**Citi Mastercard 專享：「簽出驚喜大抽獎 WOW!」(「推廣」)條款及細則：**

1. 此推廣有效期為 2026 年 11 月 2 日至 2027 年 1 月 31 日止，包括首尾兩天（「推廣期」）。
2. 除特別註明外，推廣適用於由花旗銀行(香港)有限公司(「花旗銀行」)所發行之 Citi Mastercard 信用卡(「認可卡」)；根據花旗銀行登記記錄，擁有有效通訊地址及電話號碼；及於推廣期間累積合資格簽賬（定義見條款 5）滿 HK$15,000 或以上之客戶(「客戶」)。
3. 於推廣期間，累積合資格簽賬滿 HK$15,000 或以上並符合以下要求條件之客戶，可獲享相應抽獎機會。詳情如下：

| 條件 | 抽獎機會 |
|---|---|
| **條件 1**<br>憑認可卡累積每滿 HK$3,000 之合資格簽賬（包括港幣及外幣簽賬）（定義見第 5 條） | **1 次** |
| **條件 2**<br>憑認可卡累積每滿 HK$3,000 之合資格外幣簽賬（定義見第 6 條） | **額外 1 次**<br>（即連同條件 1 合共 2 次抽獎機會） |
| **條件 3**<br>於獎品發放前仍持有有效之 Citigold 或 Citigold Private Client 戶口 | **總抽獎機會 2 倍**<br>（條件 1 及條件 2 所得之總抽獎機會將乘以 2） |

每名客戶於推廣期內可獲取之抽獎機會次數不設上限。

4. 每位主卡客戶於整個推廣期內最多只可獲享一份獎品（即「獎賞 1」乙份或「獎賞 2」乙份，並受條款 36 所規限）。為免存疑，若主卡客戶名下持有多於一張認可卡（包括基本卡及附屬卡），該等認可卡之簽賬將合併計算。
5. 「合資格簽賬」包括於推廣期內進行並於 2027 年 2 月 8 日或之前已誌賬之所有附有正式付款記錄之零售簽賬（包括網上簽賬）及所有 Citi PayAll 交易，惟不包括所有不合資格簽賬（定義見條款 7）。花旗銀行沒有義務在客戶進行簽賬之前釐定該項簽賬是否為合資格簽賬。

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6. 「合資格外幣簽賬」包括以港幣（HKD）以外之貨幣結算之所有零售簽賬（包括網上簽賬）及所有 Citi PayAll 交易——即於交易時未有涉及兌換為港幣之程序，且銷售單據上（如適用）顯示之交易貨幣並非港幣，並附有於推廣期內進行及於 2027 年 2 月 8 日或之前誌賬之正式付款記錄，惟不包括所有不合資格交易（定義見第 7 條）。
7. 「不合資格簽賬」包括但不限於現金透支、動態貨幣兌換交易（即涉及以外幣轉換成港幣而進行的交易）、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 Apple Pay/Google Pay/Samsung Pay 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、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、保險費用及慈善/非牟利機構交易（根據 Mastercard Asia/Pacific (Hong Kong) Limited 不時界定之商戶編號）、用自動轉賬及循環付款、繳交基金之供款、銀行手續費、賭場交易、未誌賬/取消/退款的交易、其他未經許可或有舞弊/欺詐成份之簽賬；惟所有透過 Citi PayAll 進行之交易除外，該等交易儘管有上述排除條款仍一概視為合資格簽賬。 花旗銀行有權隨時更改不合資格簽賬項目，並保留制定不合資格簽賬最終決定權。
8. 每位主卡客戶於推廣期內只需憑其名下任何一張認可卡（只限實體卡卡號）成功登記本推廣一次。以其中一張認可卡成功登記後，該主卡客戶名下之所有認可卡均會自動登記參與「至 WOW 禮品」抽獎。登記只適用於主卡客戶；附屬卡持卡人所作之登記將不獲受理。
9. 如有任何舞弊/欺詐成分或取消用作計算相關獎賞之有關交易，花旗銀行有權從有關信用卡賬戶內扣取相等於相關獎賞之金額而毋須另行通知。
10. 抽獎得獎者（「得獎者」）將由花旗銀行以電腦系統隨機抽出。得獎名單（將顯示每位得獎者之部分隱藏姓名及登記流動電話號碼尾 4 位數字，例如：CHAN T** M** / ****1234）將於 2027 年 3 月 31 日或之前刊登於花旗銀行網頁 citibank.hk/megadraw。參與本推廣即代表客戶同意並授權花旗銀行於指定網頁刊登其部分隱藏之個人資料及信用卡卡號以作公佈得獎名單之用。花旗銀行對得獎者之決定具有最終及不可推翻之約束力，恕不接受任何交涉或爭議。
11. 有關獎賞發放及兌換之詳情，請參閱下列條款 28 至 37。
12. 獎賞數量有限，花旗銀行保留以其他價值同等或相若的獎賞替代之權利。
13. 除特別註明外，推廣/獎賞不可與其他優惠、折扣或優惠券同時使用、不可轉讓予其他人、不可兌換現金或其他優惠。

