

Terms and Conditions for FPS Services

I acknowledge and agree that the following provisions are supplemental to and form part of the Terms and Conditions for Accounts and Services and/or Citi Credit Card Agreement/Citi UnionPay Credit Card Agreement/Citi Octopus Credit Card Agreement/Diners Club Card Agreement (“**Account Terms**”) governing my banking and/or credit card account(s). Terms not defined in these Terms and Conditions shall have the same meaning given to them in the Account Terms unless the context requires otherwise. The Account Terms will govern my use of the FPS Services (as defined in Clause 1), but the provisions of these Terms and Conditions shall prevail to the extent of any inconsistency between them and the provisions of the Account Terms with respect to the FPS Services and HKICL FPS (as defined in Clause 1).

My use of the FPS Services will also be subject to the terms and conditions that govern Citibank online and/or the Citibank mobile application through which I access any of the FPS Services. Further, all agreements, terms and conditions governing the respective accounts, services and products covered by the FPS Services from time to time continue to apply unless you agree otherwise. For the purpose of the FPS Services, the provisions of these Terms and Conditions prevail over such other agreements, terms and conditions to the extent of any inconsistency between them.

As used here, “I” refers to a client of Citibank (Hong Kong) Limited (“**CHKL**”), Citibank, N.A., Hong Kong Branch (“**CitiHK**”) or Diners Club International (Hong Kong) Limited (“**Diners**”), a holder of an account(s) maintained with any of them and including one or more individuals, sole proprietorship, partnership, corporation and unincorporated association or body and “You” refers to any and /or all of CitiHK, CHKL and/or Diners.

The following terms and conditions are appended to and shall form part of the Account Terms as the “**Terms and Conditions for FPS Services**” and will govern me if I use the relevant FPS Services:

1. FPS Services

- As part of the services you may from time to time provide me with under the Account Terms, you may provide me with FPS Services allowing me to make payments and funds transfers through HKICL FPS in currencies specified by you from time to time.
- “FPS Services”** means the services provided by you to me from time to time to facilitate payments and funds transfers using the Faster Payment System and related systems and services from time to time provided by Hong Kong Interbank Clearing Limited, together with its successors and assigns (respectively, “**HKICL FPS**” and “**HKICL**”), including, as applicable, the QR Code Services and certain services provided by you to me (including without limitation those referred to in Clause 2) enabling me to use the following HKICL services:
 - the HKICL Addressing Service (as defined in Clause 3),
 - the HKICL eDDA Service (as defined in Clause 3), and
 - other services and facilities provided by HKICL in connection with HKICL FPS from time to time.
- The FPS Services are provided subject to Regulatory Requirements (as defined in Clause 3) and the rules, guidelines and procedures imposed by HKICL in relation to the HKICL FPS from time to time.
- You may from time to time vary the scope, extent and features of the FPS Services and the conditions, limits and procedures for using the FPS Services. I acknowledge that my use of the FPS Services is subject to my acceptance and full compliance of the terms and

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conditions and procedures set out in these Terms and Conditions for FPS Services.

2. Initiating FPS Services

- You may specify from time to time any requirements you may have in order for me to use the FPS Services, such as requiring my registration before I may use some of the FPS Services.
- I will be regarded as having accepted and will be bound by the provisions of these Terms and Conditions for FPS Services if I do any of the following:
 - by notifying you of any registration of a Proxy ID (as defined in Clause 3) that I have made in the HKICL FPS;
 - if Proxy ID registration is provided by you as part of the FPS Services, by requesting you to register any Proxy ID for me in the HKICL FPS;
 - by initiating or confirming the set up or amendment of any eDDA (as defined in Clause 3) through the HKICL FPS;
 - by initiating or receiving any payment or funds transfer (including without limitation making small value funds transfers as provided in Clause 7) through the HKICL FPS;
 - by registering QR Code Services (as defined in Clause 6) or any other FPS Services that require registration; or
 - by conducting any other transaction or giving any instruction that involves the use of the HKICL FPS as the underlying payment or transfer system at your discretion.
- In order to enable you to handle an instruction in relation to FPS Services, I must provide or input the necessary information and complete the process by such means or in such manner prescribed by you from time to time.
- You reserve the right to suspend or terminate the FPS Services in whole or in part at any time without giving notice or reason. I also acknowledge you will not be able to provide some or all of the FPS Services to me if I close any account(s) through which I use such FPS Services and accordingly all my FPS Services instructions in relation to such account(s) will be cancelled without further notice.

3. Provision of HKICL FPS by HKICL

- HKICL may provide various HKICL FPS functions and services from time to time, including:
 - “HKICL Addressing Service”**, a service provided by HKICL as part of HKICL FPS to facilitate the use of predefined Proxy IDs instead of account numbers to identify the destination of a payment, funds transfer instruction and/or other communications in connection with or for the purposes of HKICL FPS; and
 - “HKICL eDDA Service”**, the facilitation of a direct debit authorization (“**eDDA**”) established by electronic means through HKICL FPS.
- The following terms shall have the following meanings in these Terms and Conditions for FPS Services:
 - “Proxy ID”** means an identifier which may be accepted by HKICL for the registration of an account in the HKICL Addressing Service, including my mobile phone number, email address or FPS Identifier (as defined below);
 - “FPS Identifier”** means a unique random number generated by HKICL to be associated with an account; and

- any instruction or request received by you, believed by you in good faith to be given by me or any person authorized by me, will be final, irrevocable and binding on me;
- I must ensure the information I input for an instruction is correct, complete and accurate, and if I am provided with information of an instruction (such as recipient details) for confirmation, I must check this information carefully and if I have any doubt that I may be paying the wrong recipient I must not confirm such information or instruction, and I acknowledge that you cannot and have no obligation to verify if the recipient identified by a Proxy ID or other information provided by me or by QR Code scanned by me is the recipient I want to pay, and you shall under no circumstances be liable for any consequences nor be liable to rectify any wrongful payment or instruction executed based on information provided or confirmed by me;
- I must verify my transaction history on a regular and timely basis, and I will notify you promptly of any irregularity or any unauthorized transaction;
- if you send a push notification or message to my phone number or email address to notify me after an instruction, transfer or transaction has been effected through the FPS Services, I am responsible to check such notification or message and notify you promptly of any irregularity or any unauthorized transaction;
- I will directly settle any disputes between me and merchants, payment counterparties, payments service providers or any other third party involved in my use of the FPS Services. Neither you nor HKICL are responsible for handling or settling any disputes arising out of any payments, fund transfers or transactions (including without limitation any credit card transactions) made through the FPS Services and/or HKICL FPS;

