

CITI CREDIT CARD AGREEMENT TERMS AND CONDITIONS

(Applicable to Citi ULTIMA/Citi Prestige Card/Citi PremierMiles Card/
Citi Cash Back Card/Citi Cash Back American Express® Card/
Citi Rewards Card/Citi Clear Card/Classic Card/Citi Gold Card)
(Effective on November 3, 2019)

Citi Credit Card ("Card") is issued by Citibank (Hong Kong) Limited (the "Company") to you ("Principal Cardholder / Cardmember") and any person nominated by the Principal Cardholder / Cardmember and approved by the Company to receive a Supplementary Card ("Supplementary Cardholder / Cardmember") upon the following terms. By signing or using the Card, the Principal Cardholder / Cardmember and any Supplementary Cardholder / Cardmember (each a and together the "Cardholder / Cardmember") jointly and severally agree or confirm their agreement to abide by and, with the exception that a Supplementary Cardholder / Cardmember shall not be liable for the debts of the Principal Cardholder / Cardmember or other Supplementary Cardholders / Cardmembers, be liable for any payment to the Company in connection with the following terms:

1. CARDHOLDER'S / CARDMEMBER'S INFORMATION

- The Cardholder / Cardmember understands that the Company issues the Card on the basis that information provided by the Cardholder / Cardmember is and will remain true and correct. The Cardholder / Cardmember will inform the Company immediately in writing upon any change of such information including that on employment, business or residential address, permanent residence or telephone number.
- The Cardholder / Cardmember agrees to the Company recording the telephone conversations between the Cardholder / Cardmember and the Company.

2. USE OF CARD

- The Cardholder / Cardmember will (a) sign the Card upon receipt (adopting the same signature in the application form or such other documents as may be prescribed by the Company); (b) keep the Card under his personal control at all times, and should not authorize any third party to use the Card in any manner; (c) not exceed the credit limit assigned by the Company from time to time at its discretion ("Customer Credit Limit"); (d) not exceed the cash advance limit (which forms part of the Customer Credit Limit) assigned by the Company from time to time at its discretion ("Cash Advance Limit"); (e) not exceed the loan limit assigned by the Company from time to time at its discretion ("Loan Limit"); and (f) not use the Card after it is withdrawn or cancelled.
- The Cardholder / Cardmember will keep any personal identification number ("PIN") in connection with the use of the Card strictly confidential and immediately inform the Company if the PIN is known to any other person. The Cardholder / Cardmember will accept full and sole responsibility for and fully indemnify the Company against all consequences, losses and / or other liabilities incurred as a result of the PIN being known to another person for whatsoever reason.
- When using the Card, the Cardholder / Cardmember should ensure that the signature in the sales draft is the same as the signature appearing on the application form or such other documents as may be prescribed by the Company) and the Card for the Company's verification purpose. For the avoidance of doubt, failure to do so will not relieve the Cardholder / Cardmember from liability for the use of the Card. The Cardholder / Cardmember should submit prior written application to the Company if he wants to adopt a new signature for the use of his Card.

3. TRANSACTIONS EFFECTED THROUGH CARD

- The Card may be used at any branch of the Company and other financial institutions and merchants, which accept the Card for effecting purchases of goods and services, drawing of cash advance, payment of the Cardholder's / Cardmember's outstanding accounts and such other credit card facilities or services as the Company may from time to time provide or arrange.
- The Cardholder / Cardmember will be liable for all transactions ("Transactions") effected through the use of the Card even if no sales draft is signed by him and/or the Customer Credit Limit is exceeded. Types of Transactions effected without the Cardholder's / Cardmember's signature may include, without limitation, orders placed by telephone, fax, mail or electronic means, direct debit, authorized or use of the Card in an automated teller machine (whether or not such a device is that of the Company), at merchant's point of sale terminal, in a credit card payphone or any other device approved by the Company from time to time.
- The Cardholder / Cardmember is not authorized to use the Card to take part in any illegal acts (including unlawful internet gambling). The

Company reserves the right to decline processing or paying any Transaction which the Company suspects to be involved in illegal gambling or which may be illegal under any applicable laws.

The Company further reserves the right to refuse to process or pay any Transaction if the Company reasonably believes that by processing or paying the Transaction, (a) the Company, (b) Citigroup Inc. and its group of companies, including the Company (the "Group Companies"), and/or (c) any third party selected by the Company or any of its Group Companies to provide services to it and who is not a payment infrastructure provider (meaning a third party that forms part of the global payment system infrastructure, including without limitation, communications, clearing or payment systems, intermediary banks and correspondent banks (the "Payment Infrastructure Provider")) (the "Third Party Service Providers") may break (i) the law or regulation of any jurisdiction, domestic or foreign, or (ii) any agreement entered into between the Company and any competent regulatory, prosecuting, tax or governmental authority in any jurisdiction, domestic or foreign (the "Authorities") ((i) and (ii) collectively referred to as the "Law or Regulation"). The Company will not be liable to the Cardholder / Cardmember for any loss or damage suffered by the Cardholder / Cardmember resulting in any way from a refusal to process or pay a Transaction under this clause.

- Subject to the relevant terms hereunder, the Interest-Free Installment Plan (the "Plan") is only applicable to the Cardholder / Cardmember at such merchants as may be designated by the Company from time to time (each a "Merchant"). In respect of each Transaction using the Plan:

- any submitted request for the Plan and the Transaction itself cannot be cancelled, altered or reversed. Availability of the Plan is subject to account status checking and the final acceptance by the Company in its absolute discretion;
- the full Transaction amount will be held from the Customer Credit Limit. Each installment is irrevocable and will be debited monthly from the Account. Any return or exchange of products will not affect the payment obligations under the Plan; and
- the Plan cannot be used in conjunction with any other promotional offers as determined by the Company and the Merchant in their sole discretion. All matters and disputes relating to the Plan are subject to the final decision of the Company.

4. CHARGES

- The Company will maintain an account ("Account") in respect of the Card to which the values of all Transactions and all charges, fees, interests, outstanding balances and other sums payable ("Charges") will be debited.
- The Company will issue to the Cardholder / Cardmember a monthly statement ("Statement") of the Account setting out details of all Transactions and Charges ("Statement Balance") and the date by which payment must be made ("Payment Due Date"). However, the Company may not issue a Statement to Cardholder / Cardmember if there has been no Transaction since the last Statement, and the credit or debit balance is less than such amount as may be determined by the Company from time to time (currently HKD20.00).
- Subject to the Company's right to require the Cardholder / Cardmember to pay the full amount of the Statement Balance on or before the Payment Due Date, the Cardholder / Cardmember will pay to the Company the following sums at such rates as shown in the Citi Credit Card Fees Schedule ("Fees Schedule") or as may be determined by the Company from time to time:-
 - Minimum Payment Due
The "Minimum Payment Due" as shown on the Statement ("Minimum Payment Due") although the Cardholder / Cardmember may pay any larger sum he wishes.
 - Credit Excess
In addition to the Minimum Payment Due, the Company may, notwithstanding any imposition of over limit charge or instant temporary Customer Credit Limit upgrade fee, require payment of any or all of the excess beyond his Customer Credit Limit, if for whatsoever reason the Cardholder / Cardmember has been allowed to incur such excess.
 - Cash Advance Fee and Charge
A cash advance fee as shown in the Fees Schedule will be charged on each cash advance drawn by the Cardholder / Cardmember and the aggregate amount of the cash advance (including the cash advance fee) will be subject to the applicable finance charge from the date when the cash advance is drawn until the entire amount of the

outstanding cash advance balance is credited to the Account. All finance charges will be calculated and accrued on a daily basis. The total of cash advance fee and finance charge will be shown as a cash advance charge on the Statement in an Annualized Percentage Rate which is calculated according to the Net Present Value method as specified in the Code of Banking Practice.

