"Citi PayAll 2026 Earn up to HK$4,500 Bonus Rebate Campaign for Tax or Other Payments ("Promotion")" Terms and Conditions

1. The Promotion Period is valid from November 15, 2026 to March 31, 2027, 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 3 below **("Eligible Cardholders").** Eligible Cardholders must use their Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card, Citi The Club Credit Card, Citi Rewards Card (Visa & Mastercard), Citi HKTVmall Card, Citi Octopus Card, Citi Plus® Credit Card and Citi Clear Card issued by Citibank (Hong Kong) Limited **("Citibank") ("Eligible Cards")** to settle payments. Citi PayAll is not applicable to Citi Rewards UnionPay Card.
3. To participate, 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. Only the first 20,000 successfully registered Cardholders who receive a confirmation SMS or Push Notification after successful registration are eligible to participate in this promotion **("Registered Cardholders").** Successful Registrants must keep the confirmation Push notification or SMS showing successful Registration for inspection if required. Each Eligible Cardholder is required to register once only. Registration with a supplementary card is not accepted.
4. This Promotion cannot be used in conjunction with any other Citi PayAll promotions during the same Promotion Period. Each Eligible Cardholder is entitled to participate in only one Citi PayAll promotion during the Promotion Period based on their pre-assigned eligibility in Citibank's records.
5. This Promotion is not applicable to customers who fall into any of the following groups:
   (i) CitiBusiness® Accounts customers;
   (ii) U.S. persons ("**U.S. Persons**" means United States ("**U.S.**") citizens, U.S. Residents, U.S. Permanent Residents, U.S. Green Card holders or a person with a U.S. mailing address or U.S. telephone number);
   (iii) All International Personal Banking clients with an overseas correspondence address.

   Note: Citibank reserves the absolute right to determine the eligibility of International Personal Banking clients to enjoy the abovementioned offer subject to relevant policy of Citibank, which may change from time to time without prior notice.
6. This referenced document provides information about, and access to accounts and financial services provided by Citibank (Hong Kong) Limited and 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 referenced document is 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 referred to in this referenced document are available to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation.
7. **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.**
8. Eligible Citigold Private Clients / Citigold Cardholders referred to in these Terms and Conditions are Eligible Cardholders who hold Citigold® Private Client / Citigold® banking relationship with Citibank as of March 31, 2027, and maintain the Citigold® Private Clients / Citigold® banking relationship until June 30, 2027 **("Eligible Citigold Private Clients / Citigold Cardholders").** Other Eligible Cardholders referred to in these Terms and Conditions are Eligible Cardholders who do not hold Citigold® Private Clients / Citigold® banking relationship with Citibank as of March 31, 2027 **("Other Eligible Cardholders").**
9. 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 Cash Rebate Offer (**"Promotional Bonus Rebate"**) 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 Rebate from this Promotion will be earned from the respective transaction.

10. During the Promotion Period, each Eligible Cardholder may qualify for Promotional Bonus Rebate, capped at a maximum of HK$4,500, upon meeting the specified Eligible Citi PayAll Transaction thresholds. Eligibility for this cash rebate is determined by the accumulative Eligible Citi PayAll Transactions conducted within Promotion Period meeting the specified thresholds, as defined in Clause 7. The applicable bonus rebate percentages and corresponding caps are detailed below:

Accumulated Eligible Citi PayAll Transaction Threshold	**Eligible Citigold Private Clients / Citigold Cardholders**		**Other Eligible Cardholders**	
	Promotional Bonus Rebate Percentages for Accumulated Eligible Citi PayAll Transactions	Promotional Bonus Rebate Cap	Promotional Bonus Rebate Percentages for Accumulated Eligible Citi PayAll Transactions	Promotional Bonus Rebate Cap
HK$50,000 - HK$129,999	0.8%	HK$550	0.4%	HK$350
HK$130,000 - HK$299,999	1.0%	HK$1,900	0.8%	HK$1,400
HK$300,000 or above	1.2%	HK$4,500	1.0%	HK$3,500

11. 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 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 public holiday, Saturday or Sunday, the Payment Charged Date will be three Business Days prior to the payment Due date. For the respective "Purpose of Payment" under "Pay to Designated Merchants", transaction made through Citi 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/ptax for details.
12. 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.
13. The processing of a tax payment transaction **will take at least 4 to 5 Business Days**. The tax payment transaction is subject to Eligible Card account status checking, the available credit limit and the final discretion of Citibank.
14. Citibank will determine the eligibility of Cardholders to participate in this promotion as well as Eligible Citi 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 Promotional Bonus 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 19) and shown in the monthly statement **on or before June 30, 2027**.
15. Any unposted, cancelled or reversed Citi PayAll transactions will not be eligible for any rewards or offers under this promotion.
16. **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.**
17. Cancellation / Changes of the transaction are not allowed once processed. In any circumstances that the tax payment cannot be processed, Citibank is not responsible or liable for any claim or loss, and delay in refund of credit balance unless it results from any negligence or willful default on Citibank's part.
18. 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.
19. 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.
20. Citi PayAll Service Terms and Conditions apply to all payments through Citi PayAll service.
21. These terms and conditions are in addition to and supplement the terms and conditions of relevant banking services / products being provided by the Bank to the customer, including but not limited to the Terms and Conditions for Accounts and Services.