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14. 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，一概由有關商戶負責。
15. 獎賞須受貨品或服務供應、賬戶審查及批核、依花旗銀行及有關商戶之最終決定權而定。圖片、產品資料及價錢只供參考。
16. 花旗銀行及 Mastercard 並非產品和/或服務供應商，不承擔與此相關的任何責任。
17. 花旗銀行及 Mastercard 不對第三方提供的產品和/或服務的質量、適銷性或任何目的的適用性或任何其他方面負責。花旗銀行及 Mastercard 在任何時候均不對第三方提供提供的產品和/或服務所遭受的或與之相關的任何損失、傷害或損害負責。第三方、有關產品和/或服務的質量或性能的所有爭議應直接與商戶解決。
18. 客戶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，花旗銀行保留要求客戶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。
19. 認可卡作合資格簽賬之信用卡賬戶必須於推廣期內及獲取相關獎賞時保持有效及信用狀況良好，花旗銀行保留取消獲取相關獎賞之權利而毋須另行通知。
20. 花旗銀行及 Mastercard 保留隨時暫停、修改及/或終止優惠以及更改此條款及細則之權利而毋須另行通知。花旗銀行及 Mastercard 對此暫停、修改及/或終止概不承擔任何責任。如有任何爭議，花旗銀行及 Mastercard 保留最終決定權。
21. 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義，則以此條款及細則為準。
22. 所有花旗銀行(香港) 有限公司、花旗銀行或其子公司之員工均不可參與此推廣。
23. 此推廣活動並不適用於美國人士。
24. (a) 此參考文件 / 此等資料提供有關在香港的花旗銀行(香港)有限公司及 / 或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 / 此等資料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或優惠，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。

    (b) 在不影響第 (a) 項一般原則下，此推廣 / 優惠不適用於：

    (i) 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、厄瓜多爾、斯里蘭卡、秘魯、土耳其、阿聯酋和孟加拉之居民；

    (ii) 擁有歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島及英國永久居留權的人士。

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25. 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。
26. 此條款及細則受香港特別行政區法律管轄並按其詮釋。
27. 須受其他條款及細則約束，詳情請向有關商戶/供應商查詢。