- Finance Charge
The Company will review the Account monthly, if the Account reveals that the entire amount of the Statement Balance stated in the previous Statement ("Previous Statement") is not so received on or before the Payment Due Date of the Previous Statement, a finance charge (as stipulated in the Statement or Fees Schedule or notified by the Company to the Cardholder / Cardmember from time to time at its discretion subject to a minimum amount as shown in the Fees Schedule) will be charged on the unpaid balance of the Previous Statement from the Previous Statement date until full payment is credited to the Account. All new Transactions incurred since the Previous Statement date (except for Transactions relating to the subscription or purchase of any investment product with the Company) will be added to the unpaid balance for the purpose of assessing finance charge as from the respective dates of such Transactions notwithstanding that such Transactions will not be payable until the Payment Due Date stated in the current Statement. All finance charges will be calculated and accrued on a daily basis.
- Late Charge
A late charge as specified in the Fees Schedule is charged if the full amount of Minimum Payment Due is not received by the Company on or before the Payment Due Date.
- Service Fee
A non-refundable annual fee as specified in the Fees Schedule will be charged to the Account on a date stipulated by the Company. A service fee as specified in the Fees Schedule will be charged to the Account for any payment through cash deposit or for retrieval of any records in connection with the Card.
- Return Check / Reject Autopay Fee
A return handling fee as specified in the Fees Schedule will be charged for any check issued in settlement of account which is dishonoured by the bank on which it is drawn or in relation to any autopay authorization which is either dishonoured or revoked.
- Lost Card Replacement Fee
A handling fee as specified in the Fees Schedule will be charged for the issuance of any replacement Card.
- Collection Fee
If payment is made by the Cardholder / Cardmember in a currency other than Hong Kong dollars, the Account will only be credited with such payment after its receipt and deduction of all collection costs.
- Over Limit Charge
An over limit charge as specified in the Fees Schedule will be charged if the credit used exceeds the Customer Credit Limit.
- Charge Dispute Handling Fee
A charge dispute handling fee as specified in the Fees Schedule will be imposed for any dispute proved to be invalid after investigation.
- Default Finance Charge
The Company will review the Account monthly to determine whether default finance charge is chargeable to the Account. If the Minimum Payment Due is not received by the Company on or before the Payment Due Date specified in any Statement, a default finance charge as stated in the Fees Schedule will be charged (instead of the finance charge) on the unpaid balance of the second following Statement as well as all new Transactions incurred from the date of the second following Statement notwithstanding that all such new Transactions will not be payable until the Payment Due Date specified in that Statement. Such default finance charge will continue to apply until the respective Minimum Payment Due in any six consecutive Statements is received on or before the Payment Due Date specified in the relevant Statement, after which the finance charge will, where applicable, apply. The default finance charge will be calculated and accrued on a daily basis.
- Credit Balance Withdrawal by Check Handling Fee
A handling fee as specified in the Fees Schedule will be charged for each credit balance withdrawal by check.
- Statement Retrieval Fee
A handling fee as specified in the Fees Schedule will be charged for retrieval of statement.

- Sales Draft Retrieval Fee
A handling fee as specified in the Fees Schedule will be charged for request for retrieval of sales draft.
- Personal Data Access Request
A handling fee as specified in the Fees Schedule will be charged for each personal data access request.
- Instant Temporary Customer Credit Limit Upgrade Fee
A handling fee as specified in the Fees Schedule will be charged on the full amount of the instant temporary upgraded credit limit granted to the Cardholder / Cardmember.
- Dynamic Currency Conversion Fee
A dynamic currency conversion fee as specified in the Fees Schedule will be charged with respect to any dynamic currency conversion transaction effected in places outside Hong Kong for which the value of the Transaction is debited to the Account in Hong Kong dollars.
- Interest-Free Installment Plan Cancellation Handling Fee
A handling fee as specified in the Fees Schedule will be charged in the event of cancellation of Interest-Free Installment Plan.
- Paper Statement Fee
A handling fee as specified in the Fees Schedule will be charged for receiving paper statement.
- Transactions which are effected in currencies other than Hong Kong dollars are converted from the transaction currency into Hong Kong dollars at a wholesale market rate selected by VISA / MasterCard / American Express from within a range of wholesale market rates on the conversion day. A handling charge as specified in the Fees Schedule will also be charged on such transactions.
- The Cardholder / Cardmember agrees that it is the Cardholder's / Cardmember's sole responsibility to ensure that every Statement is received in due time and to ensure with and obtain the same from the Company forthwith if not duly received. The Cardholder / Cardmember undertakes to verify the correctness of each Statement and to notify the Company within 60 days from the date of the Statement of any discrepancies, omissions, errors or wrong or incorrect entries or details. At the end of each such period, the Company's records and the details of the Statements will be conclusive evidence against the Cardholder / Cardmember without any further proof that they are correct except as to any alleged errors so notified and subject to the Company's right to adjust and amend (which may be exercised by the Company at any time) any entries or details wrong or mistakenly made by the Company.
- Where Supplementary Card(s) is/are issued, the Company may:
 - set-off the credit balance in any other account(s) of the Principal Cardholder / Cardmember with the Company against the outstanding balance of each Supplementary Card due from each Supplementary Cardholder / Cardmember to the Company; and
 - only set-off the credit balance in any other account(s) of a Supplementary Cardholder / Cardmember with the Company against the outstanding balance of the Supplementary Card due from such Supplementary Cardholder / Cardmember to the Company.
- All notices, Statements or correspondence given by the Company to the Principal Cardholder / Cardmember is deemed to be given to the Principal Cardholder / Cardmember and each Supplementary Cardholder / Cardmember. Any instructions given by the Principal Cardholder / Cardmember to the Company will bind the Principal Cardholder / Cardmember and each Supplementary Cardholder / Cardmember. Any dispute or claim between Principal Cardholder / Cardmember and any Supplementary Cardholder / Cardmember will not affect their respective obligations and liabilities under this Agreement.
- PAYMENT OF CHARGES
 - Payments to the Company may be made by such means as the Company will from time to time stipulate. If payments are made through a customer activated terminal or other payment means acceptable to the Company, such payments will be subject to the Company's terms and conditions from time to time applicable thereto, including those set out in transaction records and deposit envelopes used in connection therewith applicable from time to time. Cash deposits through a customer activated terminal of the Company will be credited to the Account in the amount covered by the cash count of the Company's staff members or its agents.
 - If the Cardholder / Cardmember fails to pay any sum due or payable hereunder, the Company may appoint debt collection agencies to collect the same. If the Company has incurred any legal or collection fees or other expenses for the purpose of demanding, collecting or suing to recover any sum payable hereunder from the Cardholder / Cardmember

or other remedies resulting from the breach or non-compliance with any term of this Agreement, the Cardholder / Cardmember will reimburse the Company all such legal fees as taxed by the court on a common fund basis (fees and disbursements which are of a reasonable amount and reasonably incurred, unless otherwise agreed). Other reasonable fees and expenses (including the fees of the debt collection agencies) reasonably incurred in that connection will be reimbursed by the Cardholder / Cardmember up to a maximum of 30% of the original outstanding sum.

