



15% MTR, Bus, Ferry, Green Minibus & Tram Fare and 5% Tunnel Toll, Parking & Electric Vehicle Charging Fee Rebate Promotion ("Promotion") Terms & Conditions:

1. This Promotion is valid from July 1, 2024 to September 30, 2025, both dates inclusive ("Promotion Period"). The Promotion Period is based on transaction date.
2. This Promotion applies to principal Cardholders of Citi Octopus Credit Card ("Cardholders") issued by Citibank (Hong Kong) Limited ("Citibank") ("Designated Credit Card").
3. Cardholders are required to register ONCE successfully by entering the Principal Designated Credit Card number and confirming all terms and conditions listed on the Designated Registration Page (citibank.hk/transreg), or through SMS/Citi Mobile App (if applicable) within the Promotion Period ("Registration") to be eligible for this Promotion. Upon successful Registration, all supplementary card(s) of the Designated Credit Card ("Supplementary Cards") and (if applicable) Citi Octopus Card on iPhone or Apple Watch of the Designated Credit Card and the Supplementary Cards (collectively, "Designated Octopus") will be automatically registered for this Promotion. Notwithstanding the foregoing, Cardholders who have previously successfully registered under the "15% KMB and LWB Bus Rebate Promotion", "15% KMB, LWB, CTB and NWFB Bus Rebate Promotion", "15% MTR, Bus, Ferry, Green Minibus & Tram Fare and 5% Tunnel Toll Rebate Promotion" or "15% MTR, Bus, Ferry, Green Minibus & Tram Fare and 5% Tunnel Toll & Parking Fee" will be automatically registered for this Promotion.
4. After completion of the Registration, Cardholders can, for each month starting from the first day of the calendar month in which the Registration is completed until the end of the Promotion Period:
 - a. earn 15% Octopus Cash Rebate ("Fare Rebate") on payments made on Designated Public Transport Services in Hong Kong with (i) the Octopus function of the Designated Credit Card and the Supplementary Cards and (ii) the Designated Octopus ("Fare Payments"), upon accumulating monthly Eligible Transactions (as referred in Clauses 5, 6 and 7 below) of HK\$4,000 or above, and subject to a monthly cap of HK\$300 Fare Rebate; or
 - b. earn the Fare Rebate and 5% Octopus Cash Rebate ("Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate") on top-up amounts to "HKeToll" account for tunnel tolls and payments made at Designated Parking Services in Hong Kong with (i) the Octopus function of the Designated Credit Card and the Supplementary Cards and (ii) the Designated Octopus ("Tunnel Toll, Parking Fee and Electric Vehicle Charging Payments"), upon accumulating monthly Eligible Transactions of HK\$10,000 or above, and subject to a monthly cap of HK\$500 Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate.

The monthly cap of HK\$300 Fare Rebate or HK\$500 Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate (as the case may be) (inclusive of Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate earned by the Principal Designated Credit Card, Supplementary Cards

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and the Designated Octopus) applies to each Designated Credit Card account. The Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate will be calculated on a monthly basis (based on the respective transaction dates of Fare Payments and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Payments).

Payments for fares that are not Fare Payments for the purpose of this Promotion include, but not limited to, bus tickets purchased at Sun Ferry Services Company Limited's ticketing offices located at Central Pier 5 and 6 or 7-Eleven convenience stores, Sun Ferry Monthly Tickets purchased at piers, ferry freight fare, all products purchased at MTR Customer Service Centres, MTR Surcharges (including, but not limited to, the surcharge for travelling East Rail Line First Class without First Class validation on their Octopus and travelling beyond the permitted time), MTR Intercity Through Train Ticket, and MTR fare rebate or discounted amount.

For details of Designated Public Transport Services and Designated Tunnel Toll, Parking and Electric Vehicle Charging Services, please refer to the table below.

