws of U.S.A. with limited liability) (collectively, “the Bank”); OR
 - ii. **clients who had a banking relationship with the Bank during the previous 12 months prior to the account opening month; OR**
 - iii. **clients who had a Citigold Private Client/Citigold banking relationship with the Bank during the previous 36 months prior to the account opening month.**
7. New funds are defined as the new-to-bank funds incremental to the latest total account balance compared to the Average Daily Combined Balance of the previous month. Funds transferred from other Citibank banking accounts will not be eligible. The “Average Daily Combined Balance” is calculated based on the sum of 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. *For insurance policy(ies) with savings element, accumulated paid premium means total premium paid minus value of outstanding policy loan.
8. The aggregate principal amount of eligible time deposit set up is capped at HK\$2,000,000 equivalent for Citigold Private Clients and Citigold clients.
9. Exclusive Time Deposit 0.5% p.a. top-up rebate will be calculated based on the aggregate principal amount of eligible time deposit and credit to each eligible clients’ banking account as cash rebate equivalent in Hong Kong Dollar by the fulfillment date as specified in the table below:

Account Opening Date	Time Deposit Booking Date	Fulfilment Date
April 16, 2025 to April 30, 2025	April 16, 2025 to June 30, 2025	On or before November 30, 2025
10. All interest rates are annualized interest rates that are for reference only and are not guaranteed. The actual time deposit interest rate would depend on the terms and conditions of the promotion offers, deposit amount, currency, tenor and interest rate on the value date. All interest rates are subject to change due to market fluctuations without prior notice. The Time

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Deposit Reward is subject to quota availability and will be offered on first-come-first-serve basis.

11. Once the Time Deposit Reward has been selected and accepted by Citibank (Hong Kong) Limited (“the Bank”), no cancellation or change can be made.
12. Each client can only enjoy the Exclusive Offer once during the Promotion Period. For joint accounts, only the primary account holder is eligible for the Exclusive Offer.
13. The cash rebate will be credited to eligible clients’ HKD account only and the account status of each client must remain valid and in good standing at the time when the corresponding offer is rewarded or distributed to the client. If the account status has changed, the Bank reserves the right to forfeit the cash rebate without prior notice.
14. The Offer cannot be used in conjunction with other special promotions, discounts, or promotional coupons, nor be transferred or exchanged for cash or other offers.
15. All disputes are subject to the final decision of the Bank, which reserves the right to amend the terms and conditions without prior notice.
16. The promotions, product(s) and/or service(s) mentioned in this Citibank Accounts & Services Opening Application are not offered 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 and Sri Lanka. This Citibank Accounts & Services Opening Application is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.
17. This promotion is not eligible for Citibank employees on Variable Incentive Compensation Plan.
18. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong SAR and the customers irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.
19. 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.

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Illustration 1: Eligible Time Deposit

Date	Activities
April 16, 2025	Open Citigold Account
April 17, 2025	Deposit new funds to Citigold Account
April 23, 2025	Make Time Deposit with Principal HK\$1,000,000 with 3 months tenor with relationship manager (“1st time deposit”)
May 2, 2025	Make Time Deposit with Principal HK\$500,000 with 3 months tenor with Citi Mobile App (“2nd time deposit”)
On or Before November 30, 2025	Cash Rebate of HK\$1,875 from 0.5% p.a. top-up rebate will be credited to eligible client account. (HK\$1,250 from 1st time deposit, HK\$625 from 2nd time deposit)

Illustration 2: Non-Eligible Time Deposit

Date	Activities
April 16, 2025	Open Citigold Account
April 17, 2025	Deposit new funds to Citigold Account
May 2, 2025	Make Time Deposit with Principal HK\$50,000 with 1 month tenor with Citi Mobile App (1 st time deposit) <i>Above scenario is not eligible as 3 months tenor is required</i>
July 2, 2025	Make Time Deposit with Principal HK\$1,000,000 with 3 months tenor with relationship manager (2 nd time deposit) <i>Above scenario is not eligible as Time Deposit was made beyond eligible booking date</i>
	No Cash Rebate will be credited to client account

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“特選 Citi 信用卡客戶獎賞: 10%信用卡現金回贈” 之條款及細則：