- The Cardholder / Cardmember will directly settle disputes between merchants and the Cardholder / Cardmember for goods and services purchased. The Company will not be responsible for goods and services supplied by merchants or for refusal of any merchant to accept or honour any Card. Credits to the Account for refunds made by merchants will be made only when the Company receives a properly issued credit voucher.
- Payments to the Company will only be deemed to be received by the Company and credited to the Account when received in good and cleared funds and if in foreign currency, after conversion by the Company into Hong Kong dollars in accordance with its normal practice, and without any set-off, claim, condition, restriction, deduction or withholding whatsoever.
- Payments and credits to the Account may be applied in the following order: (1) legal and debt collection fees; (2) finance charges; (3) cash advance charges; (4) all other applicable fees and charges including but not limited to cash advance fees, late charges, over limit charges, service return check / reject autopay, card replacement and charge dispute handling fees; (5) outstanding installments of any Plan or other installment programs of the Company; and (6) the outstanding principal amount of other Transactions (where such Transactions are subject to different finance charge rates, in the application order from the Transactions with the highest rate to the lowest rate), or in any other order as the Company considers appropriate without prior reference to the Cardholder / Cardmember.
- You agree that we may debit your Card Account to make a partial or full refund of your credit balance by sending a check to the address last notified by you, at any time without prior notice.
- Without prejudice to the other terms of this Agreement, if the Cardholder / Cardmember should be absent from Hong Kong for some time, arrangements to settle the Charges should be made prior to his departure.
- LOSS OR THEFT OF THE CARD
 - The Cardholder / Cardmember shall observe and follow any recommendation of the Company from time to time regarding the security of the card and the PIN. The Cardholder / Cardmember must inform the Company as soon as reasonably practicable through the Company's CitiPhone Banking 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citi ULTIMA Members only) / Citi Prestige Service Line at 2860 0338 (for Citi Prestige Cardholders only) / American Express Service Line 2860 0366 (for Citibank Cash Back American Express® Cardmembers only) if any card is lost or stolen or when someone else knows his PIN.
 - The Cardholder / Cardmember shall be fully liable for any transactions (whether or not authorized by him) effected by the use of the Cards before he has informed the Company that the Card/PIN has been lost or stolen or that someone else knows the PIN. However, provided that the Cardholder / Cardmember has not acted fraudulently, with gross negligence or in breach of Clause 6.1, the Cardholder's / Cardmember's maximum liabilities for such unauthorized transactions shall not exceed HK\$500.00. The application of the aforesaid limitation on liability of the Cardholder / Cardmember does not apply to loss related to transactions resulting from use of Card in automated teller machine (whether or not such device is that of the Company).
 - The Company will not be obliged to issue a replacement Card to the Cardholder / Cardmember if his Card is lost or stolen. If the Company agrees to issue a replacement Card, its use will be subject to the terms of this Agreement.
- RIGHTS OF THE COMPANY
 - The Cardholder / Cardmember hereby agrees that the Company may, at any time and without prior notice, set off or transfer any monies standing to the credit of the Cardholder's / Cardmember's account, with the Company bank accounts with the Company or Citibank N.A. of whatever description and in whatever currency and whether held singly or jointly with others towards discharge of all sums due to the Company

in connection with the Card in whatever currency. Insofar as any of the sums may only be due to the Company contingently or in future, the Company's and Citibank N.A.'s liability to the Cardholder / Cardmember to make payment of any sums standing to the credit of any such accounts will to the extent necessary to cover such sums be suspended until the happening of the contingency or future event.

Save where Clause 13 (Cardholder / Cardmember who banks with Citibank N.A., Hong Kong Branch) applies, the Cardholder / Cardmember requests each of the Company and Citibank, N.A., Hong Kong Branch (each, a "Citi Paying Entity") to undertake to the other (each, a "Citi Creditor") to discharge any indebtedness which the Cardholder / Cardmember owes to a Citi Creditor upon the written demand of that Citi Creditor certifying to the Citi Paying Entity that the Cardholder/Cardmember has failed to discharge any such indebtedness on its due date. The Cardholder/Cardmember undertakes to indemnify each of the Citi Paying Entities against all losses and liabilities which any of you may incur in connection with such undertaking.

- Any Card issued to the Cardholder / Cardmember is and remains the property of the Company, and is not transferable. The Cardholder / Cardmember will promptly return all Cards on demand.
- The Cardholder / Cardmember agrees that (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Providers may withhold or deduct any collected amount, meaning an amount for or on account of, or which represents, withholding, income tax, value added tax, or on sale or disposition of any property, duties, or any other lawfully collected amount (the "Collected Amount"), which is required to be withheld or deducted to comply with any Law or Regulation from any payment to the Cardholder / Cardmember, or to or from the Account or any of the Cardholder's / Cardmember's accounts. Any Collected Amount shall be timely paid to the relevant Authority in accordance with the relevant requirement. The Cardholder / Cardmember will be notified of any Collected Amount as soon as reasonably practicable. The Cardholder / Cardmember acknowledges that the Company will not be required to reimburse the Cardholder / Cardmember for any amount withheld or deducted by a Payment Infrastructure Provider. Further to the extent the Company or any of its Group Companies or its Third Party Service Providers pays or has paid from its own funds or is or will become required to make a payment to an Authority in respect of an amount that should have been, but was not, a Collected Amount, the Cardholder / Cardmember will indemnify the Company for such payment, plus any interest and penalties thereon. The Cardholder / Cardmember understands that the Company is not required to contest any demand made by an Authority for such payment.

8. PERSONAL DATA

- The Cardholder / Cardmember hereby agrees that all personal data relating to the Cardholder / Cardmember collected by the Company from time to time may be used, held, disclosed, and/or transferred to any of the Group Companies or Third Party Service Providers and such persons (whether in or outside Hong Kong) as set out in the Policy Statement relating to Personal Data (Privacy) Ordinance of the Company from time to time in force available by the Company to its customers from time to time for the purposes as stated in the said Policy Statement and the Authorities for compliance with any Law or Regulation or as required by or for the purpose of any court, legal process, audit or investigation of any Authority. The aforesaid shall apply notwithstanding any applicable non-disclosure agreement. The Cardholder / Cardmember acknowledges that such personal data and account information or records may be transferred to jurisdictions which do not have strict data protection or data privacy laws.
- The Cardholder / Cardmember hereby agrees that the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the Account and any matter arising therefrom or incidental thereto.
- The Cardholder / Cardmember understands and agrees that he must provide the Company with such information as the Company may require from time to time to enable the Company or any of its Group Companies to comply with any Law or Regulation.
- Subject to Cardholder / Cardmember giving prior consent to the Company to do so, the Cardholder / Cardmember acknowledges that the Company may use voice recognition technology to collect and analyze the Cardholder / Cardmember's voiceprint biometric data for the purpose of identity verification when the Cardholder / Cardmember gives instructions through the telephone service lines designated under this Agreement.

9. E-STATEMENT /E-ADVISE SERVICES

By enrolling for and using the service in which an electronic form of statement of account(s) and/or designated advice of account(s) will be made available by electronic means (the "e-Statement Service" & "e-Advise Service" respectively), the Cardholder / Cardmember accepts and agrees to be bound by this Clause 9. Upon enrollment for the e-Statement Service and/or the e-Advise Service, the Cardholder / Cardmember will no longer receive his Statements and/or designated advice in paper form (designated advice being the types of advice as listed on your website www.citibank.com.hk/e-advise from time to time). The Cardholder / Cardmember agrees to abide by any and all laws, rules, regulations and official issuances applicable to the e-Statement Service and/or the e-Advise Service (as the case may be), now existing or which may hereinafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services the Company may from time to time make available to the Cardholder / Cardmember in connection with the e-Statement Service and/or e-Advise Service.

- The Cardholder / Cardmember agrees that the successful delivery of emails (if applicable) in connection with the e-Statement Service and/or e-Advise Service by the Company to the Cardholder's / Cardmember's designated email address shall be deemed to be delivery of the relevant Statement and/or designated advice to the Cardholder / Cardmember. The Company may, at its sole discretion and notwithstanding the Cardholder's / Cardmember's enrollment for the e-Statement Service and/or e-Advise Service, send any Statement and/or advice to the Cardholder's / Cardmember's last registered mailing address should the Company fail to send emails in connection with the e-Statement Service and/or e-Advise Service at the Cardholder's / Cardmember's registered email address or for any other reason.
- The Company has the discretion from time to time to modify, restrict, withdraw, cancel, suspend or discontinue the e-Statement Service and/or e-Advise Service without giving any reason or prior notice. The Company reserves the right to impose such fees for the e-Statement Service and/or e-Advise Service from time to time at its sole discretion at any time by giving prior notice to the Cardholder / Cardmember.
- The Cardholder / Cardmember understands that the e-Statement Service and/or e-Advise Service are available to him provided that he has appropriate internet access and telecommunications services and equipment. The Cardholder / Cardmember shall keep such equipment used for the e-Statement Service and/or e-Advise Service secure.
- The Cardholder / Cardmember undertakes to provide to the Company with his updated and correct email address in order to use the e-Statement Service and/or e-Advise Service.
- Upon reasonable attempt, failing to send emails in connection with the e-Statement Service and/or e-Advise Service to the Cardholder / Cardmember with reasonable retry, the e-Statement Service and/or e-Advise Service will be automatically cancelled and the Company will resume sending Statements and/or advice in paper form to the Cardholder / Cardmember.
- To cancel enrollment for the e-Statement Service and/or e-Advise Service, the Cardholder / Cardmember shall give prior notice at least 10 working days before the next Statement / advice date through Citibank online banking or at least 15 working days through CitiPhone Banking at (852) 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citi ULTIMA Members only) / Citi Prestige Service Line at 2860 0338 (for Citi Prestige Cardholders only) / American Express Service Line 2860 0366 (for Citibank Cash Back American Express® Cardmembers only) or Citibank branches. Upon cancellation of enrollment for the e-Statement Service and/or e-Advise Service, the Company will resume sending Statements and/or advice in paper form to the Cardholder / Cardmember.
- The Cardholder / Cardmember agrees that the Company shall not be liable for any loss, damages or expenses that the Cardholder / Cardmember shall incur, including without limitation, any loss or damage caused to the Cardholder / Cardmember data, software, computer, telecommunications equipment or other equipment in connection with the Cardholder's / Cardmember's use of the e-Statement Service and/or e-Advise Service unless they are caused solely and directly by the Company's negligence or willful default.
- The Cardholder / Cardmember agrees that the Company shall use reasonable effort to ensure that the e-Statement Service and/or e-Advise Service are secure and cannot be accessed by unauthorized third parties. However, the Cardholder / Cardmember acknowledges that the Company does not warrant the security, secrecy or confidentiality of any information transmitted through any applicable internet service provider,