**Citi Mastercard 專享：「至 WOW 旅程大賞」抽獎條款及細則：**

28. 客戶於推廣期內符合條款 3 所列之條件，即會自動參與「至 WOW 旅程大賞」抽獎，並合資格獲得抽獎機會以贏取由永安旅遊提供之「隨心遊」旅遊套票乙份（每份價值為 HK$100,000）（「獎賞 1」），名額合共 5 份。獎賞 1 將以專屬獎品換領信（「獎品換領信」）之形式發放。
29. 得獎者經花旗銀行全權酌情核實並確認符合獎賞 1 之資格後：
    (a) 得獎確認通知將於 2027 年 3 月 31 日或之前透過 Citi Mobile® App 推送通知、短訊及 / 或電郵發送或傳達至得獎者於花旗銀行記錄之登記聯絡資料。
    (b) 印有專屬參考編號之專屬獎品換領信亦將於 2027 年 3 月 31 日或之前郵寄至得獎者於花旗銀行記錄之通訊地址。得獎者必須確保其於花旗銀行記錄之通訊地址準確無誤，以確保獎品換領信順利送達。花旗銀行及 Mastercard 概不對因無效通訊地址而導致之換領信遞送失敗負責，且獎品換領信將不予補發。
30. 獎賞 1 之換領及預訂細則：
    (a) 預訂期及出發旅遊期限： 得獎者必須於 2027 年 4 月 1 日起至 2027 年 6 月 30 日止（包括首尾兩天）（「預訂期」），聯絡永安旅遊指定之專屬包團團隊以完成旅遊預訂手續。整個旅遊行程必須於 2027 年 12 月 31 日或之前（「旅遊完成日」）全部完成。若得獎者未能於預訂期內完成預訂或未能於旅遊完成日或之前完成旅程，相關獎賞 1 將被視為自動放棄，花旗銀行、Mastercard 及永安旅遊概不提供任何期限延展、替代品或補償。
    (b) 兌換程序及專屬預訂服務： 得獎者須以電郵發送至 privatetour@wingontravel.com 聯絡永安旅遊專屬包團團隊，並註明換領信上之專屬參考編號以啟動預訂程序。雙方確認行程方案及報價後，得獎者須親臨永安旅遊 —— 金鑽貴賓室（地址：香港九龍旺角朗豪坊辦公大樓 39 樓 08–10 室）辦理正式確認及預訂手續。得獎者於確認預訂時必須出示獎品換領信正本。該獎品換領信正本將於確認預訂時由永安旅遊收回並不予退還。 任何影印本、損毀、塗改或不完整之換領信恕不接受。
    (c) 單次連續行程及合併兌換： 獎賞 1 只適用於 一（1）次單一連續行程及一（1）次性合併兌換。隨行同行者人數不設上限，惟得獎者本人必須為出遊旅客之一，且所有合資格預訂項目必須合併於同一行程及



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HK$100,000 獎賞上限之內。完成單次合併預訂後，任何未用之餘額將即時作廢，不得保留、結轉、退款或兌換現金 / 信用額。

(d) 獎賞 1 適用服務項目及不適用範圍：

(i) 適用於可透過永安旅遊直接預訂之**機票、酒店、交通接駁、當地遊體驗及旅行團**，並涵蓋 HK$100,000 上限內之相關機票稅項、燃油附加費及出票手續費。

(ii) 不適用於旅遊保險、簽證申請費用、目的地現場直接收取之費用（包括但不限於當地城市稅 / 旅客稅、酒店度假村費用、服務小費及其他自費附帶項目）。得獎者須自行負責購買有效之旅遊保險、辦理旅遊簽證及準備所需旅行證件。

(e) 超出上限之差額款項： 若行程總費用超出 HK$100,000，永安旅遊將提供分項費用明細，得獎者必須使用其名下之 Citi Mastercard 認可信用卡 支付該超出之差額。

(f) 更改、取消及價格浮動： 所有預訂項目均視乎供應情況、價格浮動、不適用日期以及第三方供應商（如航空公司、酒店）之條款及細則而定。旅遊項目一經確認及出票後，嚴禁任何取消、退款、轉讓或更改（包括但不限於更改旅客姓名、更改航線及更改旅遊日期）；因航班調動或不可抗力事件引起之變更，將按照相關供應商政策處理。任何重新預訂所產生之額外手續費或差價，一概由得獎者自行承擔。