22. Eligible Cardholders' Eligible Card accounts must be valid and with good credit record during the Promotion Period and at the time of receiving the Promotional Bonus Rebate in order to be eligible to receive any Promotional Bonus Rebate otherwise Citibank reserves the right to forfeit the Promotional Bonus Rebate without prior notice.
23. Cardholders must keep and submit the relevant original credit card sales slips and original merchant sales receipts in respect of the Eligible Retail Transactions for inspection upon request by Citibank. All documents submitted to Citibank will not be returned.
24. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the Promotional Bonus Rebate was awarded, Citibank reserves the right to debit the amount from the same or other Citi Credit Card account(s) without prior notice.
25. 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.
26. 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.
27. 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.
28. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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

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Terms & Conditions: citibank.hk/disclaimere

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「Citi PayAll 2026交稅或繳費賺高達HK$4,500額外回贈推廣(「推廣」)」條款及細則

1. 此推廣之推廣期為2026年11月15日至2027年3月31日(包括首尾兩日)(**「推廣期」**)。以Citi PayAll進行之交易將以付款到期日計算，若選擇預設指定日期、每月或每週付款，付款到期日必須為付款設置日期後至少4個工作日(只限星期一至五，星期六、星期日及公眾假期除外)(**「工作天」**)。若選擇即時付款，付款到期日則為付款設置日。除文意另有指明外，本條款及細則所界定的字詞或表達與Citi PayAll服務的條款及細則之定義各自具有相同的意思。
2. 此推廣只適用於獲發此推廣電郵/短訊/Citi Alerts推送通知/Citi Mobile® App「Get More」推廣訊息並已根據以下定義第3條進行登記之特選客戶(**「合資格客戶」**)參加。合資格客戶需以花旗銀行(香港)有限公司(**「花旗銀行」**)所發行之Citi Prestige信用卡、Citi PremierMiles信用卡、Citi Cash Back信用卡、Citi The Club信用卡、Citi Rewards信用卡(Visa及萬事達卡)、HKTVmall 信用卡、Citi 八達通信用卡、Citi Plus® 信用卡及Citi Clear Card(「認可信用卡」)結算付款。Citi PayAll並不適用於Citi Rewards銀聯信用卡。
3. 客戶須於推廣期內透過Citi Mobile® App "Get More"頁面進行一次性登記(**「登記」**)，並成功進行一次性登記，只適用於首20,000位於推廣期內成功登記並獲發成功登記後之確認短訊或推送通知之客戶(**「登記客戶」**)，方可參加此推廣，成功登記客戶必須保留確認短訊或推送通知以作為成功登記之核實。每位合資格客戶只需登記一次。不接受以附屬卡登記。
4. 每位合資格客戶於同一推廣期內不可同時參與其他Citi PayAll推廣，並需根據花旗銀行記錄中的預設資格參與一個指定Citi PayAll推廣活動。
5. 此推廣並不適用於以下任何一類客戶：
   (i) CitiBusiness®企業戶口；
   (ii) 美國人士(**「美國人士」**即美國公民/美國居民/美國永久性居民/美國綠卡持有者或任何持有美國通信地址或美國電話號碼的人士)；
   (iii) 所有以海外通訊住址登記開戶的國際個人銀行服務客戶。
   備註：根據花旗銀行之相關政策，本行保留一切權利決定國際個人銀行客戶獲享以上列明之獎賞的資格。相關政策會不時更改而花旗銀行事前毋須作出任何通知。
6. 參考文件提供有關在香港的花旗銀行(香港)有限公司及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提供服務提供、邀約或招攬。此參考文件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，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。
7. **<u>此條款及細則所提及之合資格Citi PayAll交易只包括登記客戶選擇付服務費之交易(「合資格Citi PayAll交易」)，並於推廣期內設定及完成付款交易，方可獲享本推廣之現金回贈獎勵。</u>**
8. 此條款及細則所提及之合資格Citigold Private Clients / Citigold客戶指截至2027年3月31日持有花旗銀行 Citigold Private Client或 Citigold 銀行服務，並於2027年6月30日或之前仍然持有Citigold Private Client 或 Citigold 銀行服務之合資格客戶(**「合資格Citigold Private Clients / Citigold客戶」**)。此條款及細則所提及之其他合資格客戶指截至2027年3月31日並無持有花旗銀行 Citigold Private Client或 Citigold 銀行服務之合資格客戶(**「其他合資格客戶」**)。
9. 如合資格客戶設置新Citi PayAll交易時選擇付Citi PayAll 服務費(**「服務費」**)，有關服務費將於「檢視及確認」頁面顯示，並適用於該付款設置所有往後的定期付款交易。合資格客戶可憑該交易根據相關認可信用卡之相關獎勵計劃的條款及細則賺取獎勵(**「基本信用卡獎勵」**)及此推廣之額外現金回贈獎勵(**「推廣額外回贈」**)，但須遵守本推廣的條款和條件。如合資格戶選擇零服務費，該交易將不會賺取任何基本信用卡獎勵或此推廣之推廣額外回贈。
10. 於推廣期內，合資格客戶的累積合資格Citi PayAll交易如達到相應的交易門檻，可獲享推廣額外回贈，上限為HK$4,500。合資格客戶須於推廣期內累積合資格Citi PayAll 交易(根據定義第7條)滿指定門檻方可獲享相應現金回贈。推廣額外回贈的百分比和上限詳情請參閱下表：