network system or such other equivalent system in any jurisdiction via the e-Statement Service and/or e-Advise Service. The Cardholder / Cardmember confirms that he understands and accepts all possible risks involved in using the e-Statement Service and/or e-Advise Service including, without limitation, the e-Statement Service and/or e-Advise Service being intercepted, monitored, amended, tempered with or being sent or disclosed to other parties without the Cardholder's / Cardmember's authorization.

The e-Statement Service and e-Advise Service use proprietary software of the Company, the Company's affiliates or other software suppliers. The Cardholder / Cardmember agrees that the Company has granted the Cardholder / Cardmember a non-exclusive license to use this software in connection with the e-Statement Service and/or e-Advise Service that allows the Cardholder / Cardmember to use such software only for its intended purposes. The Cardholder / Cardmember agrees that he shall not disassemble, decompile, copy, modify or reverse engineer any such software or allow anyone else to do so.

10. CITI ALERTS SERVICE

- The Cardholder / Cardmember agrees that by enrolling for and using the service(s) wherein the Company will send alerts via electronic means ("Citi Alerts Services"), the Cardholder / Cardmember accepts and agrees to be bound by this Clause 10 and to pay any fee associated with the use of the Citi Alerts Services. The Cardholder / Cardmember agrees to abide by any and all laws, rules, regulations and official issuances applicable to the Citi Alerts Services, now existing or which may hereinafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services the Company may from time to time make available to the Cardholder / Cardmember in connection with the Citi Alerts Services.
- The Cardholder / Cardmember is responsible for the security of his telecommunications equipment and must take all reasonable precautions to prevent anyone else from accessing any confidential information and the Company is not liable for any disclosure of confidential information.
- The Cardholder / Cardmember agrees that the Company shall use reasonable effort to ensure that the Citi Alerts Services are secure and cannot be accessed by unauthorized third parties. However, the Cardholder / Cardmember acknowledges that the Company does not warrant the security, secrecy or confidentiality of any information transmitted via the Citi Alerts Services. The Cardholder / Cardmember confirms that he understands and accepts all possible risks involved in using the Citi Alerts Services including, without limitation, the Citi Alerts Services being intercepted, monitored, amended, tempered with or being sent or disclosed to other parties without the Cardholder / Cardmember's authorization.
- The Cardholder / Cardmember acknowledges that any information received by the Cardholder / Cardmember via his telecommunications equipment pursuant to the Citi Alerts Services is for his (and not any other persons) reference only, and shall not be taken as conclusive evidence of the matters to which it relates.
- Neither the Company nor any of the telecommunications companies designated by the Company for the purposes of providing the Citi Alerts Services will assume any liability or responsibility for any failure or delay in transmitting information to the Cardholder / Cardmember or for any error or inaccuracy in such information unless it results from any negligence or willful default on the part of the Company or of such telecommunications company. In particular, the Cardholder / Cardmember understands that neither the Company nor any such telecommunications company shall assume any liability or responsibility for consequences arising from any cause beyond its reasonable control including, without limitation, failure of the Cardholder / Cardmember's telecommunications equipment to receive information for whatever reason, any telecommunications breakdown, internet service provider failure, power failure, malfunction, breakdown, interruption or inadequacy of equipment or installation, act of God, government act, civil commotion, strike, war, fire, flood or explosion.
- The Cardholder / Cardmember understands the third party supporting the Citi Alerts Services (including the telecommunications company designated by the Company) is not a member agency of the Company or representing the Company, and there is no co-operation, partnership, joint venture or other relationship with the Company and the Company is not responsible for any loss caused by such third party including system operator.
- The Citi Alerts Services use proprietary software of the Company, the Company's affiliates or other software suppliers. The Cardholder /

Cardmember agrees that the Company has granted the Cardholder / Cardmember a non-exclusive license to use this software in connection with the Citi Alerts Services which allow the Cardholder / Cardmember to use such software only for its intended purposes. The Cardholder / Cardmember agrees that he shall not disassemble, decompile, copy, modify or reverse engineer any such software or allow anyone else to do so.

11. CANCELLATION

- The Company reserves the right to and may at any time withdraw, suspend, extend or modify any of the facilities or services provided to the Cardholder / Cardmember in order to reduce the Customer Credit Limit, Loan Limit or Cash Advance Limit, withdraw any or all of the Cards, close the Account or terminate this Agreement without any reason or cause nor prior notice to the Cardholder / Cardmember. Without limiting the Company's rights as aforesaid and as an illustration, any such right is likely to be exercised if the Cardholder / Cardmember is in breach of any of the terms of this Agreement, fails to pay any amount when due, or commences or suffers to have any insolvency, execution or similar action or proceedings against himself or for the purpose of complying with the Law or Regulation.
- The Cardholder / Cardmember may terminate this Agreement at any time by written notice to the Company.
- The Company may (with or without having suspended or reduced the credits extended, withdrawn any Card or terminated this Agreement) require the Cardholder / Cardmember to immediately pay the entire outstanding amount of the Citi Alerts Services. All obligations of the Cardholder / Cardmember incurred or existing under this Agreement as of the date of termination will survive such termination.
- If the Company for whatever reason terminates this Agreement, the Company may at any time within six (6) months after the termination of this Agreement issue any card to the Cardholder / Cardmember in substitution for the Card.
- Termination of the Card issued to the Principal Cardholder / Cardmember ("Principal Card") for whatever reasons will terminate all Supplementary Card(s) issued under it.
- Either the Principal Cardholder / Cardmember or a Supplementary Cardholder / Cardmember may terminate a Supplementary Card (without terminating the Principal Card) by (i) giving notice to the Company and (ii) cutting the Supplementary Card or returning the Supplementary Card. If the Supplementary Card is not cut or returned as aforementioned, the Company may upon receipt notice of termination take action in accordance with its procedures applicable to terminated credit cards to prevent further use of the Supplementary Card. The Principal Cardholder / Cardmember will be liable for any transaction made using the Supplementary Card until it has been cut or returned or until the Company is able to implement the procedures applicable to terminated credit cards, whichever is later.