- where I authorize any other person to give instructions or requests to you in connection with the use of FPS Services:

- I am responsible for all the acts and omissions of each person authorized by me;
- any instruction or request received by you, believed by you in good faith to be given by me or any person authorized by me, will be final, irrevocable and binding on me; and
- I am also responsible for ensuring that each person authorized by me complies with the provisions of these Terms and Conditions for FPS Services that are applicable to him/her when acting on my behalf.

h. Responsible use of FPS Services

- I must use FPS Services in a responsible manner. In particular, I must comply with the following:

- I must comply with all Regulatory Requirements applicable to: (i) any transaction which I conduct with or through you; (ii) my use (and use by others on my behalf) of the FPS Services and/or HKICL FPS; and/or (iii) my collection, use and handling of personal data and other information relating to any other person.
- In sending remarks or messages to be displayed to recipients or counterparties of payment or funds transfer instructions or eDDA through HKICL FPS, I should mask the name or other data of such recipients or counterparties in

- “Regulatory Requirements”** means any law, regulation or court order, or any rule, direction, guideline, code, notice or restriction (whether or not having the force of law) issued by any regulatory authority, governmental agency (including tax authority), clearing or settlement bank or exchange, or industry or self-regulatory body, whether in or outside Hong Kong, (collectively “**Regulatory Authority**”) to which HKICL, you or any other FPS Participant (as defined in Clause 4) and the respective affiliates or group companies, or I am subject or am expected to comply with from time to time.

4. HKICL Addressing Service

- You may offer FPS Services in relation to the HKICL Addressing Service at your discretion from time to time.
- In order to use the HKICL Addressing Service to receive payments or funds transfer through HKICL FPS, I must register my Proxy ID in the HKICL FPS. I acknowledge HKICL and/or you have discretion as to whether to offer the FPS Identifier as Proxy ID to me.
- I must register and maintain my Proxy ID and related records in the HKICL FPS in accordance with the applicable rules, guidelines and procedures imposed by HKICL from time to time. In order to enable you to register or amend my Proxy ID or any related records for me as part of the FPS Services, I must provide or input the necessary information and complete the registration process by such means or in such manner prescribed by you from time to time.
- At any time where the same Proxy ID is registered by me for more than one account (whether maintained with you or with any other participant in HKICL FPS (each an “**FPS Participant**”)), I must select one account as the default account for crediting payments or funds through HKICL FPS (the “**Default Account**”). By instructing you to set or change the Default Account for me, I irrevocably authorise you to submit the request on my behalf to HKICL FPS to override any existing Default Account registered in HKICL FPS.
- I acknowledge that I cannot make a payment or funds transfer to a recipient by way of HKICL Addressing Service if the recipient has not already registered a Proxy ID in the HKICL FPS or if the Proxy ID provided by me cannot be found in the record of HKICL FPS.

5. HKICL eDDA Service

- You may offer FPS Services in relation to HKICL eDDA Service at your discretion from time to time.
- In order to enable FPS Services in respect of the HKICL eDDA Service, I must provide the necessary information and complete the process by such means or in such manner prescribed by you from time to time. For the avoidance of doubt, a Proxy ID is not intended for verifying eDDA setup.
- I understand and accept that any amendment of a Proxy ID and the related records or termination of a Proxy ID after an eDDA setup may result in cancellation of the eDDA and if this happens I need to re-set it if I wish to continue the eDDA.
- If I am requested to confirm an eDDA setup or eDDA amendment, I shall check and ensure the details of the eDDA setup or eDDA amendment are correct and complete before confirming such eDDA setup or eDDA amendment. If an eDDA setup or eDDA amendment is not confirmed by me within such period of time as prescribed by you, the eDDA setup or eDDA amendment request will lapse. I am fully responsible for, and you are not liable to rectify any error or incorrect payment resulting from any eDDA setup or eDDA amendment submitted or confirmed by me, nor be responsible for handling or settling any dispute between me and a merchant, merchant bank or any other third party.

such manner prescribed by you from time to time to protect their personal data or confidential data.

- I must not register multiple FPS Identifiers for different accounts using the same name, and I must not repeatedly cancel FPS Identifier registrations and request the generation of new FPS Identifiers in an attempt to generate a number or value that I desire.
- I must not use the FPS Services for any unlawful purposes or any purposes other than those authorized or contemplated in the rules, guidelines and procedures of HKICL.
 - You have the right to delay or refuse an instruction if you are aware of or suspect a breach of security or other suspicious circumstance relating to my accounts or my use of FPS services. I acknowledge that you are not liable for any delay or refusal to act in these circumstances.

- I understand that you are obliged to comply with Regulatory Requirements which relate to the prevention of financing of, amongst other things, named terrorists and sanctioned persons. This may require you to intercept and investigate payment instructions, messages and other information or communication sent to or by me or on my behalf and this process involves making further enquiries. In addition, this may also require you to disclose my personal data (by including my personal data in payment remittance messages or by such other manner as the Regulatory Authorities may stipulate) to the law enforcement authorities, financial intelligence units, and receiving financial institutions for identifying, reporting and investigation of suspicious transactions. I further understand that you are obliged to comply with Regulatory Requirements which relate to, amongst other things, financial privacy and data protection laws enacted by other jurisdictions and that this may require you to disclose my personal data to a Regulatory Authority, withhold payment to and from my account(s), and/or transfer or close my account(s) to comply with the Regulatory Requirements. I agree that you will not be liable for loss (whether direct or consequential and including without limitation loss of profit or interest) or damage suffered by me or any party arising out of any delay or failure by you in performing any of your duties hereunder in whole or in part by any steps taken pursuant to this Clause.

