



Terms and Conditions for Customer Credit Card Credit Limit Increase Application

I warrant that the information contained in the application form is true and correct.

I warrant that (i) I am not bankrupt; (ii) no petition for bankruptcy is presented against me; and (iii) I am not insolvent. If Citibank approves my application for credit limit increase, I will be subject to the same relevant cardholder agreement and the same other relevant terms and conditions as before. I understand that the data requested is necessary for Citibank to process my application and if I fail to provide the same to Citibank, Citibank may not be able to process my application.

I understand Customer Credit Limit is the combined credit limit that is assigned to me across all my Citi Credit Card(s) and/or Ready Credit accounts.

I understand and agree that Citibank (as the case may be) will review my credit report from the Credit Reference Agency in assessing the application.

I understand that approval of my application for Customer Credit Limit increase is subject to the final acceptance by Citibank at its absolute discretion. If the approved credit limit amount is lower than my preferred credit limit amount, I understand that Citibank will process my application and I would accept the final approved credit limit amount.

To borrow or not to borrow? Borrow only if you can repay!

Citi Privacy Policy: citibank.hk/privacye
Terms & Conditions: citibank.hk/disclaimere





Terms & Conditions for Credit Card Credit Limit Increase Shopping Vouchers Offer:

1. The promotional period is from November 1, 2023 to February 29, 2024 (both days inclusive) (“Promotion Period”).
2. Terms & Conditions for Customer Credit Card Credit Limit Increase Application apply.
3. The Promotion is only applicable to selected cardholders (“Eligible Cardholders”) of Citi Credit Cards (“Eligible Cards”) issued by Citibank (Hong Kong) Limited (“Citibank”).
4. To be entitled to the Promotion, Eligible Cardholders are required to make successful registration once via one of the following channels within the Promotion Period: (1) register at citibank.hk/paytax; OR (2) register “Pay tax and get up to HK\$500 Spending Rebate Promotion” via Citi Mobile® App (“Registered Eligible Cardholders”). Only the first 15,000 successful registrants are eligible to participate in this promotion. Principal cardholders of Eligible Cards are required to register one of the credit card accounts of his/her Eligible Cards (“Registration”). Registration with supplementary card is not accepted.
5. Registered Eligible Cardholders who apply through Citibank online website or Citi Mobile® App or CitiPhone Banking Hotline, successfully increase the Principal Credit Card credit limit within the Promotion Period (“Designated Cardholders”), and upon accumulating Eligible Retail Transaction of HK\$3,000 or above during the Promotion Period with any Eligible Cards will be entitled to HK\$150 Wellcome Supermarket Shopping Vouchers (“Shopping Vouchers”). All Eligible Retail Transactions (for Eligible Retail Transactions definition please refer to the Terms & Conditions of “Pay tax and get up to HK\$500 Spending Rebate Promotion”) (based on transaction date) must be completed within Promotion Period.
6. Each Designated Cardholder will be entitled to receive the Shopping Vouchers once during the entire Promotion Period.
7. Shopping Vouchers redemption letter will be mailed to the Designated Cardholder’s Hong Kong correspondence address on or before Apr 30, 2024 (“Shopping Vouchers Fulfilment Period”).
8. Only those Designated Cardholders whose credit card accounts are valid and in good standing, and whose credit cards are maintained at the new credit limit during the entire Promotion Period and Shopping Vouchers Fulfilment Period will be eligible for the Shopping Vouchers.
9. Wellcome Supermarket Shopping Vouchers are available while stock lasts. Citibank reserves the right to replace the Shopping Vouchers with an alternative gift without prior notice. Shopping Vouchers cannot be exchanged for cash and are not replaceable in the event of any loss or damage. Citibank is not the supplier of the Shopping Vouchers and accepts no liability with respect to the quality of the products and services provided by the Shopping Vouchers supplier involved in this promotion. Shopping Vouchers are subject to the relevant terms and conditions printed therein.
10. Citibank reserves the right to amend the terms & conditions without prior notice, while all matters and disputes are subject to the final decision of Citibank.
11. In the event of any discrepancy between the English and Chinese versions of these terms & conditions, the English version shall prevail.