12. AMENDMENTS

- The Company hereby reserves the right at any time to amend the terms of this Agreement including, without limitation, the rates of any charges or fees and method of payment in any manner as the Company deems fit by prior notice. Amendments will take effect on such date as stipulated by the Company in accordance with the applicable code of practice.
- If the Cardholder / Cardmember does not accept the Company's amendments, the Cardholder / Cardmember will discontinue the Account by written notice to the Company before such amendments become effective.
- Any Transaction using the Card after the effective date of the amendments will be deemed to be conclusive evidence that the Cardholder / Cardmember has accepted and agreed to such amendments without reservation.
- CARDHOLDER/CARDMEMBER WHO HAS AN ACCOUNT WITH THE COMPANY AND/OR CITIBANK, N.A., HONG KONG BRANCH
 - This clause applies when the Cardholder/Cardmember has an account (of whichever type) with the Company (other than the account relating to the Card) and/or with Citibank, N.A., Hong Kong Branch.
 - The Citibank Terms and Conditions for Accounts and Services (as amended or supplemented from time to time) (the "CTC") shall be deemed to be incorporated in this Agreement by reference and in case of any inconsistency between the CTC and the terms of this Agreement, the terms of this Agreement shall prevail in respect of any services and/or arrangement to be provided by the Company in respect of the Card provided that, notwithstanding the foregoing, clauses 12.3, 12.4 and 12.5 of clause 12 (Charge, Lien, Set Off) of the CTC (each, a "CTC Applicable

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Citi信用卡合約條款及細則
(適用於Citi ULTIMA/Citi Prestige信用卡/Citi PremierMiles信用卡/Citi Cash Back信用卡/Citi Cash Back American Express® Card/Citi Rewards信用卡/Citi Clear Card/Citi普通卡/Citi金卡)(由2019年11月3日起生效)

花旗銀行(香港)有限公司(簡稱「發卡公司」)按下列的條款發出Citi信用卡(簡稱「此卡」)給閣下(簡稱「基本卡持有人」)和任何經基本卡持有人提名而又獲發卡公司批准發給附屬卡之人士(簡稱「附屬卡持有人」)。基本卡持有人和附屬卡持有人(每位簡稱「持卡人/會員」，基本卡持有人和附屬卡持有人亦統稱「持卡人/會員」)在簽署或使用此卡時，即表示共同及個別同意或確認同意遵守本合約以下條款及負責支付據以下條款應付給發卡公司的款項，但附屬卡持有人毋需負責基本卡持有人或其他附屬卡持有人的債務：

1. 持卡人/會員資料

1.1 持卡人/會員明白發卡公司是基於持卡人/會員所提供的資料在現在或未來均為正確無誤才簽發此卡給持卡人/會員。所申報資料如有任何更改包括職業、工作或居住地址、永久居留地或電話號碼，持卡人/會員將立即書面通知發卡公司。

1.2 持卡人/會員同意發卡公司對持卡人/會員與發卡公司的電話話語進行電話錄音。

2. 此卡的使用

2.1 持卡人/會員將須(a)於收到此卡後立即簽署(須與信用卡申請表格或發卡公司所訂明的該其他文件上的簽署相同)；(b)經常小心保管此卡並確保此卡於任何時間均由持卡人/會員持有；及(c)不可允許任何第三者以任何方式使用此卡；(c)不能使用超過發卡公司不時酌情決定的信貸限額(簡稱「客戶信貸限額」)；(d)不能使用超過發卡公司不時酌情決定的現金透支限額(簡稱「現金透支限額」)，現金透支限額為客戶信貸限額的一部份；(e)不能使用超過發卡公司不時酌情決定的信貸限額(簡稱「信貸限額」)；及(f)不可在此卡被收回或取消後繼續使用。

2.2 持卡人/會員將須把使用此卡的私人密碼保密，若該密碼一旦洩露給其他人，持卡人/會員須立即通知發卡公司。倘若持卡人/會員之私人密碼不論因任何原因洩露給其他人，持卡人/會員將須完全承擔一切由此而招致的後果、損失及/或其他責任，並須全數賠償發卡公司一切因此而引起之損失。

2.3 當使用此卡時，持卡人/會員應確定於任何單據上的簽署與信用卡申請表格(或發卡公司所訂明的該其他文件)及此卡上的簽署相同，以便發卡公司可以進行核對確認。為免生疑，持卡人/會員若未能實行此要求，將不會免除其使用此卡的任何責任。若持卡人/會員想就此卡採用新的簽署，需事先向發卡公司提出書面申請。

3. 經此卡實行的交易

3.1 此卡可在發卡公司的任何分行和其他接受此卡的財務機構及商戶使用。此卡可用作購買貨物及服務、現金透支、付賬和獲得發卡公司不時提供或安排之其他與信用卡有關的設施或服務。

3.2 即使持卡人/會員沒有簽署任何單據和/或此卡之使用已超過客戶信貸限額，持卡人/會員仍須負責一切因使用此卡而實行的交易(簡稱「交易」)。未有持卡人/會員簽署使用此卡而實行的交易包括但不限於以電話、傳真、郵寄或電子媒介、直接授權從戶口轉賬付款、或利用自動櫃員機服務(無論此設備是屬於發卡公司與否)或透過商戶之銷售點終端機或用信用卡電話服務或任何其他發卡公司不時認

Citi, C.A. Corp., U.S.

7. 發卡公司的權利

7.1 持卡人/會員同意發卡公司可以隨時毋須事先通知，從持卡人/會員於發卡公司及花旗銀行開設之任何形式及任何貨幣的賬戶，無論該些賬戶是持卡人/會員獨自或與其他人仕共同擁有，抵銷或調動所存之任何款項，以償還持卡人/會員使用此卡之任何貨幣的欠款。若某些欠款因某些待發事件尚未需要償還，發卡公司及花旗銀行有權暫停支付相等於欠款額的賬戶存款給持卡人/會員，直至此待發事件發生為止。

7.2 除非第13條(使用花旗銀行香港分行理財服務之持卡人/會員)適用，持卡人/會員要求發卡公司及花旗銀行香港分行(各自為一名「Citi支付實體」)向閣下以外之其他人士(各自為一名「Citi債權人」)承諾於Citi債權人向Citi支付實體作出書面要求核實持卡人/會員未能於該屆滿日期前解除任何債務時，閣下將解除持卡人/會員拖欠Citi債權人之任何債務。持卡人/會員承諾各自賠償閣下各方因作出該承諾而可能遭受之所有虧損或負債。」

7.3 此卡乃屬於發卡公司所有，不得轉讓。若發卡公司要求，持卡人/會員必須盡快交還此卡。

7.4 持卡人/會員同意(a)發卡公司、(b)任何其集團公司及/或(c)任何其第三方供應商，可為遵照任何法律或規章，就預扣、入息稅、增值稅、任何物業出售或處置稅、徵稅或其他合法收取款項(統稱「已收款項」)，從向持卡人/會員或持卡人/會員的賬戶或任何持卡人/會員的賬戶支付的任何款項中，或從持卡人/會員的賬戶或任何賬戶中，預扣或扣減款項或金額與已收款項相等的款項。任何已收款項須根據相關規定依時向有關機關支付。持卡人/會員可在合理可行範圍內盡早獲通知任何已收款項。持卡人/會員確認發卡公司將無須向持卡人/會員償付被付款設施供應商預扣或扣減的任何款項。此外，以發卡公司或任何其集團公司或其第三方服務供應商現時或已經以其資金支付或現時或將會被要求向機關支付所屬於但當時並非已收取款項的金額為限，持卡人/會員須向發卡公司彌償有關款項，連同與其相關的任何利息及罰款。持卡人/會員明白發卡公司無須就機關所提出的任何付款要求提出反對。

8. 個人資料

8.1 持卡人/會員同意發卡公司不時收取有關持卡人/會員之個人資料，可根據發卡公司不時備有供客戶索取之不時生效的有關個人資料(私隱)條例的政策聲明，為其所述之目的，供任何集團公司或第三方服務供應商及有關個人資料(私隱)條例的政策聲明中所述人士(不論在香港境內或境外)，及為遵從任何法律或規章或任何法院、法律程序、審計或任何機關的調查所規定而供有關機關使用、保存、向其披露及/或轉輸。即使有任何適用的不披露協議存在，前述內容亦應適用。持卡人/會員確認有關個人資料及戶口資料記錄可以轉移至沒有嚴格資料保障或資料私隱保護的司法管轄區。

8.2 持卡人/會員同意發卡公司不時生效的有關個人資料(私隱)條例的政策聲明將全面適用於此卡及賬戶及隨之而生或與之有關之所有事項。

8.3 持卡人/會員明白及同意其必須不時應發卡公司要求向發卡公司提供令發卡公司或任何其集團公司可遵從任何法律或規章的資料。

8.4 持卡人/會員確認，在其事先向發卡公司表示同意的的前提下，發卡公司可在持卡人/會員透過本協議指定的電話服務給予指示時，使用語音確認技術來收集及分析持卡人/會員的聲紋生物辨識數據，以作核實身分之用。