9. Collection and use of Customer Information

- For the purposes of using the FPS Services, I may be required to provide you, directly or through HKICL or other FPS Participants, with the personal data and other information relating to one or more of the following persons from time to time:
 - myself;
 - the recipient of any payment or funds transfer to be made by me, or the counterparty of any eDDA; and
 - where I am a company, a corporation, or a sole proprietorship or partnership firm or any other unincorporated body, any of my directors, officers, employees, authorized persons and representatives.

All personal data and information (including Proxy IDs) provided to you or compiled by you from time to time in connection with the FPS Services are collectively referred to as “**Customer Information**”.

- Without limiting the Account Terms governing personal data as well as the Citibank Policy Statement relating to the Personal Data

- I acknowledge that for any cancellation or amendment of eDDA, I need to take appropriate actions according to the requirements of the respective merchant or organization to avoid any service interruption or surcharge for late payment.

- If I set up, amend or cancel a direct debit authorisation or eDDA in which you are the payee pursuant to any product or services (for example, credit card or loan) provided by you to me, you reserve the right to reject such direct debit authorisation or eDDA setup, amendment or cancellation if it conflicts with any existing payment terms (including without limitation payment amount and payment interval) as agreed between you and me regarding such product or services provided by you to me.

- If you are the payee of an existing direct debit authorisation or eDDA for product or services (for example, credit card or loan) provided by you to me, you reserve the right to request the payer bank to cancel the direct debit authorisation or eDDA at such time as you consider appropriate, if no transaction is performed pursuant to the direct debit authorisation or eDDA for such period of time as determined by you and you are satisfied that there is no outstanding amount payable by me to you in relation to such product or services.

- If I set a credit card issued by you as the source of funds for a direct debit authorization or eDDA, the direct debit authorization or eDDA will be cancelled in the event of cancellation, reported loss, replacement or upgrade of such credit card.

- I acknowledge and accept that you may cancel an established direct debit authorization or eDDA without prior notice to me in circumstances you consider appropriate, including pursuant to a request from payee bank on behalf of a merchant, or if no transaction is performed pursuant to such direct debit authorization or eDDA for such period of time as determined by you, or if the account under such direct debit authorization or eDDA is closed or is below such minimum balance level as you may specify.

6. QR Code Services

- “QR Code Services”** means the payments and funds transfer services provided by you from time to time through the Citi mobile application (the “**App**”) which are facilitated through the use of Quick Response codes (“**QR Code**”). I acknowledge that you have the discretion to provide some or all of the QR Code Services as described in this Clause through the App from time to time and that you are not liable for any failure to provide any of the QR Code Services.
 - You may provide the QR Code Services to allow me to (i) scan a QR Code provided by you or by another person to automatically capture the payment or funds transfer data without the need for manually entering the data; and/or (ii) present my QR Code for scanning by a merchant, payments services provider or other third party for the purposes of providing my instructions to make a payment or funds transfer. Any QR Code provided by another person must meet the specifications and standards prescribed by HKICL in order to be accepted.

- Without limiting the limitation of liability provisions in the Account Terms and Clause 11 of these Terms and Conditions for FPS Services, I acknowledge the following:

- I am fully responsible for ensuring that my instructions for payments and/or funds transfer and the captured data contained in them are accurate and complete whether communicated directly to you or as communicated by me (Privacy) Ordinance from time to time in force which explains in full how my personal data will be used and with whom you may share my personal data, I agree (and, where applicable, for and on behalf of each of my directors, officers, employees, authorized persons and representatives) that you may collect, use, process, retain or transfer any of the Customer Information for the purposes of the FPS Services. These purposes include without limitation one or more of the following:
 - providing the FPS Services to me, maintaining and operating the FPS Services;
 - processing and executing my instructions and requests in relation to the FPS Services from time to time;
 - disclosing or transferring the Customer Information to HKICL and other FPS Participants for their use for the purpose of the operation of HKICL FPS;
 - meeting the requirements to make disclosure under any Regulatory Requirements; and
 - purposes relating to any of the above.

- I understand and agree that the Customer Information may be further disclosed or transferred by HKICL, you or any other FPS Participants to their customers and any other third parties who are users of HKICL FPS for the purposes of providing and operating the HKICL Addressing Service, the HKICL eDDA Service and the FPS Services.

- If the Customer Information includes personal data or other information of any person other than myself (including any persons specified in Clauses 9(a)(ii) or 9(a)(iii) above), I confirm that I will obtain and have obtained the consent from such person regarding the use (including disclosure and transfer) of his/her personal data and other information by HKICL, you and the other FPS Participants as specified in this Clause.

10. Fees and Charges/Rewards Entitlement

- You have the right to charge or vary any fees relating to the use of some or all the FPS Services. You will give me prior notice of any new fees or any variation of fees. I am required to pay such fees if I continue to use the relevant FPS Services after the date on which the new fees or revised fees take effect.
- My use of the FPS Services will be subject to the fees and charges applicable to the relevant account(s) as provided in the Account Terms and/or Citibank Service Fee Booklet from time to time. In particular, if I designate a credit card issued by you as the source of funds for debiting any payment or funds transfer or eDDA transaction through HKICL FPS, each such debit transaction (other than payment to a merchant for goods or services) will be regarded as a cash advance transaction and will be subject to such cash advance fees and other charges as provided in the relevant Credit Card Agreement, Key Facts Statement and/or Fees Schedule from time to time, unless you specify otherwise.

- I acknowledge that I may be required to pay third party fees in relation to the use of HKICL FPS and/or FPS Services. These may include fees charged by my mobile or Internet network provider, or fees charged by my credit card issuer or other FPS Participant.

- I acknowledge that all payments, funds transfers and transactions (including without limitation payments to merchants for goods and services) effected through the FPS Services with a credit card issued by you as the source of funds will not be eligible for any kinds of credit card rewards or rebates including, but not limited to, Citi

through a merchant, payments service provider or other third party. You are not responsible for any error contained in the instruction or any associated payment or funds transfer data or any dispute between me and merchant, payments service provider or other third party.

- I may only use QR Code Services with devices and operating systems supported and specified by you from time to time. By specifying a device or operating system for use in connection with QR Code Services, you are not recommending, endorsing or making any representation or warranty of any kind relating to same. I understand that I am solely responsible for the selection of my device, operating system and internet access service and for the use of the same in accordance with applicable instructions and recommendations.

