



“Earn Extra Miles with Citi PayAll (April 15, 2025 – August 14, 2025)” Terms and Conditions

1. The Promotion Period is valid from April 15, 2025 to August 14, 2025, both dates inclusive (**“Promotion Period”**). For payments through Citi PayAll service, eligibility for the offer is based on Payment Due Date. For future dated, monthly and weekly payments, Payment Due Date must be at least 4 Business days (Monday to Friday, except public holidays, Saturday and Sunday) (**“Business Days”**) after the date of payment setup. For instant Payment, the Payment Due Date is the same as Payment Setup Date. Capitalized terms and expressions used in these Terms and Conditions shall have the same respective meanings as defined in the Citi PayAll Service Terms and Conditions unless the context requires otherwise.
2. This Promotion is applicable to selected cardholders who receive the promotional email, SMS, Citi Mobile® App Push Notification or Get More Banner for this Promotion in Citi Mobile® App and have made Registration pursuant to Clause 5 below (**“Eligible Cardholders”**). Eligible Cardholders must use their Citi Prestige Card, Citi PremierMiles Card, or Citi Rewards Card (Visa & Mastercard) issued by Citibank (Hong Kong) Limited (**“Citibank”**) (**“Eligible Cards”**) to settle payments. Citi PayAll is not applicable to Citi Rewards UnionPay Card.
3. The Promotion for New User with additional top up bonus referred to in Clause 9 below is applicable to Eligible Cardholders of Eligible Cards who have not made any Citi PayAll transaction during the period between December 1, 2021 and April 14, 2025 (**“New User”**).
4. **Citibank will not accept any liability in relation to any loss of rewards / payment delay incurred due to an incorrect information being provided by the Eligible Cardholder.**
5. To be eligible, Eligible Cardholders are required to make a successful one-time registration via Citi Mobile App® “Get More” page during the Promotion Period (**“Registration”**) in order to participate in this Promotion. Each Eligible Cardholder is required to register once only. Registration with a supplementary card is not accepted.
6. If Eligible Cardholders choose to pay Citi PayAll service fee (“Service Fee”) for a new Citi PayAll payment setup, the fee will be reflected on “Review & Confirm” page upon payment setup, and it applies to all recurring payments thereafter under the same setup. Registered Cardholders can earn rewards on the relevant Eligible Card (**“basic credit card rewards”**) subject to the relevant rewards program and extra Promotional Bonus Offer (**“promotional bonus rewards”**) subject to the terms and conditions under this Promotion for the Citi PayAll transactions with Service Fee. If Eligible Cardholders choose to enjoy zero Service Fee, no basic credit card rewards nor promotional bonus reward nor additional top up bonus for New Users from this Promotion will be earned from the respective transaction.
7. Citi ThankYouSM Rewards Terms and Conditions apply for all Points related offers. For details, please visit: citibank.hk/citirewards.

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8. **Eligible Citi PayAll transactions referred to in these Terms and Conditions include only Citi PayAll transactions in respect of which Eligible Cardholders opt to pay Service Fee (“Eligible Citi PayAll Transactions”), and set up and complete the payment setup within the Promotion Period. For avoidance of doubt, please refer to the table below to understand dates for the phases used to calculate relevant payment requirements:**

Phases of Eligible Citi PayAll Transactions	Eligible Citi PayAll Transactions made in the below period (both dates inclusive) will be considered for this Promotion (based on Payment Due Date)
Phase 1	April 15th to May 14th
Phase 2	May 15th to June 14th
Phase 3	June 15th to July 14th
Phase 4	July 15th to August 14th

9. Within Promotion Period, Eligible Cardholders must meet the corresponding Eligible Citi PayAll Transaction thresholds (as outlined in the chart below) to qualify for promotional bonus rewards. **For each Eligible Cardholder, maximum three phases (defined in clause 8) of Eligible Citi PayAll transactions during the Promotion period will be considered**, and may earn promotional bonus reward up to a maximum of 90,000 points (Citi Prestige Card & Citi PremierMiles Card) / 112,500 points (Citi Rewards Card (Visa & Mastercard)). New User may earn additional top up bonus points up to a maximum 36,000 points (Citi Prestige Card & Citi PremierMiles Card) / 45,000 points (Citi Rewards Card (Visa & Mastercard)).

For details, please refer to below table:

Eligible Cards	Citi Prestige Card	Citi PremierMiles Card	Citi Rewards Card ¹
Points Conversion Rate	12 Points = 1 mile	12 Points = 1 mile	15 Points = 1 mile
Eligible Citi PayAll Transaction Threshold Requirement per Phase	Tier 1: \$10,000 - HK\$34,999 Tier 2: HK\$35,000 or above		
Promotional bonus rewards for Existing PayAll user per Phase	Tier 1: 12000 points (1000 miles) Tier 2: 30000 points (2500 miles)	Tier 1: 12000 points (1000 miles) Tier 2: 30000 points (2500 miles)	Tier 1: 15000 points (1000 miles) Tier 2: 37500 points (2500 miles)

¹ For Citi Rewards Card a handling fee of HK\$200 will be charged per Points Transfer redemption with a minimum conversion unit of 18,000 Points for each redemption of Points Transfer. The handling fee does not apply to Citi Prestige Card and Citi PremierMiles Card.