9. 電子月結單/電子通知書服務

9.1 通過登記和使用發卡銀行以電子方式提供電子賬戶月結單及/指

可的設備發出的指示。

3.3 持卡人/會員不可使用此卡參與任何非法活動(包括互聯網上的非法賭博)。發卡公司保留權利拒絕處理或支付發卡公司懷疑涉及非法賭博或根據適用法律可能為不合法的交易。如發卡公司合理相信處理或支付有關交易，(a)發卡公司、(b)花旗集團及其集團公司，包括發卡公司在內(「集團公司」)及/或(c)發卡公司或任何集團公司選擇向其提供服務而又非付款設施供應商的任何第三方(即指構成全球付款系統設施的第三方，包括但不限於，通訊、結算及付款系統、中介銀行及代理銀行(「付款設施供應商」))、「第三方服務供應商」)可能違反(i)任何當地或海外的司法管轄區的法律或規章，或(ii)發卡公司在任何當地或海外的司法管轄區內任何司法管轄權的規管、檢控、稅務或政府機關(「機關」)訂立的任何協議(iii)及(iii)統稱為「法律或規章」)，發卡公司可拒絕處理或支付有關交易。發卡公司將無須就持卡人/會員因在本條款下的交易遭拒絕處理及支付而蒙受的任何損失或損害向持卡人/會員負責。

3.4 受以下有關條款規限，免息分期付款計劃(簡稱「本計劃」)只在持卡人/會員光顧發卡公司可能不時指定的商戶(各稱「商戶」)時適用於持卡人/會員。就每次使用本計劃的交易而言：

(a) 任何已對本計劃及交易提交的要求，均不能取消、變更或撤銷。本計劃是否有效，須受限於賬戶狀況查核及發卡公司絕對酌情決定最終接納與否。

(b) 交易總額會在客戶信貸限額中扣除。每筆分期付款均不得取消並會每月從賬戶支取。任何退回或交換產品將不會影響在本計劃下的付款責任；及

(c) 發卡公司及商戶可全權酌情決定本計劃不可與任何其他優惠項目同時使用。所有與本計劃有關的事宜及爭議，須以發卡公司最終決定為依據。

4. 費用及收費

4.1 發卡公司將為持卡人/會員使用此卡而設一賬戶(簡稱「賬戶」)。發卡公司有權從此賬戶支取所有交易之款項和所有費用、收費、利息、欠款和其他據本合約應付的款額(統稱為「費用」)。

4.2 發卡公司將每月向持卡人/會員發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期繳付日(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的實方或借方結餘亦少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以向不持卡人/會員發出月結單。

4.3 除發卡公司可使用其權利要求持卡人/會員在付款限期之前或當日繳付月結單總結欠外，持卡人/會員將按照發卡公司列載於花旗銀行信用卡服務收費表(簡稱「服務收費表」)或不時訂定的收費率支付以下各款項給發卡公司：

(a) 最低付款額
月結單上顯示的最低付款額(簡稱「最低付款額」)，但持卡人/會員亦可償還多於最低付款額的款項。

(b) 信貸及透支超額
若持卡人/會員因任何理由獲容許超越其客戶信貸限額，不論發卡公司是否收取超額費用或即時增加臨時信用額服務之費用，發卡公司仍有權要求持卡人/會員除了須償還最低付款額外，還需繳付發卡公司任何或全部的超額客戶信貸限額的款項。

(c) 現金透支費用及現金透支利息
持卡人/會員每次使用現金透支服務須繳付列載於服務收費表的現金透支費用，而發卡公司將按有關現金透支之總額(包括現金

定通知書(分別簡稱「電子月結單服務」及「電子通知書服務」)，持卡人/會員接受及同意受本合約第9條款約束。在登記電子月結單服務及/或電子通知書服務後，持卡人/會員將不會再收到月結單及/或指定通知書的印本文件(指定通知書包括閣下於網頁www.citibank.com.hk/e-advice不時列出種類或的通告書)。持卡人/會員同意遵從從任何及所有現時或此後制定、頒佈或執行並適用於電子月結單服務及/或電子通知書服務的法律、法規、規定及官方指引，以及發卡公司不時向持卡人/會員提供，藉以規管有關電子月結單服務及/或電子通知書服務使用其他設施、優惠或服務的其他條款及條件。

9.2 持卡人/會員同意，若發卡公司成功將與電子月結單服務及/或電子通知書服務有關的電郵(如適用)送遞往持卡人/會員指定的電郵地址，應視為將每月結單及/或指定通知書送交持卡人/會員。若發卡公司未能將電子月結單服務及/或電子通知書服務有關的電郵送遞往持卡人/會員指定的電郵地址，或基於任何理由，儘管持卡人/會員登記電子月結單服務及/或電子通知書服務，發卡公司可全權酌情決定將任何帳戶月結單及/或通知書郵寄往持卡人/會員最新登記的郵遞地址。

9.3 發卡公司可不時酌情決定修改、限制、撤銷、取消、暫停或中止電子月結單服務及/或電子通知書服務，而毋須給予任何理由或事前通知。發卡公司保留權利，可透過事先向持卡人/會員發出通知隨時全權酌情決定不時就電子月結單服務及/或電子通知書服務徵收費用。

9.4 持卡人/會員明白到，電子月結單服務及/或電子通知書服務須要求持卡人/會員擁有適當的互聯網及電訊服務及具有適當的設備，持卡人/會員應保持使用電子月結單服務及/或電子通知書服務的設備穩妥可靠。

9.5 基於使用電子月結單服務及/或電子通知書服務，持卡人/會員承諾向發卡公司提供其最新及正確的電郵地址。

9.6 若發卡公司在合理重試後，仍未能將有關電子月結單服務及/或電子通知書服務的電郵送遞給持卡人/會員，電子月結單服務及/或電子通知書服務將自動取消。發卡公司並會恢復向持卡人/會員印發月結單及/或通知書。

9.7 若持卡人/會員擬取消電子月結單服務及/或電子通知書服務的登記，須於下期月結單/下一張通知書日期前不少於10個工作天前透過Citibank網上理財，或於下一個結單/下一張通知書日期前最少15個工作天致電Citibank電話理財服務熱線2860 0333/白金卡服務專線2860 0360(僅供花旗銀行白金卡持卡人使用)/Ultima服務專線2860 0308(僅供Citi ULTIMA會員使用)/Citi Prestige服務專線2860 0338(僅供花旗銀行Citi Prestige持卡人使用)/American Express服務專線2860 0366(僅供Citibank Cash Back American Express® Card會員使用)或前往花旗銀行分行，通知發卡公司。在取消電子月結單服務及/或電子通知書服務的登記後，發卡公司將恢復向持卡人/會員印發月結單及/或通知書。

9.8 持卡人/會員同意，發卡公司毋須就持卡人/會員的數據、軟件、電腦、電話設備或其他設備因持卡人/會員使用電子月結單服務及/或電子通知書服務所導致的(包括但不限於)任何損失、損害或支出而承擔任何責任，除非純粹直接因發卡公司疏忽或蓄意錯誤所致，則作別論。

9.9 持卡人/會員同意發卡公司應以合理努力，確保電子月結單服務及/或電子通知書服務的安全性及確保未獲授權的第三方不能進入使用。但是，持卡人/會員確認，發卡公司對於電子月結單服務及/或

透支費用)由現金透支提取日起至全數繳付為止收取財務費用。所有財務費用將以每日計算和累積。月結單內之現金透支利息之實際年利率已包括現金透支費用及財務費用在內，並根據銀行營運守則所訂定的淨值法計算。

(d) 財務費用

發卡公司將每月檢討閣下的戶口情況，若戶口顯示上期月結單(簡稱「上期月結單」)所述的月結單總結欠未能在付款限期當日或之前繳付，發卡公司將就其上期結單的未繳付之結欠由上期月結單日起直至全數存入賬戶為止，收取財務費用(根據月結單或服務收費表或發卡公司不時酌情通知的利率收取)，以服務收費表所顯示的最低金額為下限。此外，所有由上期月結單日起計的所有新交易發賬將計入未付之結欠中，以計算各項由相關交易日起計的財務費用(即使該各項新交易是在本月月結單的付款限期才需付款，但有關於認購或購買發卡公司任何投資產品的交易除外)。所有財務費用將以每日計算和累積。