- The QR Code Services are not intended for use in any jurisdiction where their use would be contrary to any law or regulation of that jurisdiction or where you are not licensed or authorized to provide the QR Code Services.

- Updates to the QR Code Services may be issued periodically through the supplying app store for the App. For some devices, updates will be downloaded automatically. For other devices, I will need to download the updates myself. Depending on the update, I may not be able to use the QR Code Services until the latest version has been downloaded. I am fully responsible for ensuring the latest version has been downloaded to my mobile device for the purpose of using the QR Code Services.

d. Security

- I must apply and not disable any and all security measures available on any device I use to access and/or use the QR Code Services. I must accept (from its authorized source only), install and not disable any and all security updates and enhancements that are made available in connection with my device and its operating system from time to time. I must also ensure that I have properly closed any app used to access the QR Code Services and ensure that my device is locked if left unattended by me or in the care or control of any other person at any time. I acknowledge that despite the security measures taken by you in relation to the QR Code Services, connecting to the Internet involves the risk of unwittingly downloading computer viruses or monitoring technology. I must take appropriate measures to prevent unauthorized persons from accessing my device by using all security measures available on my device and using virus detection software, including any specific security measures notified by you from time to time. I must not use the QR Code Services through any device or operating system that has been modified or reconfigured in a manner inconsistent with the manufacturer's or operating system provider's instructions, including any device that has been “rooted” or “jail-broken”.
- I must promptly notify you if I know or suspect that any unauthorized person has come to know my security details, has accessed or used the QR Code Services using my device or if my device comes into the possession of any unauthorized person in circumstances in which that person may be able to access or use the QR Code Services. I am fully responsible for ensuring that the information shown or stored on my device used to access or use the QR Code Services is kept secure. I must purge my device memory of all software and data relating to the QR Code Services if I sell, lend or dispose of my device.

ThankYou Rewards Points, cash or any other forms of rebates and Octopus Cash, unless otherwise specified by you.

11. Your limitations of liability

- I acknowledge that the provisions of this Clause 11 are in addition to and without limitation to your limitations of liability set out in the Account Terms.
- I acknowledge that:

- HKICL FPS has the right to process and execute my instructions and requests in such sequence or manner as HKICL considers appropriate; and
- you have no control over the operation of HKICL FPS and no control over the timing of the execution of my instructions or requests by HKICL FPS or any other FPS Participant.

- The FPS Services and QR Code Services are provided by you on an “as is” basis with no representation, guarantee or agreement of any kind as to their functionality or performance. I use the FPS Services and QR Code Services at my sole risk. To the maximum extent permitted by law, you expressly disclaim all warranties and conditions of any kind, whether express or implied.

- Without limiting the generality of Clause 11(a), I acknowledge that:

- you shall not be liable for any losses, damages or expenses which may be suffered by me or any other person in any way in relation to the use of FPS Services or the processing or execution of instructions or requests given by me or any such person in relation to FPS Services or HKICL FPS, except to the extent that such losses, damages or expenses are reasonably foreseeable losses, damages or expenses arising directly and solely from your fraud, negligence or willful misconduct or to the extent that you are not allowed to limit or exclude liability for such loss, damage or expense by applicable laws and regulations; and

- without limiting the generality of Clause11(d)(i), I acknowledge that you shall not be liable for any losses, damages or expenses which may be suffered or incurred by me or any other person in connection with any one or more of the following:

- my failure to comply with my obligations relating to the FPS Services and/or HKICL FPS; and/or
- any action, omission, delay, unavailability, disruption, failure, error or of caused by HKICL, HKICL FPS, other FPS Participants or any third party or arising from any event or circumstances beyond your reasonable control; and/or
- your delay or failure to perform any obligations relating to the FPS Services and/or HKICL FPS, or to execute any instructions or requests given by me or any other person, where performance of that obligation or execution of that instruction or request may put you in breach of any Regulatory Requirements or any internal policies of you or your group of companies.

- I acknowledge that you may be required by the house rules applicable to HKICL FPS to indemnify the Hong Kong Monetary Authority, the clearing bank (including, in respect of Renminbi payments and funds transfers, the clearing bank from time to time appointed for this purpose by the People's Bank of China) or HKICL in respect of any liability, claim, loss and damages arising from or as a result of anything done or omitted to be done by the Hong Kong Monetary Authority, the clearing bank or HKICL or any other person

- Any access to or use of the QR Code Services that is not in compliance with the security requirements and recommendations set out in and referred to in these Terms and Conditions for FPS Services is entirely at my own risk.

- Responsibility and restriction of liability

- I acknowledge that:

- You cannot guarantee that no viruses or other contaminating or destructive properties will be transmitted due to my use of the QR Code Services or that no damage will occur to my mobile device. You are not responsible for any loss or damages I may incur as a result of my use of the QR Code Services.

- I download or receive material or information through the use of the QR Code Services at my sole risk and discretion. I am solely responsible for any damage to my computer or other device or loss of data resulting from using the QR Code Services and/or downloading or receiving material or information through the QR Code Services.

- For the avoidance of doubt, nothing above is intended to exclude or restrict any condition, warranty, right or liability which may not be lawfully excluded or restricted.

7. Small-value Funds Transfer

Subject to my transfer limit setting with you, the maximum funds transfer limit on all small-value funds transfers through the HKICL FPS to non-registered payees is subject to such limit in terms of the maximum amount per day and such other limits as set by you or required by the Regulatory Authority from time to time, whichever is lower (the “Limit”). I acknowledge I am allowed to set a lower or zero Limit by contacting you.

8. My responsibilities in relation to my use of FPS Services

- Compliance with HKICL FPS rules, guidelines and procedures

I acknowledge that you will process and submit my instructions and requests to HKICL FPS in accordance with the applicable rules, guidelines and procedures imposed by HKICL from time to time.