**Citi Mastercard 專享：「至 WOW 禮品」抽獎條款及細則：**

31. 客戶必須於推廣期內透過 citibank.hk/megadrawreg 成功登記「至 WOW 禮品」抽獎推廣一次（「登記」），並於推廣期內符合第 3 條所列之條件，方合資格獲取抽獎機會以贏取下列其中一項獎品（統稱「獎賞 2」），詳情如下：

| 獎品 | 每份之參考價值^ | 名額 |
|---|---|---|
| iPhone Duo 512GB 夜空色 | HK$19,299 | 3 |
| PlayStation 5 Slim 遊戲主機 + Grand Theft Auto VI | HK$5,298 | 5 |
| Nintendo Switch 2 遊戲主機 | HK$3,700 | 5 |
| 寵物小精靈 PSA 10 鑑定卡 限量版梵高比卡超 # | HK$28,500 | 4 |

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| | | |
|---|---|---|
| 寵物小精靈 PSA 10 鑑定卡<br>日版耿鬼 VMAX # | HK$23,000 | 3 |
| 寵物小精靈 PSA 10 鑑定卡<br>日版月亮伊布 & 達克萊伊 GX # | HK$17,500 | 2 |
| Sephora HK$500 禮券 | HK$500 | 100 |
| 星巴克 HK$50 電子禮券 4 張 | HK$200 | 300 |
| 星巴克 HK$50 電子禮券 2 張 | HK$100 | 600 |

^僅供參考，相關資料由有關供應商建議 / 提供，並可能不時變動而毋須事先通知。花旗銀行概不承擔任何法律責任，亦不對該參考價值之準確性作出任何陳述或保證。

#寵物小精靈 PSA 10 鑑定卡—限量版梵高比卡超、寵物小精靈 PSA 10 鑑定卡 —日版耿鬼 VMAX 及寵物小精靈 PSA 10 鑑定卡—日版月亮伊布 & 達克萊伊 GX 之參考價值，為 Hong Kong Trading Card Game Limited 截至 2026 年 10 月所提供之估算價值，並僅供參考。實際市場價值或有所變動。花旗銀行概不對市場價格差異或其後之價格調整承擔任何責任。

32. 每位客戶於推廣期內只需登記本推廣一次。登記只適用於主卡客戶；附屬卡持卡人所作之登記將不獲受理。
33. 客戶可於進行合資格簽賬（定義見第 5 條）之前或之後登記本推廣。完成登記並不代表已確認任何賬戶、交易或客戶獲取獎賞之資格，相關資格概由花旗銀行全權酌情釐定。
34. 如得獎者經花旗銀行全權酌情核實並確認符合「獎賞 2」之資格後，「獎賞 2」將於 2027 年 3 月 31 日或之前以電子兌換券（「電子兌換券」）之形式發放予得獎者。電子兌換券將直接存入得獎者於 Citi Mobile® App 內之「我的優惠券」頁面。得獎者必須於 2027 年 3 月 31 日或之前成功下載、安裝並以有效登入賬戶啟用 Citi Mobile® App，方合資格享有並接收「獎賞 2」；否則電子兌換券將無法發放，相關獎賞將被視為自動放棄，花旗銀行及 Mastercard 概不作另行通知或任何補償。得獎確認通知將於 2027 年 3 月 31 日或之前透過 Citi Mobile® App 推送通知 / 短訊發送至得獎者於花旗銀行記錄之登記聯絡資料。收到得獎確認後，每位得獎者必須於電子兌換券上列明之指定期間內，於指定兌換地點出示電子兌換券以領取「獎賞 2」，詳情請參閱電子兌換券內容。如得獎者未能於上述指定期間內領取「獎賞 2」，相關獎賞將被視為自動放棄，花旗銀行及 Mastercard 概不作任何補償。

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35. 「獎賞 1」之抽獎將先於「獎賞 2」之抽獎進行。若合資格客戶獲抽中為「獎賞 1」之得獎者，該客戶將不合資格參與或贏取「獎賞 2」之抽獎，且該得獎者之所有剩餘抽獎機會亦將從「獎賞 2」之抽獎中剔除。為免生疑問，每位主卡客戶於整個推廣期內最多只可於「獎賞 1」或「獎賞 2」中贏取一（1）份獎品。
36. 花旗銀行並非獎品之供應商，亦不對其可商售品質、質素或對特定用途之適用性作出任何陳述或保證。任何有關獎品之爭議，必須直接向相關供應商提出。
37. 本條款及細則中所提及之所有第三方名稱或商標均屬其各自擁有人所有。此等提述並不暗示或構成與花旗銀行之任何關聯、認可或合作夥伴關係。