(e) 逾期手續費

若發卡公司未能在付款限期當日或之前全數收到最低付款額，發卡公司將收取列載於服務收費表上之逾期手續費。

(f) 服務費用

發卡公司將於其指定日期向持卡人/會員之賬戶收取列載於服務收費表上不可退還的年費。發卡公司亦將就現金付款或索取任何有關此卡紀錄之服務，從賬戶收取列載於服務收費表上的服務費用。

(g) 退票/自動轉賬退回的收費
若付款入賬的支票不能兌現或自動轉賬之授權被拒絕或撤銷，發卡公司將從賬戶中收取列載於服務收費表上的退回事務費。

(h) 補發新卡費

如須補發此卡，持卡人/會員將須支付列載於服務收費表上的手續費。

(i) 外幣匯票託收費用

若持卡人/會員以港幣以外之其他貨幣付款，該筆付款只將在發卡公司收到後及扣除所有收款費用後，才存入賬戶中。

(j) 超額費用

若所使用信貸額超出客戶信貸限額，發卡公司將按收費表收取超額費用。

(k) 賬目調查手續費

就每項不成立之賬目調查，發卡公司將收取列載於服務收費表上的賬目調查手續費。

(l) 拖欠財務費用

發卡公司將每月檢閱信用卡戶口以決定是否收取拖欠財務費用。若該戶口顯示發卡公司未能在任何月結單的付款限期或之前收到該月結單的最低付款額，發卡公司將就該月結單之隔一期後之月結單未繳付之結欠及該月結單之隔一期的月結單日起之所有新發賬收取拖欠財務費用(列載於服務收費表上)以取代財務費用，即使該各項新交易是在該月結單的付款限期日才需付款。該拖欠財務費用將繼續適用直至發卡公司在任何連續六期月結單的付款限期或之前均收到相關月結單的最低付款額為止，此後財務費用將在適用時間開始徵收。拖欠財務費用將每日計算和累積。

(m) 支票提取賬戶盈餘手續費

若持卡人/會員以支票提取賬戶盈餘，發卡公司將收取列載於服務收費表上的手續費用。

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電子通知書服務通過在任何司法管轄區內任何適用的互聯網服務供應商、網絡系統或其他同類型系統所傳送的任何資料的保安、保密或機密事宜，並不保證。持卡人/會員確認其明白並接受所有使用電子月結單服務及/或電子通知書服務可能涉及的風險，包括但不限於電子月結單服務及/或電子通知書服務在未經持卡人/會員授權的情況下被截斷、監察、修改、竄改或被送遞或披露予其他方。

9.0 電子月結單服務及/或電子通知書服務屬於發卡公司的，發卡公司的附屬公司或其他軟件供應商的專有權軟件。持卡人/會員同意發卡公司已就電子月結單服務及/或電子通知書服務向持卡人/會員授予使用該軟件的非專用特許，此特許僅容許持卡人/會員使用該軟件作預定之用途。持卡人/會員同意不會進行任何有關該軟件的分拆、解編、複製、更改或還原工程，亦不會准許任何其他人士進行上述事項。

10. Citi Alerts即時短訊服務

10.1 持卡人/會員同意，通過登記及使用本公司透過電訊設備傳達提示的服務(簡稱「Citi Alerts即時短訊服務」)，即代表持卡人/會員接受並同意受本合約第10條款約束，並支付與Citi Alerts即時短訊服務的任何費用。持卡人/會員同意遵從從任何及所有現時或此後制定、頒佈或執行並適用於Citi Alerts即時短訊服務的法律、法規、規定及官方指引，以及發卡公司不時向持卡人/會員提供，藉以規管有關Citi Alerts即時短訊服務使用其他設施、優惠或服務的其他條款及條件。

10.2 持卡人/會員須負責其電訊設備的保安，並須採取一切合理的防範措施以防任何第三者接觸到任何機密資料。發卡公司將不會為任何機密資料的披露而負上任何法律責任。

10.3 持卡人/會員同意發卡公司應以合理努力，確保Citi Alerts即時短訊服務的安全性及確保未獲授權的第三方不能進入使用。但是，持卡人/會員確認，發卡公司並不保證透過Citi Alerts即時短訊服務所傳送的任何資料的保安、保密或機密事宜。持卡人/會員確認其明白並接受所有使用Citi Alerts即時短訊服務可能涉及的風險，包括但不限於Citi Alerts即時短訊服務在未經持卡人/會員授權的情況下被截斷、監察、修改、竄改或被送遞或披露予其他方。

10.4 持卡人/會員確認，任何持卡人/會員透過其電訊設備所收到的Citi Alerts即時短訊服務的任何資料，均只作持卡人/會員(而非任何其他人士)的參考用途，不應將之作為與其有關事宜之不可推翻的證據。

10.5 發卡公司及發卡公司為提供Citi Alerts即時短訊服務而指定之任何電訊公司，均不會為任何未能或延遲向持卡人/會員傳送資料或資料中的任何錯誤或偏差而負上任何法律責任或責任，除非該責任由發卡公司或該電訊公司引致的任何疏忽或均意不為其所造成。持卡人/會員明白，發卡公司及任何該電訊公司均不會為其合理控制範圍外任何原因所引致之後果(包括但不限於持卡人/會員的電訊設備因任何原因未能接收資料、任何電訊故障、互聯網服務供應商失靈、電力故障、設備或裝置失靈、停頓、受到干擾或有所不足、天災、政府行為、內亂、罷工、戰爭、火災、水災或爆炸)負上任何法律責任或責任。

10.6 持卡人/會員明白支持Citi Alerts即時短訊服務的第三方(包括發卡公司指定的電訊公司)並非發卡公司的代理，亦不代表發卡公司，且與發卡公司並無合作、合夥、聯營或其他關係。發卡公司不會為該第三方(包括系統營運者)引致的任何損失負責。

10.7 Citi Alerts即時短訊服務使用發卡公司的、發卡公司的附屬公司及/或其他軟件供應商的專有權軟件。持卡人/會員同意發卡公司已就Citi Alerts即時短訊服務向持卡人/會員授予使用該軟件的非專用特

(n) 補發月結單手續費
若持卡人/會員申請補發月結單，發卡公司將收取列載於服務收費表上的手續費。

(o) 申請補發簽賬存根手續費

若持卡人/會員申請補發簽賬存根，發卡公司將收取列載於服務收費表上的手續費。

(p) 查閱個人資料手續費

若持卡人/會員要求查閱個人資料，發卡公司將就每項個人資料查詢收取列載於服務收費表上的手續費。

(q) 即時增加臨時信用額手續費

若持卡人/會員若使用即時增加臨時信用額服務，需就獲批的臨時信用額的全數繳付列載於服務收費表上的手續費。

(r) 動態貨幣兌換費

在香港以外地區進行的任何動態貨幣兌換交易，而交易的金額以港元從賬戶中扣除的話，該交易將會被徵收服務收費表所訂明的動態貨幣兌換費。

(s) 免息分期付款計劃取消交易手續費

不論任何原因，若取消免息分期付款計劃，將會被徵收服務收費表所訂明的取消交易手續費。

(t) 郵寄月結單費用
若持卡人/會員收取郵寄月結單，發卡公司將收取列載於服務收費表上的手續費。

4.4 以非港幣之貨幣達成的交易付款，發卡公司將會按由VISA/MasterCard/American Express在折算日從國際市場兌換率中選擇的兌換率折算為港幣。此等交易亦將另外收取列載於服務收費表上的手續費。

4.5 持卡人/會員同意，持卡人/會員須負責確保及時收到所有月結單，並當未能及時收到時向發卡公司作出查詢及要求領取該份月結單。持卡人/會員並承諾核實每份月結單是否正確。如有任何差異、錯漏、錯誤或不正確的記項或詳情，持卡人/會員應於月結單日期起六十天內通知發卡公司。在該段期間結束後，有關的發卡公司紀錄及月結單詳情，應為針對持卡人/會員的確認，除了已通知發卡公司的任何指稱錯誤，以及發卡公司行使權利以調整及修訂任何記項或詳情(發卡公司可於任何時間行使有關權利)處理其造成的不當或錯誤之外，發卡公司毋須進一步證明有關紀錄及詳情實屬正確。