- Satisfying requirements for my Proxy ID

- I must only register my own Proxy ID for my own accounts or set up eDDA for my own accounts. I must be the present genuine owner or authorized user for any Proxy ID I register with HKICL FPS and each account provided to you for registration in the HKICL Addressing Service and the HKICL eDDA Service. If as part of the FPS Services you accept my instruction to register any Proxy ID or any account for me in relation to HKICL FPS, I confirm that I am the present genuine owner or authorized user of the relevant Proxy ID or account. I acknowledge that this is particularly important for mobile phone numbers as they may be recycled in Hong Kong.

- Any Proxy ID I wish to register for the HKICL Addressing Service must satisfy any applicable requirements imposed by HKICL from time to time. For example, HKICL may require that the mobile phone number registered as a Proxy ID be the same number registered by me as contact information in your records at the relevant time. I understand and agree that you, other FPS Participants and HKICL have the right and discretion, without giving notice to me and without my consent, to deregister any Proxy ID (and/or any related records) that is incorrect or not up-to-date based on available information.

in the management, operation or use of HKICL FPS or related services and/or facilities. Notwithstanding any provision in the Account Terms to the contrary, I will, in the absence of negligence or willful default on your part relating to the same, indemnify you in respect of any liability, claim, loss and damage suffered by you to the extent that such house rules are applicable to or refer to me, my transaction or my use of FPS Services.

- In no event will you, your affiliates or group companies, and your and their respective officers, employees and agents be liable to me or any other person for any loss of profit or any special, indirect, incidental, consequential or punitive loss or damages (whether or not they were foreseeable or likely to occur).

12. Indemnity

- Without reducing the effect of any indemnity given by me under the Account Terms or any other rights or remedies that you may have, I will indemnify you and your officers, employees and agents and hold each of them harmless against all liabilities, claims, demands, losses, damages, costs, charges and expenses of any kind (including legal fees on a full indemnity basis and other expenses reasonably incurred) which may be incurred or suffered by you or any of them and all actions or proceedings which may be brought by or against you or any of them as a result of or in connection with your provision of the FPS Services or my use of the FPS Services and/or HKICL FPS.

- The above indemnity does not apply to the extent that it is proved that any liabilities, claims, demands, losses, damages, costs, charges, expenses, actions or proceedings are direct and reasonably foreseeable arising directly and solely from your negligence or willful default or that of your officers, employees or agents. The above indemnity shall continue to have effect after the termination of the FPS Services.

有關快速支付系統服務的條款及細則

本人確認並同意以下條款補充並構成規管本人銀行及/或信用卡賬戶的戶口及合約之條款及/或Citi信用卡約/Citi銀聯信用卡約/Citi八達通信用卡約/大來信用証合約(「**賬戶條款**」)的一部分。除非文章另有規定，否則此等條款及細則中未定義的詞語與賬戶條款中賦予的含義相同。賬戶條款將規管本人使用快速支付系統服務(定義見第1條)，但若就快速支付系統服務及結算公司快速支付系統而言(定義見第1條)，此等條款及細則的條文與賬戶條款的條文之間存有任何歧異，概以此等條款及細則的條文為準。

本人對快速支付系統服務的使用亦將受規管本人操作任何快速支付系統服務所使用之花旗銀行網上及/或花旗銀行移動應用程式的條款和細則的規管。此外，除非閣下另行同意，否則所有被快速支付系統服務不時涵蓋的相關賬戶、服務和產品的協議、條款及細則將繼續適用。就快速支付系統服務而言，若此等條款及細則的條文與其他協議、條款及細則之間存有任何歧異，概以此等條款及細則的條文為準。

如此處所用，「本人」指花旗銀行(香港)有限公司(「**花旗(香港)**」)、花旗銀行香港分行(「**花旗香港**」)或大來信用証國際(香港)有限公司(「**大來**」)的客戶，即在前述任何一方設立賬戶的持有者並包括一個或一個以上的個人、獨資企業、合夥、公司及未組成法人的組織或團體，而「閣下」指花旗香港、花旗(香港)及/或大來或其中的任何一方或雙方。

以下條款及細則作為「快速支付系統服務的條款及細則」附加到賬戶條款並構成賬戶條款的一部分，並規管本人如果本人使用相關的快速支付系統服務：

1. 快速支付系統服務

- 作為閣下根據賬戶條款不時向本人提供的服務的一部分，閣下可不時向本人提供快速支付系統服務，使本人可透過結算公司快速支付系統以閣下不時指定的貨幣進行付款和資金轉賬。
- 「**快速支付系統服務**」指閣下不時向本人提供的服務，以讓本人使用由香港銀行同業結算有限公司及其繼承人及受讓人不時提供的快速支付系統及相關系統及服務(各自稱為「**結算公司**」)及「**結算公司快速支付系統**」進行付款及資金轉賬，包括(如適用)閣下向本人提供的二維碼服務及使本人能夠使用以下結算公司服務的若干服務(包括但不限於第2條所提述之服務)：

- 結算公司賬戶綁定服務(定義見第3條)；
- 結算公司電子直接付款授權服務(定義見第3條)，及
- 結算公司不時就結算公司快速支付系統提供的其他服務及設施。
- 快速支付系統服務的提供受監管規定(定義見第3條)及結算公司不時就結算公司快速支付系統施加的規則、指引及程序的規限。
- 閣下可不時更改快速支付系統服務的範圍、程度和功能以及使用快速支付系統服務的條款、限額和程序。本人確認本人對快

速支付系統服務的使用取決於本人接受並完全遵守此等快速支付系統服務條款及細則中規定的條款、條件和程序。

本人確認並同意以下條款補充並構成規管本人銀行及/或信用卡賬戶的戶口及合約之條款及/或Citi信用卡約/Citi銀聯信用卡約/Citi八達通信用卡約/大來信用証合約(「**賬戶條款**」)的一部分。除非文章另有規定，否則此等條款及細則中未定義的詞語與賬戶條款中賦予的含義相同。賬戶條款將規管本人使用快速支付系統服務(定義見第1條)，但若就快速支付系統服務及結算公司快速支付系統而言(定義見第1條)，此等條款及細則的條文與賬戶條款的條文之間存有任何歧異，概以此等條款及細則的條文為準。