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**Citi Mastercard Exclusive: "Spender Mega Draw WOW!" (“Promotion”) Terms and Conditions:**

1. The promotion period is valid from November 2, 2026 to January 31, 2027, both dates inclusive (“Promotion Period”)
2. Unless otherwise specified, the Promotion applies to cardholders of Citi Mastercard Credit Cards issued by Citibank (Hong Kong) Limited (“Citibank”) (“Eligible Cards”); who have a valid correspondence address and phone number registered in Citibank’s records with accumulated Eligible Spending (as defined in Clause 5) of HK$15,000 or above during the Promotion Period (“Cardholders”).
3. During the Promotion Period, Cardholders who accumulate Eligible Spending of HK$15,000 or above and meet the following requirement(s) will be entitled to receive the corresponding lucky draw chance(s). Details are set out below:

| Requirements | Lucky Draw Chance(s) Earned |
|---|---|
| **Requirement 1**<br>Every accumulated HK$3,000 of Eligible Spending (as defined in Clause 5) made with Eligible Card(s) (including spending in HKD and foreign currency | **1 chance** |
| **Requirement 2**<br>Every accumulated HK$3,000 of Eligible Foreign Currency Spending (as defined in Clause 6) made with Eligible Card(s) | **Extra 1 chance**<br>(Total 2 chances when combined with Requirement 1) |
| **Requirement 3**<br>Maintaining a valid Citigold or Citigold Private Client account up to point of reward fulfilment | **2x total chances earned**<br>(Total chances from Requirements 1 and 2 will be doubled) |

There is no maximum limit on the lucky draw chances earned by each Cardholder during the Promotion Period.

4. Each Principal Cardholder is entitled to win a maximum of one (1) prize across the entire Promotion (i.e. either one (1) unit of Reward 1 (defined below) or one (1) unit of Reward 2 (defined below), subject to Clause 36). For the avoidance of doubt, if a Principal Cardholder holds more than one Eligible Card (including principal and supplementary card(s)), the spending across these Eligible Cards shall be combined and calculated together.
5. “Eligible Spending” includes all retail transactions (including online transactions) and all Citi Payall transactions with official payment records that are made during the Promotion Period and posted on or before February 8, 2027, and exclude all Ineligible Transactions (as defined in Clause 7). Citibank has no obligation to clarify whether a transaction is Eligible Spending before a Cardholder conducts such transaction.
6. "Eligible Foreign Currency Spending" includes all retail transactions (including online transactions) and all Citi Payall transactions settled in a currency other than Hong Kong Dollars (HKD) – i.e., where no currency



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conversion into HKD is involved at the point of transaction, and the transaction currency shown on the sales slip (if applicable) is not HKD, with official payment records that are made during the Promotion Period and posted on or before February 8, 2027, and exclude all Ineligible Transactions (as defined in Clause 7).