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提高客戶信貸限額申請條款及細則

本人保證於本表格內所提供之資料全屬真確及詳盡。

本人保證(i)本人並沒破產；(ii)沒有就本人之破產呈請；及(iii)本人並非償債無能力者。如花旗銀行批核本人提高信貸限額之申請，本人將繼續受信用卡合約及其他相關的條款及細則所約束。本人明白花旗銀行必須在申請程序中獲取所需的資料方能處理本人之申請，如本人未能提供上述資料，花旗銀行將不能繼續本人之申請。

本人明白客戶信貸限額乃指適用於本人所有Citi信用卡及/或「靈活錢」賬戶的綜合信貸限額。

本人明白及同意花旗銀行將會參考本人於信貸資料庫之信貸報告(視乎情況所需而定)以作此申請之審核。

本人明白花旗銀行保留提高信貸限額申請結果的最終決定權。如花旗銀行所批核的信貸限額較本人申請的所需信貸限額低，本人明白花旗銀行會繼續本人之申請，並同意接受最終批核的信貸限額。

借定唔借？還得到先好借！

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提高Citi信用卡信貸限額專享購物禮券之條款及細則：

1. 推廣期為2023年11月1日至2024年2月29日(包括首尾2天)(「推廣期」)。
2. 需受Citi信用卡提高客戶信貸限額申請之條款及細則約束。
3. 此推廣只適用於持有由花旗銀行(香港)有限公司(「花旗銀行」)所發行之Citi信用卡(「認可信用卡」)之客戶(「特選客戶」)。
4. 特選客戶須於推廣期內透過以下其中一個途徑成功登記認可信用卡，方可參加此推廣：(1) 經citibank.hk/paytax登記；或(2)於Citi Mobile® App登記「交稅兼享高達HK\$500簽賬回贈推廣」(「已登記特選客戶」)。此推廣只適用於首15,000位成功登記者。特選客戶之主卡持有人須於登記時輸入名下任何一張認可信用卡主卡之號碼(「登記」)。不接受以附屬卡登記。
5. 已登記特選客戶於推廣期內經Citibank網頁或Citi Mobile®流動理財手機程式或電話理財服務熱線成功申請並獲批核提高Citi信用卡主卡信貸限額(「指定客戶」)，並以任何認可信用卡累積HK\$3,000或以上之合資格零售簽賬，可獲享HK\$150惠康超級市場購物禮券(「購物禮券」)。所有合資格零售簽賬(合資格零售簽賬之定義見「交稅兼享高達HK\$500簽賬回贈推廣」條款及細則)(以交易日計算)必須於推廣期內完成。
6. 每名指定客戶於整個推廣期內只可獲購物禮券一次。
7. 購物禮券換領信將於2024年4月30日或之前郵寄至指定客戶之香港通訊地址(「購物禮券獎賞期」)。
8. 指定客戶之Citi信用卡賬戶必須在推廣期及購物禮券獎賞期間內有效及保持良好賬戶記錄，並且保持已獲提高之信貸限額，方可獲贈購物禮券。花旗銀行有權因應指定客戶之Citi信用卡賬戶狀況之改變，保留取消獲得購物禮券之權利而毋須預先另行通知。
9. 惠康超級市場購物禮券數量有限，送完即止。花旗銀行有權以其他禮品取代而毋須另行通知。購物禮券不可兌換現金，如遺失或損毀亦不會獲補發。花旗銀行並不是有關購物禮券的供應商，亦對購物禮券供應商所提供的產品及服務質素概不承擔任何責任。購物禮券須受列印於購物禮券之條款及細則約束。
10. 花旗銀行保留隨時修改本條款及細則之權利而無須另行通知。如有任何爭議，花旗銀行保留最終決定權。
11. 如中英文條款有所差異，一概以英文版本為準。

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