- 通知閣下本人在結算公司快速支付系統任何識別代號(定義見第3條)的登記；
- 若閣下作為快速支付系統服務的一部分提供識別代號登記後，要求閣下為本人在結算公司快速支付系統登記任何識別代號；
- 透過結算公司快速支付系統啟動或確認設置或更改任何電子直接付款授權(定義見第3條)；
- 透過結算公司快速支付系統進行或收取任何付款或資金轉賬(包括但不限於根據第7條進行之小額資金轉賬)；
- 登記二維碼服務(定義見第6條)或任何其他需要登記的快速支付系統服務；
- 進行或發出由閣下酌情決定涉及使用結算公司快速支付系統作為相關付款或轉賬系統的任何其他交易或任何指示。

- 為使閣下能夠處理有關快速支付系統服務的指示，本人必須以閣下不時指定的形式或方法提供或輸入所需資料並完成程序。
- 結算公司可不時提供各種結算公司快速支付系統功能和服務，其中包括：
 - 「**結算公司賬戶綁定服務**」指由結算公司提供作為結算公司快速支付系統一部份的服務，以促使以預設的識別代號(而非賬戶號碼)識別一項付款或資金轉賬指示的接收地；及/或其他有關結算公司快速支付系統的通訊的接收地；及
 - 「**結算公司電子直接付款授權服務**」指透過結算公司快速支付系統以電子方式設置的直接付款授權(「**電子直接付款授權**」)；
- 就此等快速支付系統服務條款及細則而言，下列詞語具有以下含義：
 - 「**識別代號**」指結算公司接納用作結算公司賬戶綁定服務賬

- 就登記識別代號或設置電子直接付款授權而言，任何指示一經作出，即屬最終及不可撤銷，並對本人具有約束力。本人可按照賬戶條款及任何其他閣下不時指定的要求更改或取消任何識別代號或已設置的電子直接付款授權；
- 任何付款或資金轉賬指示一經作出，即屬最終及不可撤銷，並對本人具有約束力；
- 任何由閣下收到並真誠相信乃由本人或任何本人授權的人士發出的指示或要求均為最終及不可撤銷，並對本人具有約束力；
- 本人必須確保本人就指示所輸入的資料為正確、完整和準確，並且如果本人被提供有關指示的資料(例如收款人之信息)以作核實之用，本人必須仔細核對該等資料。如果本人懷疑本人可能會向錯誤的收款人付款，本人不應推測該等資料或指示。本人亦確認閣下無法核實並且沒有義務核實由本人提供的識別代號或其他由本人提供的資料或由本人掃描的二維碼所指定的收款人為本人打算支付的收款人，及閣下在任何情況下均不就基於本人提供或確認的資料而執行的任何錯誤付款或指示承擔任何後果，亦不負責糾正此等錯誤付款或指示；
- 本人須定期及適時地查核本人的交易記錄，及本人會盡快通知閣下任何異常或任何未經授權的交易；
- 如果閣下於指示、轉賬或交易透過快速支付系統服務生效後發送推送通知或訊息到本人的電話號碼或電郵地址以通知本人，本人有責任檢查此類通知或訊息，並盡快通知閣下任何異常或任何未經授權的交易；
- 本人將直接解決本人與本人使用快速支付系統服務所涉及之商戶、付款交易對方、付款服務供應商或任何其他第三方之間的任何爭議。閣下及結算公司均不負責處理或解決因透過快速支付系統服務及/或結算公司快速支付系統服務進行的任何付款、資金轉賬或交易(包括但不限於任何信用卡交易)而產生的任何爭議；
- 當本人授權任何其他人士向閣下發出有關使用快速支付系統服務的指示或要求時：

- 本人須為每名獲本人授權的人士的所有作為及不作為負責；
 - 任何閣下收到並真誠相信乃由本人或任何獲本人授權的人士發出的指示或要求，均屬最終及不可撤銷，並對本人具有約束力；及
 - 本人有責任確保每名獲本人授權的人士均會遵守此等快速支付系統服務條款及細則就其本人使用行適用的條款。
- 負責任地使用快速支付系統服務
 - 本人必須以負責任的方式使用快速支付系統服務，尤其需要遵守：

在不限制任何於賬戶條款中關於由本人發出指示的條款的一般性的情況下，本人確認：

戶登記的識別資料，包括本人的流動電話號碼，電郵地址或快速支付系統識別碼(定義見下文)。

2. 啟動快速支付系統服務

- 閣下可不時指定由閣下作出有關本人使用快速支付系統服務的要求，例如要求本人在使用者干快速支付系統服務之前進行登記。
- 如果本人執行以下任何操作，本人將被視為已經接受並受此等快速支付系統服務條款及細則的條文之約束：
 - 通知閣下本人在結算公司快速支付系統任何識別代號(定義見第3條)的登記；
 - 若閣下作為快速支付系統服務的一部分提供識別代號登記後，要求閣下為本人在結算公司快速支付系統登記任何識別代號；
 - 透過結算公司快速支付系統啟動或確認設置或更改任何電子直接付款授權(定義見第3條)；
 - 透過結算公司快速支付系統進行或收取任何付款或資金轉賬(包括但不限於根據第7條進行之小額資金轉賬)；
 - 登記二維碼服務(定義見第6條)或任何其他需要登記的快速支付系統服務；
 - 進行或發出由閣下酌情決定涉及使用結算公司快速支付系統作為相關付款或轉賬系統的任何其他交易或任何指示。

- 為使閣下能夠處理有關快速支付系統服務的指示，本人必須以閣下不時指定的形式或方法提供或輸入所需資料並完成程序。
- 結算公司可不時提供各種結算公司快速支付系統功能和服務，其中包括：
 - 「**結算公司賬戶綁定服務**」指由結算公司提供作為結算公司快速支付系統一部份的服務，以促使以預設的識別代號(而非賬戶號碼)識別一項付款或資金轉賬指示的接收地；及/或其他有關結算公司快速支付系統的通訊的接收地；及
 - 「**結算公司電子直接付款授權服務**」指透過結算公司快速支付系統以電子方式設置的直接付款授權(「**電子直接付款授權**」)；
- 就此等快速支付系統服務條款及細則而言，下列詞語具有以下含義：
 - 「**識別代號**」指結算公司接納用作結算公司賬戶綁定服務賬