7. "Ineligible Transactions" include but not limited to cash advance, Dynamic Currency Conversion 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 Apple Pay/Google Pay/Samsung Pay, 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, 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, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Mastercard Asia/Pacific (Hong Kong) Limited from time to time), mutual funds payment, fees & charges, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions; save and except any transactions conducted via Citi PayAll, which shall all be regarded as Eligible Spending notwithstanding the above exclusions. Citibank may add to, or remove from, the list of "Ineligible Transactions" from time to time at its discretion. The decision of Citibank as to what constitutes an "Ineligible Transactions" shall be final and conclusive.
8. Each Principal Cardholder is only required to register for this Promotion once using any one (1) of his/her Eligible Cards (with physical card number) during the Promotion Period. Upon successful registration with one Eligible Card, all Eligible Cards held under the same Principal Cardholder will be automatically enrolled in "The WOW Gifts" Lucky Draw. Registration applies only to Principal Cardholders; registrations made by Supplementary Cardholders will not be accepted.
9. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which reward was given, Citibank reserves the right to debit the equivalent amount of reward from the Cardholder's credit card account without prior notice.
10. Lucky Draw winners ("Winners") will be randomly drawn by a computer system by Citibank. The list of Winners (which will display each Winner's masked name and the last 4 digits of their registered mobile phone number, e.g. CHAN T** M** / ****1234) will be published on or before March 31, 2027 on the Citibank website at citibank.hk/megadraw. By participating in this Promotion, Cardholders agree and consent to the publication of their masked personal information and masked card details on the designated website for winner announcement purposes. The decision of Citibank regarding the Winners shall be final and conclusive, and no correspondence or disputes in respect thereof shall be entertained.
11. Details about the reward issuance and redemption are set out in Clauses 28-37 below.
12. Rewards are limited in quantity, Citibank reserves the right to replace the reward(s) with alternatives of equivalent or comparable value.
13. Unless otherwise specified, the Promotion / reward cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.



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14. Citibank and Mastercard shall not be responsible for any matters in relation to the related products or services. The respective suppliers are solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services.
15. Availability of the reward is subject to offer or service availability, account status checking and final acceptance by Citibank and the respective merchants' absolute discretion. Photos, product specifications and prices are for reference only.
16. Citibank and Mastercard are not the supplier of the product and/or services purchased and will not accept any liability in relation thereto.
17. Citibank and Mastercard shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties and Citibank and Mastercard shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties. All disputes about quality or performance of the products and/or services shall be resolved directly with the relevant merchant/supplier.
18. Cardholders must keep and submit the relevant original credit card sales slips and original merchant sales receipts in respect of the Eligible Spending for inspection upon request by Citibank. All documents submitted to Citibank will not be returned.
19. Eligible Card accounts used for Eligible Spending must be valid and with good credit record during the Promotion Period and the fulfillment period in order to be eligible to receive the reward(s); otherwise, Citibank reserves the right to forfeit the reward(s) without prior notice.
20. Citibank and Mastercard reserve the right to suspend, amend and/or terminate the offer(s) and change these Terms and Conditions without prior notice. Citibank and Mastercard accept no liability for such suspension, amendment and/or termination. All matters and disputes are subject to the final decision of Citibank and Mastercard.
21. 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.
22. Any Citibank staff employed by Citibank (Hong Kong) Limited or Citibank N.A. or its subsidiaries shall not be eligible for this Promotion.
23. This Promotion is not applicable to U.S. persons.
24. (a) The referenced document/these materials provide information about, and access to accounts and financial services provided by Citibank (Hong Kong) Limited and/or 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 reference document/these materials are 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 or offers referred to in this referenced document/these materials are available to persons resident in any country where the provision of such services or investments or offers would be contrary to local law or regulation.
    (b)Without prejudice to the generality of sub-clause (a), the Promotion/Offer is not applicable to:
    (i) 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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(ii) 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.

25. 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.
26. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
27. Other Terms and Conditions apply, please inquire the details with the respective merchant / supplier.