累積合資格Citi PayAll交易門檻	合資格Citigold Private Client/Citigold客戶		其他合資格客戶	
	累積合資格Citi PayAll 交易可獲之推廣額外回贈百分比	推廣額外回贈上限	累積合資格Citi PayAll 交易可獲之推廣額外回贈百分比	推廣額外回贈上限
HK$50,000 - HK$129,999	0.8%	HK$550	0.4%	HK$350
HK$130,000 - HK$299,999	1%	HK$1,900	0.8%	HK$1,400
HK$300,000或以上	1.2%	HK$4,500	1%	HK$3,500

11. 若選擇預設指定日期、每月或每週付款付款，Citi信用卡將在付款到期日的兩個工作日之前被收取款項和扣款(連同手續費，如適用)，若選擇即時付款則會於當天被收取款項和扣款。若付款到期日為星期六、星期日或公眾假期，收取款項的日子將於付款轉賬付款到期日前三日個工作天。若繳費用途屬於「繳付指定商戶賬單」，於星期一至五3:30pm後、或在星期六、星期日或公眾假期任何時間透過Citi PayAll進行的稅款交易將於下一個工作天處理。客戶有責任確保於扣款時信用卡有足夠信貸限額。各付款用途或設有每月上限，詳情請參閱：citibank.hk/ptax。
12. 如交易被花旗銀行以外的第三方機構拒絕，被退回之款項(連同手續費，如適用)將於預設的付款到期日之下一個工作天退回信用卡賬戶。

13. 以花旗銀行Citi Mobile App繳付稅款之交易**需時4-5個工作天**。繳付稅款之交易獲接納與否視乎信用卡賬戶狀況及可用之信用額而定，花旗銀行保留最終決定權。
14. 花旗銀行將會根據儲存於花旗銀行之紀錄，以決定客戶是否合資格參加此推廣或核實交易是否為合資格Citi PayAll交易，並保留最終決定權。有關交易如獲花旗銀行核實後確認為合資格獲取推廣額外回贈，所獲推廣額外回贈將於**2027年6月30日或之前**直接存入客戶於推廣期內最後一次以Citi PayAll進行交易之認可信用卡之賬戶內(或於條款19所列之新發出認可信用卡賬戶)並顯示於月結單上。
15. 任何未誌賬、取消或退款的Citi PayAll交易將不合資格獲得此推廣之獎賞或優惠。
16. **若合資格客戶提供的資料有誤而導致任何獎賞損失或繳費延誤，花旗銀行一概不負責。**
17. 交易一經處理，不允許取消、更改或撤回。對繳付稅款之安排而可能導致之任何損失、索償或稅務局退款之延誤安排，客戶須自行處理及承擔，除非該責任由花旗銀行之疏忽或故意失責而引致。
18. 有關Citi PayAll服務的條款及細則適用。**若發現客戶有任何違反Citi PayAll服務條款及細則或濫用其服務，包括匯款至客戶自己或未向合資格客戶提供貨物或服務的收款人，合資格客戶將不會獲發此推廣之任何獎賞或優惠。**由於花旗銀行可能要求卡持有人證明付款不違反Citi PayAll服務的條款及細則或濫用Citi PayAll服務，卡持有人需隨時提供資料、收據或其他文件證明，所提供之證明文件將不獲退回。
19. 如合資格客戶於推廣期內登記，及後收到因更換、更新、遺失、被盜竊等原因而發出的新信用卡(包括由Visa信用卡轉換為萬事達卡)，則所有因上述情況以新認可信用卡所作的合資格簽賬將與原有之認可信用卡所作的合資格簽賬合併計算，而新認可信用卡無需額外登記此推廣。
20. Citi PayAll之交易需受有關 Citi PayAll 服務的條款及細則約束。
21. 此條款及細則為本行與客戶簽訂的其他相關銀行服務/產品條款及細則的附加及補充條文，包括但不限於「戶口及服務之條款」。
22. 合資格客戶之認可信用卡賬戶必須於推廣期內及獲取推廣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推廣額外回贈之權利而毋須另行通知。
23. 客戶必須保留所有合資格零售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零售簽賬之文件的權利，以作核實。所提供有關合資格零售簽賬之文件將不獲退回。
24. 如有任何舞弊/欺詐成分/退款或取消用作領取推廣額外回贈之有關交易，花旗銀行有權從相同或其他Citi信用卡賬戶內扣取該金額而毋須另行通知。
25. 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。
26. 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。
27. 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。
28. 推廣條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。

注意: 此中文譯本僅供參考，如有差異，須以英文原文為準。

借定唔借？還得到先好借!

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