“Designated Public Transport Services” refers to:	
MTR	<p>Including the MTR lines and services below:</p> <ul style="list-style-type: none">- Airport Express- Disneyland Resort Line- East Rail Line- Island Line- Kwun Tong Line- South Island Line- Tseung Kwan O Line- Tsuen Wan Line- Tung Chung Line- Light Rail- Tuen Ma Line- Light Rail Shuttle Bus Service
Bus	<p>All routes provided by the franchised buses below:</p> <ul style="list-style-type: none">- Citybus- Kowloon Motor Bus- Long Win Bus- New World First Bus
Ferry	<p>All routes provided by the franchised and licensed ferry services below:</p> <ul style="list-style-type: none">- Sun Ferry- The Star Ferry- Hong Kong & Kowloon Ferry (including Island Ferry and Winnertex Ferry)
Green Minibus	All routes of green minibuses

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Tram	All routes of electric trams
“Designated Tunnel Toll, Parking and Electric Vehicle Services” refers to:	
Top-up service for “HKeToll”	Top-up amounts to “HKeToll” account for tunnel tolls
Parking Services	Car parks and parking meters
Electric Vehicle Charging Services	Electric vehicle charging services

Fare Payments, Tunnel Toll, Parking and Electric Vehicle Charging Fee Payments do not include any payment transaction of which the related transaction data has not been received or obtained by Octopus Cards Limited (“OCL”) from the provider of the relevant Designated Public Transport Service, “HKeToll” service provider, the operator of the relevant Car Parking Services or the operator of the relevant Electric Vehicle Charging Services (as the case may be) at the time when OCL conducts data processing for the purpose of fulfillment under this Promotion and any payment transaction that is eventually cancelled. A payment transaction is classified as Fare Payments, Tunnel Toll, Parking and Electric Vehicle Charging Fee Payment according to the transaction type as defined by the provider of the relevant Designated Public Transport Service, “HKeToll” service provider, the operator of the relevant Car Parking Services or the operator of the relevant Electric Vehicle Charging Services (as the case may be). Citibank has no obligation to clarify whether a payment transaction belongs to Fare Payments, Tunnel Toll, Parking or Electric Vehicle Charging Fee Payments before the Cardholder conducts such payment transaction.

5. “Eligible Transactions” refers to all local and overseas posted retail transactions, Merchant Installment Plan that are also posted during the Promotion Period and cash advances made with any Principal Citi Credit Card issued by Citibank, as well as the supplementary card(s) of such Citi Credit Card, under the Cardholder (“Eligible Credit Card”). **Ineligible transactions include but not limited to, “Dynamic Currency Conversion transactions”, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, Octopus Automatic Add-Value Service transactions, Octopus Add Value through Mobile Payment such as ApplePay, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, "Flexibill" Program, "Paylite" Program, "Quick Cash" Installment Program, "PayAll" Service, payment to the Inland Revenue Department, bill payment, utilities payment, auto payment and recurring transactions, mutual funds payment, fees and charges, insurance transactions, casino transactions, transactions through Faster Payment System (FPS) service, unposted/cancelled/refunded transactions, and other unauthorized, fraudulent and abusive transactions.**