3. 由結算公司提供的結算公司快速支付系統

- 結算公司可不時提供各種結算公司快速支付系統功能和服務，其中包括：
 - 「**結算公司賬戶綁定服務**」指由結算公司提供作為結算公司快速支付系統一部份的服務，以促使以預設的識別代號(而非賬戶號碼)識別一項付款或資金轉賬指示的接收地；及/或其他有關結算公司快速支付系統的通訊的接收地；及
 - 「**結算公司電子直接付款授權服務**」指透過結算公司快速支付系統以電子方式設置的直接付款授權(「**電子直接付款授權**」)；
- 就此等快速支付系統服務條款及細則而言，下列詞語具有以下含義：
 - 「**識別代號**」指結算公司接納用作結算公司賬戶綁定服務賬

- 就登記識別代號或設置電子直接付款授權而言，任何指示一經作出，即屬最終及不可撤銷，並對本人具有約束力。本人可按照賬戶條款及任何其他閣下不時指定的要求更改或取消任何識別代號或已設置的電子直接付款授權；
- 任何付款或資金轉賬指示一經作出，即屬最終及不可撤銷，並對本人具有約束力；
- 任何由閣下收到並真誠相信乃由本人或任何本人授權的人士發出的指示或要求均為最終及不可撤銷，並對本人具有約束力；
- 本人必須確保本人就指示所輸入的資料為正確、完整和準確，並且如果本人被提供有關指示的資料(例如收款人之信息)以作核實之用，本人必須仔細核對該等資料。如果本人懷疑本人可能會向錯誤的收款人付款，本人不應推測該等資料或指示。本人亦確認閣下無法核實並且沒有義務核實由本人提供的識別代號或其他由本人提供的資料或由本人掃描的二維碼所指定的收款人為本人打算支付的收款人，及閣下在任何情況下均不就基於本人提供或確認的資料而執行的任何錯誤付款或指示承擔任何後果，亦不負責糾正此等錯誤付款或指示；
- 本人須定期及適時地查核本人的交易記錄，及本人會盡快通知閣下任何異常或任何未經授權的交易；
- 如果閣下於指示、轉賬或交易透過快速支付系統服務生效後發送推送通知或訊息到本人的電話號碼或電郵地址以通知本人，本人有責任檢查此類通知或訊息，並盡快通知閣下任何異常或任何未經授權的交易；
- 本人將直接解決本人與本人使用快速支付系統服務所涉及之商戶、付款交易對方、付款服務供應商或任何其他第三方之間的任何爭議。閣下及結算公司均不負責處理或解決因透過快速支付系統服務及/或結算公司快速支付系統服務進行的任何付款、資金轉賬或交易(包括但不限於任何信用卡交易)而產生的任何爭議；
- 當本人授權任何其他人士向閣下發出有關使用快速支付系統服務的指示或要求時：

- 本人須為每名獲本人授權的人士的所有作為及不作為負責；
 - 任何閣下收到並真誠相信乃由本人或任何獲本人授權的人士發出的指示或要求，均屬最終及不可撤銷，並對本人具有約束力；及
 - 本人有責任確保每名獲本人授權的人士均會遵守此等快速支付系統服務條款及細則就其本人使用行適用的條款。
- 負責任地使用快速支付系統服務
 - 本人必須以負責任的方式使用快速支付系統服務，尤其需要遵守：

在不限制任何於賬戶條款中關於由本人發出指示的條款的一般性的情況下，本人確認：

- 本人必須遵守適用於以下方面的所有監管規定：(i)任何本人與或透過閣下進行的交易；(ii)本人使用(及/他人代表本人使用)快速支付系統服務及/或結算公司快速支付系統；及/或(iii)本人收集、使用及處理任何其他人士的個人資料及其他資料。
- 凡向使用結算公司快速支付系統收取付款或資金轉賬的收款人或電子直接付款授權的交易對方發出會被顯示的備註或訊息，本人須以閣下不時指定的方法遮蓋該等收款人或交易對方的名字或其他資料，以保護彼等的個人資料或機密資料。
- 本人不得使用相同名稱為不同賬戶登記多個快速支付系統識別碼，並且本人不得為了獲取心機號碼或數位支付系統服務。為免生疑問，識別代號並非為設置電子直接付款授權而設。
- 本人明白並接受在設置電子直接付款授權後，識別代號及相關記錄如有任何更改或終止識別代號，可能導致電子直接付款授

- 本人必須遵守適用於以下方面的所有監管規定：(i)任何本人與或透過閣下進行的交易；(ii)本人使用(及/他人代表本人使用)快速支付系統服務及/或結算公司快速支付系統；及/或(iii)本人收集、使用及處理任何其他人士的個人資料及其他資料。
- 凡向使用結算公司快速支付系統收取付款或資金轉賬的收款人或電子直接付款授權的交易對方發出會被顯示的備註或訊息，本人須以閣下不時指定的方法遮蓋該等收款人或交易對方的名字或其他資料，以保護彼等的個人資料或機密資料。
- 本人不得使用相同名稱為不同賬戶登記多個快速支付系統識別碼，並且本人不得為了獲取心機號碼或數位支付系統服務。為免生疑問，識別代號並非為設置電子直接付款授權而設。
- 本人不得使用快速支付系統服務作任何非法用途或非由結算公司的規則、指引及程序授權或預期的用途。

- 倘閣下知悉或懷疑有關本人的賬戶或本人使用快速支付系統服務的違反安全之事宜或其他可疑情況，閣下有權延遲或拒絕執行指示。本人確認，在此等情況下，閣下並不承擔任何此類延遲或拒絕採取行動的責任。
- 本人明白閣下需要遵守，除其他事項外，有關防止恐怖份子及被制裁人士籌資活動的監管規定。閣下因此有可能需要載取及調查本人或代人經閣下發放或接收的任何付款指示、訊息及其他資訊或通訊，此過程有可能牽涉更廣泛的諮詢。此外，閣下亦因此需要把本人之個人資料(從包括本人之個人資料於付款信息內之形式或以監管機構指定之其他形式)披露予執法機構、財務情報單位和接收金融機構，以確保此等機構及單位能夠識別、舉報和調查可疑交易。本人亦明白閣下有責任從任何其他司法管轄區執行的與財務私隱及資料保障法有關的監管規定，而須向監管機關披露本人的個人資料，在本人的賬戶預扣進出款項及/或轉移或結束本人的賬戶以遵從監管規定。本人同意以上之規定並同意閣下對依據此項條款履行全部或部份的義務所採取的任何步驟而引起本人或任何人士因延遲沒有執行所產生的虧損或損害(不論是直接或相應，包括但不止於利潤或利息上虧損)，一概不負責任。