1. 此推廣由 2025 年 4 月 16 日至 2025 年 4 月 30 日 (包括首尾兩日)(「推廣期」)。
2. 此推廣只限持有由花旗銀行(香港)有限公司(「花旗銀行」)所發行之 Citi 信用卡並成功透過短訊、Citi Mobile ® App 推送通知或收到其他相關推廣訊息之特選持卡人(「合資格持卡人」)參加。
3. 持卡人需透過 Citi Mobile ® App 於 Get More 成功登記並親臨分行完成與職員會談(包括簽署禮品換領表格)後的一個曆月(2025 年 5 月)之「合資格簽賬」可享 10%額外信用卡現金回贈。每位持卡人最高可獲額外 HK\$300 回贈。
3. 「合資格簽賬」包括附有正式交易紀錄的已誌賬零售簽賬、及於推廣期內全新商戶分期計劃之每月供款，並不包括不合資格簽賬；花旗銀行沒有義務在持卡人進行簽賬之前釐定該項簽賬是否為合資格簽賬。
5. **不合資格簽賬**包括(但不限於)現金透支、交易時涉及外幣匯率折算為港幣之非網上「動態貨幣兌換交易」、購買現金券、購買或增值禮物卡、購買或充值儲值卡、八達通自動增值服務之費用、八達通於手機付款如 ApplePay 之增值、透過快速支付系統(「轉數快」)進行之交易、慈善機構捐款、電話/傳真/郵寄購物、旅行支票之金額、以信用卡支付外幣兌換交易(例如但不限於 Forex.com)、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、簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、以 Citi PayAll 所繳交之費用、繳付予稅務局之稅項、以網上、網上銀行或支付系統繳交之公共事務費、用自動轉賬及循環付款、繳交基金之供款、銀行手續費、保險費用、賭場交易、未誌賬/取消/退款的交易、分拆賬單交易及其他未經許可或有舞弊/欺詐成份之簽賬。
6. 持卡人名下不同信用卡的簽賬將會合併計算。同一信用卡賬戶之基本卡及附屬卡的簽賬亦會合併計算。
7. 持卡人所獲的額外信用卡現金回贈將於 **2025 年 11 月 30 日或之前**直接存入合資格簽賬金額最高的信用卡戶口。
8. 持卡人必須保留所有合資格簽賬之信用卡簽賬存根及商戶購物單據正本。如有任何爭議，花旗銀行保留要求持卡人提供有關合資格簽賬之文件的權利，以作核實。所提供有關合資格簽賬之文件將不獲退回。
9. 持卡人作合資格簽賬之信用卡賬戶必須於推廣期內及獲取相關額外回贈時保持有效及信用狀況良好，花旗銀行保留取消獲取相關額外回贈之權利而毋須另行通知。
10. 如有任何舞弊/欺詐成分或取消用作計算相關額外回贈之有關交易，花旗銀行有權從有關信用卡賬戶內扣取相等於相關額外回贈之金額而毋須另行通知。
11. 花旗銀行保留隨時更本改條款及細則或酌情取消或終止此優惠的權利，而毋須事先通知。本行不會為相關改變、終止或取消負上任何責任。如有任何爭議，花旗銀行保留最終決定權。

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12. 除合資格客戶及花旗銀行以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則，或享有本條款及細則的權益。
13. 此戶口及服務申請表所提及的推廣及/或產品及/或服務並不適用於居住於歐盟、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、斯里蘭卡、厄瓜多爾的個人客戶。此戶口及服務申請表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。
14. 此推廣不適用於花旗銀行之非固定薪酬員工。
15. 此同意書所述的條款及細則須受香港特別行政區的法律所管限。客戶願受香港特別行政區法院專有的司法管轄權所管轄，不得撤回。
16. 如中英文條款及細則有所差異，一概以英文版本為準。如推廣資料與本條款及細則在文義上出現分歧，概以本條款及細則為準。

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「特選 Citi 信用卡客戶定期存款利率額外 0.5% p.a.回贈」之條款及細則