**Citi Mastercard Exclusive: "The WOW Journeys" Lucky Draw Terms and Conditions:**

28. Cardholders who fulfill the requirement(s) specified in Clause 3 during the Promotion Period will be automatically entered into “The WOW Journeys” Lucky Draw and will be eligible for a chance to win one (1) "Travel Your Way" Travel Package by Wing On Travel (valued at HK$100,000 each) ("Reward 1"), with a total quota of 5. Reward 1 will be fulfilled in the form of a personalized prize redemption letter ("Prize Redemption Letter").
29. If Winners are confirmed to be qualified for Reward 1 after verification by Citibank at its sole and absolute discretion:
    (a) A winning confirmation will be sent or communicated to each Winner’s registered contact information according to Citibank’s records via Citi Mobile® App push notification, SMS, and/or email on or before March 31, 2027.
    (b) A personalized Prize Redemption Letter carrying a unique reference number will be mailed on or before March 31, 2027 to the Winner's correspondence address maintained in Citibank's records. Winners must ensure that their correspondence address maintained in Citibank's records is accurate to ensure successful delivery of the Prize Redemption Letter. Citibank and Mastercard will not be responsible for redemption letter delivery failure due to an invalid correspondence address, and the redemption letter will not be re-issued.
30. Redemption and Booking Terms for Reward 1:
    (a) Booking Window and Travel Period: Winners must initiate contact and complete their travel booking with Wing On Travel's designated Customized Private Tour Team between April 1 and June 30, 2027 (both dates inclusive) ("Booking Window"). The entire travel itinerary must be fully completed on or before December 31, 2027 ("Travel Completion Date"). If a Winner fails to complete the booking within the Booking Window or complete the trip on or before the Travel Completion Date, Reward 1 shall be deemed forfeited and Citibank, Mastercard, and Wing On Travel will not provide any extension, replacement, or compensation.
    (b) Redemption Process & Dedicated Booking Service: To initiate redemption, Winners must contact Wing On Travel’s Customized Private Tour Team by email at privatetour@wingontravel.com quoting their unique redemption reference number. Upon agreeing on the travel itinerary and quotation, the Winner must attend an in-person appointment at Wing On Travel – Diamond Lounge located at Units 08–10, 39/F, Langham Place Office Tower, Mong Kok, Hong Kong, to complete the formal booking and confirmation procedures. Winners must present the original Prize Redemption Letter upon arrival for booking confirmation. The original Prize Redemption Letter will be collected and retrieved by Wing On Travel upon booking



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confirmation and will not be returned. Photocopied, damaged, defaced, or altered Prize Redemption Letters will not be accepted.

(c) Single Continuous Trip & Consolidated Redemption: The Reward 1 is valid for one (1) single continuous trip and one (1) consolidated redemption booking only. There is no limit on the number of accompanying travelers, provided that the Winner is one of the traveling party and all eligible bookings are consolidated under the same itinerary within the HK$100,000 prize cap. Any unused balance after the single consolidated booking shall be forfeited immediately and cannot be retained, carried forward, refunded, or exchanged for cash or credits.

(d) Eligible Services & Exclusions of Reward 1:

(i) Applicable towards **flights, hotels, transportation, local activities and tours** available for booking directly through Wing On Travel, inclusive of applicable airfare taxes, fuel surcharges, and ticketing fees, subject to the HK$100,000 cap.

(ii) Inapplicable towards travel insurance, visa application fees, charges payable directly at the destination (including but not limited to local city/tourist taxes, hotel resort fees, gratuity fees, and on-site incidental charges). Winners are solely responsible for obtaining their own valid travel insurance, visas, and travel documentation.

(e) Excess Expenditure: If the total cost of the approved itinerary exceeds HK$100,000, an itemized breakdown of the excess amount will be provided by Wing On Travel. The Winner must pay the remaining balance using an Eligible Card.

(f) Amendments, Cancellations, and Price Fluctuations: All bookings are subject to product availability, price fluctuations, blackout dates, and the specific terms and conditions imposed by third-party suppliers (e.g. airlines, hotels). Once a travel booking is confirmed and ticketed, strictly no cancellations, refunds, endorsements, or amendments (including but not limited to traveler name changes, route changes, and date changes) are permitted, except in the event of airline schedule changes or force majeure events, which will be handled in accordance with the relevant supplier policies. Any additional rebooking fees or surcharges incurred must be borne by the Winner.