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6. “Eligible Transactions” also refers to in-store retail purchases, contactless payments, mobile payments and online retail purchases made with Citibank Debit Mastercard® issued by Citibank (“Eligible Debit Cards”) via the Mastercard® network (“Eligible Debit Card Transactions”). Net Spending Amount (as defined in Clause 8 below) of Eligible Debit Card Transactions posted to the relevant deposit accounts (“Settlement Accounts”) on or before the 5th calendar day of the month following the month in which the transaction is made will be included in the calculation of the Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate. **Ineligible transactions made with Eligible Debit Cards include but not limited to Dynamic Currency Conversion (DCC) transactions, Octopus top-up transactions, Octopus Automatic Add Value Service transactions, charity donations, phone/fax/mail orders, payments to the Inland Revenue Department, bill payments, auto-payments, insurance payments, casino transactions, unposted/cancelled/refunded transactions, split transactions, other unauthorized transactions, fraud and abuse transactions, and unsettled transactions due to insufficient balances in Settlement Accounts.**
7. Eligible Transactions must be made within a calendar month (based on transaction date). Eligible Transactions made with all Eligible Credit Cards and Eligible Debit Cards under the Cardholder will be aggregated.
8. “Net Spending Amount” refers to (in the case of eligible overseas transactions made with Citibank Global Wallet) 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 after all applicable discounts, reductions and use of coupons, or (in the case of Eligible Overseas Transactions not made with Citibank Global Wallet) the final transaction amount charged to an Eligible Debit Card after all applicable discounts, reductions and use of coupons.
9. Any Eligible Debit Card Transactions made by the secondary account holder of and posted to the relevant Settlement Accounts are counted as the Eligible Debit Card Transactions made by the primary account holder.
10. All Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate earned will be credited into the Cardholders’ Principal Designated Credit Card accounts within 5 calendar months after each respective calendar month in which the Cardholder fulfills the respective conditions set out in Clause 4 (“Rebate Fulfillment Period”).
11. The Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate accumulated in any monthly statement shall only be used to offset the relevant value of the Octopus Automatic Add Value Service transaction(s) posted to any subsequent monthly statement.
12. The Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate awarded under this Promotion cannot be transferred to another credit card account or exchanged or traded for cash or other offers.





13. Terms & Conditions of the Citi Octopus Credit Card Octopus Cash Program apply. Please refer to citibank.hk/octopus for details.
14. 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.
15. A Cardholder's Eligible Credit Card account(s), Designated Credit Card account, Eligible Debit Card account and the relevant Settlement Accounts (where applicable) must be valid and with a good credit record during the Promotion Period and the Rebate Fulfillment Period in order to be eligible to receive the Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate; otherwise, Citibank reserves the right to forfeit the Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate without prior notice.
16. In case of any fraud, abuse, reversal or cancellation of Eligible Transactions and the transactions in respect of which the Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate were awarded, Citibank reserves the right to debit from the Cardholder's Designated Credit Card account the equivalent amount of Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate collected without prior notice.
17. Citibank will determine and verify the eligibility of Cardholders to participate in this Promotion, as well as the transactions and entitlement of Cardholders to any and all of the Fare Rebate and/or Tunnel Toll, Parking Fee and Electric Vehicle Charging Rebate, based on Citibank's records. Under no circumstance shall any Cardholder or any other person have any claim or action whatsoever arising out of or in relation to this Promotion against Citibank and/or OCL and/or any parties in relation to this Promotion.
18. **Personal Information Collection Statement**
For the purpose of this Promotion, in relation to each Cardholder, (a) the Octopus identification number(s) of each Principal Designated Credit Card, Supplementary Card and (if applicable) Designated Octopus and (b) the transaction data relating to the respective aggregate amounts of Fare Payments and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Payments under each of the foregoing cards will be disclosed between OCL, the issuer of the Octopus function of the Designated Credit Card and the Designated Octopus subject to the Conditions of Issue of Octopus published by OCL (as amended from time to time), and Citibank, and will be used by (i) Citibank to identify and verify the eligibility of the Cardholder, and for fulfillment of the Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate and (ii) OCL to identify the Octopus identification number of the relevant Designated Octopus and to identify, and disclose to Citi, the relevant transaction data and/or (iii) Citibank and OCL respond to your enquiries, if applicable, in connection with the Promotion. Such data used for the said purposes in relation to this Promotion shall be destroyed by August 30, 2026. Citibank reserves the sole and absolute rights to (a) revise these terms and conditions, (b) modify, cancel, terminate or suspend any part of this Promotion and/or (c)

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change or substitute the Fare Rebate and/or Tunnel Toll, Parking and Electric Vehicle Charging Fee Rebate (or any part thereof) under this Promotion at any time without prior notice or reason.

19. All matters and disputes relating to this Promotion are subject to the final decision of Citibank.
20. In the event of any discrepancy between the English and Chinese versions of these terms & conditions, the English version shall prevail.

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

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