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Additional Top up Bonus Points for New User per Phase	Tier 1: 6000 points (500 miles) Tier 2: 12000 points (1000 miles)	Tier 1: 6000 points (500 miles) Tier 2: 12000 points (1000 miles)	Tier 1: 7500 points (500 miles) Tier 2: 15000 points (1000 miles)
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Illustrative Examples:

Accumulated Eligible Citi PayAll Transactions of HK\$35,000 per Phase for 3 Phases			
Eligible Cards	Citi Prestige Card	Citi PremierMiles Card	Citi Rewards Card
Rewards Earn Rate	HK\$6 = 12 points	HK\$8 = 12 points	HK\$1 = 1 points
Basic Points awarded	210,000 points	157,500 points	105,000 points
Bonus Points awarded	90,000 points	90,000 points	112,500 points
Total Points awarded (Existing Users)	300,000 points (25,000 miles)	247,500 points (20,625 miles)	217,500 points (14,500 miles)
Additional Top Up Bonus Points awarded (New Users)	36,000 points (3,000 miles)	36,000 points (3,000 miles)	45,000 points (3,000 miles)
Total Points awarded (New Users)	336,000 points (28,000 miles)	283,500 points (23,625 miles)	262,500 points (17,500 miles)
Redeemable round trip ticket destination (as defined in Clause 10)	Tokyo / Bali	Shanghai / Singapore	Taipei

10. The calculation of required Asia Miles to redeem for round trip tickets is based on the below table. Reward flight redemption with Asia Miles or miles are subject to availability. Taxes, fees and carrier charges apply. The mileage information is as of April 10th, 2025 and is subject to changes in the respective mileage program.

Destination	Required Asia Miles (Starting from April 15, 2025)
Taipei or Kaohsiung	14,000
Shanghai / Singapore	18,000
Tokyo / Bali	26,000

11. For future dated, monthly and weekly payments, Citi Credit Card will be charged and debited (with handling fee, if any) at least two Business Days prior to the Payment Due Date. In case the payment due date is a

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public holiday, Saturday or Sunday, the Payment Charged Date will be three Business Days prior to the payment Due date. For instant Payment, Citi Credit Card will be charged on the same day instead, and the Payment Charged Date will be the date of the instant Payment. For the respective "Purpose of Payment" under "Pay to Designated Merchants", transaction made through PayAll after 3:30 pm (Hong Kong time) on Monday to Friday, or anytime on Saturday, Sunday and Public Holiday will be handled on next Business Day. Cardholders are responsible for making sure their credit limit is sufficient for the Payment. Each purpose of payment may subject to a monthly cap, please refer to citibank.hk/payall for details.

12. Any unposted, cancelled or reversed Citi PayAll transactions will not be eligible for any rewards or offers under this promotion.
13. If the payment is rejected by third parties other than Citibank, original payment (with handling Service Fee, if any) will be refunded to transacted credit card on the next Business Day after the Payment Due Date.
14. Citi PayAll Service Terms and Conditions apply. **In case of any breach of Citi PayAll Service Terms and Conditions or any abuse of Citi PayAll service, including the circumstances of sending money to Cardholder's own accounts or to recipients who have not provided Cardholders with goods or services, Cardholders will not be entitled to any rewards or offers under this Promotion.** Cardholders undertake to provide information, receipt or other documentary proof at any time as Citibank may require showing that a Payment is not a breach of Citi PayAll Service Terms and Conditions nor an abuse of Citi PayAll service. All documents submitted to Citibank will not be returned.
15. Cardholders who have registered during the Promotion Period and subsequently have their respective Eligible Card(s) replaced, renewed (Inclusive of renewal from Visa Card to a Mastercard), report lost / stolen, all the eligible transactions made on the corresponding newly issued Eligible Card due to the aforementioned scenarios will be automatically combined with the eligible transactions made with the original Eligible Card, with no additional registration required.
16. Citibank will determine the eligibility of Cardholders to participate in this promotion as well as Eligible PayAll Transactions based on Citibank's record and at the sole and absolute discretion of Citibank. If transactions are confirmed to be qualified for the Promotion after verification by Citibank at its sole and absolute discretion, the corresponding bonus points / rebate will be automatically credited to the last Citi PayAll transacted Eligible Card account (or the corresponding newly issued Eligible Card as referred to Clause 15) and shown in the monthly statement **on or before November 30, 2025.**
17. Eligible Cardholders' Eligible Card accounts must be valid and with good credit record during the Promotion Period and at the time of receiving the bonus points/rebate in order to be eligible to receive any bonus points/rebate otherwise Citibank reserves the right to forfeit the Bonus points/rebate without prior notice.

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18. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the bonus points/rebate was awarded, Citibank reserves the right to debit the amount from the same or other Citi Credit Card account(s) without prior notice.
19. 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.
20. 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.
21. No person other than eligible Cardholders 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.
22. 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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