1. 除另有訂明外，推廣期由2025年4月16日至2025年4月30日，包括首尾兩日（「推廣期」）。
2. 定存優惠並不適用Citigold (Salary-qualified) 戶口，美國人士及CitiBusiness® 企業戶口。
3. 此推廣只適用於特選信用卡客戶並須符合以下要：
 - i. 成功透過短訊、Citi Mobile ® App 推送通知或收到其他相關推廣訊息；及
 - ii. 於推廣期內成功開立 Citigold Private Clients 或 Citigold 銀行戶口；及
 - iii. **以全新資金開立港元/美元/人民幣 3 個月定期存款。**
4. 定期存款必須在「定期存款開立日期」內開立並已完成此條款及細則上之要求（「合資格定期存款」）。
5. 客戶須符合以下要求以享有定期定期存款利率額外0.5% p.a.回贈：
 - i. 完成相關戶口於 Citigold Private Clients & Citigold 迎新獎賞之條款及細則中新資金獎賞所規定之要求。條款詳情請查閱：["citibank.hk/cgtgt"](https://citibank.hk/cgtgt)
 - ii. 簽署維持款項同意書
6. 所有迎新獎賞不適用於以下客戶：
 - i. 現有花旗銀行（香港）有限公司及 / 或花旗銀行（「本行」）之銀行服務客戶；或
 - ii. 於開戶月份起前十二個月內曾經持有本行銀行服務之客戶；或
 - iii. 於開戶月份起前三十六個月內曾經持有本行Citigold Private Client或Citigold銀行服務之客戶。
7. 全新資金之定義為比較客戶之最新戶口總結餘與上一個月之「每日平均總結餘」所增加之金額，不包括任何已存於其他花旗銀行戶口之款項調動。「每日平均總結餘」之計算包括閣下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之保險產品。* 有儲蓄成份的保險保費總結餘為已繳總保費扣除未償付的保單貸款。
8. 每位Citigold Private Clients客戶及Citigold 理財戶口客戶可享定期存款利率額外回贈之合資格定期存款合共最高總額為 HK\$2,000,000等值。
9. 定期存款利率額外0.5% p.a.回贈將以合資格定期存款的總額計算，並將如下表所列日期以港元等值之現金回贈存入合資格客戶之銀行戶口。

開戶日期	定期存款開立日期	現金回贈將在以下日期存入
2025年4月16日至 2025年4月30日	2025年4月16日至 2025年6月30日	2025年11月30日或之前

10. 所有利率為年利率並只供參考而非保證。實際定存年利率須視乎個別優惠條款、存款金額、貨幣、存款期及生效日之利率而定。所有利率可能隨時變更而不另行通知。定存優惠名額有限，額滿即止。

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11. 客戶一經選定獲享定存優惠及經花旗銀行（香港）有限公司（「本行」）接納，便不可取消或更改。
12. 每位客戶於推廣期內只可享特選優惠一次。若賬戶為聯名戶口，只有主要賬戶持有人可獲贈特選優惠一次。
13. 現金回贈將存入合資格客戶之港幣銀行戶口，客戶之戶口狀況必須於優惠存入時仍然有效及正常，否則有關優惠將被取消。
14. 此推廣不能與其他特別促銷、折扣或促銷優惠券同時使用，亦不得轉讓或兌換現金或其他優惠。
15. 如有任何爭議，本行保留最終決定權。本行保留修改此條款及細則之權利，而毋須事前通知。
16. 此戶口及服務申請表所提及的推廣及/或產品及/或服務並不適用於居住於歐盟、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、斯里蘭卡、厄瓜多爾的個人客戶。此戶口及服務申請表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。
17. 此推廣不適用於花旗銀行之非固定薪酬員工。
18. 此同意書所述的條款及細則須受香港特別行政區的法律所管限。客戶願受香港特別行政區法院專有的司法管轄權所管轄，不得撤回。
19. 如中英文條款及細則有所差異，一概以英文版本為準。如推廣資料與本條款及細則在文義上出現分歧，概以本條款及細則為準。

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例子 1:

日期	事項
2025年4月16日	開立Citigold 理財戶口
2025年4月17日	存入全新資金到Citigold 理財戶口
2025年4月23日	透過客戶經理設立HK\$1,000,000之3個月定期存款 (首筆定期)
2025年5月2日	透過 Citi Mobile App 於網上設立 HK\$500,000 之 3 個月定期存款 (第二筆定期)
2025 年 11 月 30 日或之前	HK\$1,875 現金回贈 (定期存款利率額外 0.5% p.a. 回贈) 將存入到合資格客戶之銀行戶口 (HK\$1,250 來自首個定期存款, HK\$625 來自第二筆定期存款)

例子 2:

日期	事項
2025年4月16日	開立Citigold 理財戶口
2025年4月17日	存入全新資金到Citigold 理財戶口
2025年5月2日	透過 Citi Mobile App 於網上設立 HK\$50,000 之 1 個月定期存款 (第一筆定期) <i>不合資格原因: 未符合3個月定期存款要求</i>
2025年7月2日	透過客戶經理設立 HK\$1,000,000 之 3 個月定期存款 (第二筆定期) <i>不合資格原因: 於規定的定期存款開立日期後開立定期存款</i>
	客戶未能獲取現金回贈

**To borrow or not to borrow?
Borrow only if you can repay!**
借定唔借？還得到先好借！