4.6 如發行附屬卡，發卡公司可以：

(a) 以基本卡持卡人/會員於發卡公司之任何其他賬戶的結存，抵銷各附屬卡持卡人/會員於每張附屬卡的結欠；及

(b) 僅以附屬卡持卡人/會員於發卡公司之任何其他賬戶的結存，抵銷該附屬卡持卡人/會員的附屬卡的結欠。

4.7 由發卡公司向基本卡持卡人/會員發出的所有通知、月結單或書信均視為已發出予基本卡持卡人/會員及每位附屬卡持卡人/會員。由基本卡持卡人/會員向發卡公司發出的任何指示將對基本卡持卡人/會員及每位附屬卡持卡人/會員均約束力。基本卡持卡人/會員與任何附屬卡持卡人/會員之間的任何爭議或追討將不會影響其在本合約下的各自義務及責任。

5. 費用支付

5.1 發卡公司將不時規定支付款項方式。如持卡人/會員經由發卡公司之自動櫃員機付款或其他可接受的支付款項方式，所支付之款項將受發卡公司不時適用之條款約束，包括當時適用之交易記錄和存款

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許，此特許僅容許持卡人/會員使用該軟件作預定之用途。持卡人/會員同意不會進行任何有關該軟件的分拆、解編、複製、更改或還原工程，亦不會准許任何其他人士進行上述事項。

11. 取消

11.1 發卡公司保留權利並可以在毋需給與持卡人/會員任何理由或事先通知下，收回、暫停、延長或更改任何提供給持卡人/會員的設施或服務、提高或降低客戶信貸限額、信貸限額或現金透支限額、收回任何或所有此卡、結束賬戶或終止本合約。在不局限發卡公司上述權利及作為實例說明，發卡公司可能在下述情況下行使該等權利，例如持卡人/會員違反本合約之任何條款、沒有支付到期款項或開始或面對破產、債償或類似行為或訴訟或為了令任何法律或規章可能遵從後。

11.2 持卡人/會員須以書面通知發卡公司終止本合約。

11.3 發卡公司可以(無論有否暫停或減少信貸，或收回此卡，或終止本合約)要求持卡人/會員立刻償還賬戶內全部之欠款。即使本合約已經終止，持卡人/會員仍須負擔因本合約所產生或仍然存在之責任。

11.4 如發卡公司不論因任何原因終止此合約，發卡公司有權於合約終止後六個月內任何時間向持卡人/會員發出任何卡以取代此卡。

11.5 不論出于任何原因，發出給基本卡持卡人/會員的信用卡(「基本卡」)一旦被終止，將終止根據該基本卡所發出的所有附屬卡。

11.6 基本卡持卡人/會員或附屬卡持卡人/會員可以透過以下方式終止附屬卡(而不再終基本卡)：(i)通知發卡公司及(ii)剪掉附屬卡或退回附屬卡。如果附屬卡未按上述方式被剪掉或退回，發卡公司可在收到終止通知後，根據適用於終止信用卡的程序採取相應的行動，以防止附屬卡繼續被使用。基本卡持卡人/會員需要對透過附屬卡進行的任何交易負責，直至該附屬卡被剪掉或退回，或直到發卡公司能實施適用於終止信用卡的程序為止，以較後者為準。

12. 修訂

12.1 發卡公司保留權利可隨時透過事先通知修訂本合約之條款，包括但不限於就任何收費或費用之定率和付款方式作出的任何修訂。該新修訂條款將根據適用的營運守則從發卡公司指定之日期生效。

12.2 若持卡人/會員拒絕接受發卡公司之新修訂，持卡人/會員須在該修訂生效前停止其賬戶。

12.3 持卡人/會員在發卡公司發出有關新修訂通知生效日期後使用此卡所作之交易將被視為持卡人/會員無條件地接受並同意該新修訂。

13. 於發卡公司及/或花旗銀行香港分行持有戶口之持卡人/會員

13.1 本條文適用於持卡人/會員於發卡銀行(此卡相關之戶口除外)及/或花旗銀行香港分行持有戶口者。

13.2 花旗銀行戶口及服務之條款(「花旗銀行戶口及服務之條款」)(經不時修訂或補充)應視為全文皆引用於本合約，如花旗銀行戶口及服務之條款與本合約之條款不一致，概以本合約之條款為準，惟儘管如此，就有關押記、結合及合併戶口或保障之權利而言，則應以花旗銀行戶口及服務之條款內第12條(押記、留置權及抵銷)項下之第12.3、12.4及12.5條(經不時修訂或補充、各自為一項「花旗銀行戶口及服務之條款的通用條文」)為準，而花旗銀行戶口及服務之條款的通用條文內之指稱為：

(a) 根據本合約，「閣下」應視為包括花旗銀行(香港)有限公司及花旗銀行香港分行；及

信封上之有關條款。若使用發卡公司之自動櫃員機以現金存款，付款金額需經銀行職員或其代理人核證後，才存入賬戶中。

5.2 若持卡人/會員未能按本合約支付到期需付或應付的款項，發卡公司可能委派收賬公司催收有關款項。若發卡公司因向持卡人/會員催繳、追收或在控告持卡人/會員賠償在本合約規定下應付之欠款或因持卡人/會員違反或不遵守本合約條款而需作出其他補償，而須支付律師費、收賬費用或其他開支，持卡人/會員將補償發卡公司法庭按訴訟各方共同基金基準評定的律師費(合理地招致及金額合理的費用及開支)，雙方另行協議除外。與此有關的其他合理地招致的費用及開支(包括收取賬項的費用)將由持卡人/會員補償，但總額補償金額為原欠付款總額的百分之三十(30%)。

5.3 持卡人/會員與商戶對購物及服務之糾紛，將由持卡人/會員直接與商戶自行解決。有關任何商戶所供應之貨品或服務，或有任何商戶拒絕接受此卡，發卡公司將毋需對此負責。商戶的退款在發卡公司收到其正確無誤的退款單據後，才轉還到賬戶中。

5.4 發卡公司只會如在如實收到已兌現的付款及將外幣付款據發卡公司一般慣常運作由發卡公司兌換成港幣後，並在不作任何抵銷、追討、附帶條件、限制、扣除或預扣下，才被視為收到持卡人 / 會員的付款及已將付款存入賬戶中。

5.5 賬戶所收到的款項或其他進賬，可按照下列次序支付：(1)法律及收賬費用；(2)財務費用；(3)現金透支利息；(4)所有適用的收費及費用，包括但不限於現金透支費用、逾期手續費、超額費用、服務費用、退票/自動轉賬退回費用、補發新卡費及賬目調查手續費；(5)任何計劃或發卡公司其他分期計劃下未付的分期付款總額；及(6)其他交易之未付本金餘額(在該些交易被徵收的服務費用利率有所不同的情況下，費用收取次序為最高利率至最低利率)；或可在發卡公司毋須預先通知持卡人/會員之下但認為適當的次序支付款項。

5.6 閣下同意本行可在任何時候郵寄支票至閣下最後更新之通信地址，以退還該戶口內部分或全部之結餘，而毋須事先通知。

5.7 在不影響本合約的其他條款下，若持卡人/會員離開香港一段時間，持卡人/會員須在離開香港前安排繳付費用給發卡公司。

6. 此卡遺失及被竊

6.1 持卡人/會員應根據發卡公司不時提供之提示留意信用卡及密碼之保安。若此卡遺失或被竊或被他人知悉其密碼，持卡人/會員須在合理可能的情况下盡快致電發卡公司之Citibank電話理財服務熱線2860 0333/白金卡服務專線2860 0360(僅供花旗銀行白金卡持卡人使用)/Ultima服務專線2860 0308(僅供Citi ULTIMA會員使用)/Citi Prestige服務專線2860 0338(僅供花旗銀行Citi Prestige持卡人使用)/American Express服務專線2860 0366(僅供Citibank Cash Back American Express® Card會員使用)，通知發卡公司。