**Citi Mastercard Exclusive: "The WOW Gifts" Lucky Draw Terms and Conditions:**

31. Cardholders must successfully register for "The WOW Gifts" Lucky Draw promotion once via citibank.hk/megadrawreg during the Promotion Period ("Registration"), and fulfill the requirements specified in Clause 3 during the Promotion Period to be eligible for a lucky draw chance to win one (1) of the prizes listed below (collectively referred to as "Reward 2"), details are as follows:

| Prize | Reference value per unit ^ | Quota |
|---|---|---|
| iPhone Duo 512GB Night Sky | HK$19,299 | 3 |
| PlayStation 5 Slim Console + Grand Theft Auto VI | HK5,298 | 5 |



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| | | |
|---|---|---|
| Nintendo Switch 2 Console | HK$3,700 | 5 |
| Pokémon PSA 10 Verified Card – Limited Edition Van Gogh Pikachu # | HK$28,500 | 4 |
| Pokémon PSA 10 Verified Card – Gengar VMAX # | HK$23,000 | 3 |
| Pokémon PSA 10 Verified Card – Umbreon & Darkrai GX # | HK$17,500 | 2 |
| Sephora HK$500 Gift Card | HK$500 | 100 |
| Starbucks HK$50 e-Gift Certificate x 4 | HK$200 | 300 |
| Starbucks HK$50 e-Gift Certificate x 2 | HK$100 | 600 |

^For reference only, as suggested/provided by relevant suppliers and fluctuate from time to time without prior notice. Citibank accepts no liability and makes no representation or warranty as to the accuracy of the reference value.

#Reference Value of Pokémon PSA 10 Verified Card – Limited Edition Van Gogh Pikachu, Pokémon PSA 10 Verified Card – Gengar VMAX, Pokémon PSA 10 Verified Card – Umbreon & Darkrai GX is an estimated valuation provided by Hong Kong Trading Card Game Limited as of October 2026 and is for reference only. Actual market value may vary. Citibank is not liable for market price variances or subsequent price adjustments.

32. Each Cardholder is only required to register for this Promotion once during the Promotion Period. Registration applies only to principal Cardholders; Registration made by supplementary cardholder is not accepted.
33. A Cardholder may register for this Promotion before or after making any Eligible Spending (as defined in Clause 5). The completion of the registration is not a confirmation of the eligibility of any account(s), transaction(s) or the Cardholders for the reward which is determined at the sole and absolute discretion of Citibank.
34. If Winners are confirmed to be qualified for Reward 2 after verification by Citibank at its sole discretion, Reward 2 will be issued to Winners on or before March 31, 2027 in the form of a Redemption eVoucher ("Redemption eVoucher"). The Redemption eVoucher will be credited directly to the Winner's "My Voucher" section in the Citi Mobile® App. To be entitled to and receive Reward 2, Winners must have successfully downloaded, installed, and activated the Citi Mobile® App with a valid login account on or before March 31, 2027; otherwise, the Redemption eVoucher cannot be credited and the reward shall be forfeited without prior notice or compensation from Citibank and Mastercard. A winning confirmation will be sent to each Winner's registered contact information according to Citibank's record via Citi Mobile® App push notification/ SMS on or before March 31, 2027. Upon receiving the winning confirmation, each winner must present the Redemption eVoucher at the designated redemption location within the designated period specified in the Redemption eVoucher to collect Reward 2, please refer to the contents of the Redemption eVoucher for details. If a winner fails to collect Reward 2 within the aforementioned designated period, the relevant reward shall be deemed forfeited and Citibank and Mastercard will not provide any compensation.



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35. The lucky draw for Reward 1 will be conducted prior to the lucky draw for Reward 2. If an eligible Cardholder is drawn as a Winner of Reward 1, that Cardholder shall not be eligible to participate in or win the lucky draw for Reward 2, and all remaining lucky draw chances of that Winner will be excluded from the draw for Reward 2. For the avoidance of doubt, each Principal Cardholder can only win one (1) prize from either Reward 1 or Reward 2 throughout the Promotion Period.
36. Citibank is not the supplier of the Prizes and makes no representations or warranties regarding its merchantability, quality, or fitness for a particular purpose. Any dispute regarding the Prizes must be directed to the relevant suppliers.
37. All third party names or marks referred to in these Terms and Conditions belong to their respective owners. No relationship, endorsement or partnership with or by Citibank is implied by way of such references.



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