- 本人須為每名獲本人授權的人士的所有作為及不作為負責；
- 任何閣下收到並真誠相信乃由本人或任何獲本人授權的人士發出的指示或要求，均屬最終及不可撤銷，並對本人具有約束力；及
- 本人有責任確保每名獲本人授權的人士均會遵守此等快速支付系統服務條款及細則就其本人使用行適用的條款。

- 本人；
- 本人付款或資金轉賬的收款人或任何電子直接付款授權的交易對方；及
- 如本人為公司、法團、獨資經營或合夥公司或任何其他非法團性質的組織，本人的任何董事、人員、僱員、獲授權人士及代表，

戶登記的識別資料，包括本人的流動電話號碼，電郵地址或快速支付系統識別碼(定義見下文)。

- 「**快速支付系統識別碼**」指由結算公司產生的並與賬戶關聯的獨有隨機號碼。
- 「**監管規定**」指結算公司、閣下或任何其他快速支付系統參與者(定義見第4條)或彼等各自的聯繫公司或集團公司或本人不時受規限或被期望遵守的任何法律、規例或法院判令，或由任何監管機構、政府機關(包括稅務機關)、結算或交收銀行、交易所、業界或自律監管團體(不論於香港境內或境外)(統稱「**監管機構**」)發出的任何規則、指示、指引、守則、通知或限制(不論是是否具有法律效力)。

4. 結算公司賬戶綁定服務

- 閣下可不時按其酌情權提供有關結算公司賬戶綁定服務的快速支付系統服務。
- 本人須於結算公司快速支付系統登記本人的識別代號，方可經結算公司快速支付系統使用結算公司賬戶綁定服務收取付款或資金轉賬。本人確認結算公司及/或閣下可按其酌情權決定是否將快速支付系統識別碼作為識別代號提供予本人。
- 本人須根據結算公司不時施加的適用規則、指引及程序於結算公司快速支付系統登記及維持本人的識別代號及相關記錄。本人須以閣下不時指定的形式或方法提供或輸入所需資料並完成登記程序，方可讓閣下以作為快速支付系統服務的一部分代人登記或更改本人的識別代號或任何相關記錄。
- 倘本人在任何時間為多個賬戶(不論該等賬戶於閣下或於任何其他結算公司快速支付系統的參與者(每一位稱為「**快速支付系統參與者**」)維持)登記相同的識別代號，本人必須選取其中一個賬戶為預設賬戶，以透過結算公司快速支付系統收取付款或資金(「**預設賬戶**」)。當本人指示閣下代本人設置或更改預設賬戶，本人不可撤回地授權閣下代本人向結算公司快速支付系統發出要求取消當時於結算公司快速支付系統已登記的預設賬戶。

- 本人確認，如果收款人尚未在結算公司快速支付系統中登記識別代號由於任何原因無法在結算公司快速支付系統的記錄中找到由本人提供的識別代號，本人不能向收款人以結算公司賬戶綁定服務進行付款或資金轉賬。

5. 結算公司電子直接付款授權服務

- 閣下可不時按其酌情權提供有關結算公司電子直接付款授權服務的快速支付系統服務。
- 本人須以閣下不時指定的形式或方法提供或輸入所需資料並完成程序，方可使用有關結算公司電子直接付款授權服務的快速支付系統服務。為免生疑問，識別代號並非為設置電子直接付款授權而設。
- 本人明白並接受在設置電子直接付款授權後，識別代號及相關記錄如有任何更改或終止識別代號，可能導致電子直接付款授

- 本人必須遵守適用於以下方面的所有監管規定：(i)任何本人與或透過閣下進行的交易；(ii)本人使用(及/他人代表本人使用)快速支付系統服務及/或結算公司快速支付系統；及/或(iii)本人收集、使用及處理任何其他人士的個人資料及其他資料。
- 凡向使用結算公司快速支付系統收取付款或資金轉賬的收款人或電子直接付款授權的交易對方發出會被顯示的備註或訊息，本人須以閣下不時指定的方法遮蓋該等收款人或交易對方的名字或其他資料，以保護彼等的個人資料或機密資料。
- 本人不得使用相同名稱為不同賬戶登記多個快速支付系統識別碼，並且本人不得為了獲取心機號碼或數位支付系統服務。為免生疑問，識別代號並非為設置電子直接付款授權而設。
- 本人不得使用快速支付系統服務作任何非法用途或非由結算公司的規則、指引及程序授權或預期的用途。

- 倘閣下知悉或懷疑有關本人的賬戶或本人使用快速支付系統服務的違反安全之事宜或其他可疑情況，閣下有權延遲或拒絕執行指示。本人確認，在此等情況下，閣下並不承擔任何此類延遲或拒絕採取行動的責任。
- 本人明白閣下需要遵守，除其他事項外，有關防止恐怖份子及被制裁人士籌資活動的監管規定。閣下因此有可能需要載取及調查本人或代人經閣下發放或接收的任何付款指示、訊息及其他資訊或通訊，此過程有可能牽涉更廣泛的諮詢。此外，閣下亦因此需要把本人之個人資料(從包括本人之個人資料於付款信息內之形式或以監管機構指定之其他形式)披露予執法機構、財務情報單位和接收金融機構，以確保此等機構及單位能夠識別、舉報和調查可疑交易。本人亦明白閣下有責任從任何其他司法管轄區執行的與財務私隱及資料保障法有關的監管規定，而須向監管機關披露本人的個人資料，在本人的賬戶預扣進出款項及/或轉移或結束本人的賬戶以遵從監管規定。本人同意以上之規定並同意閣下對依據此項條款履行全部或部份的義務所採取的任何步驟而引起本人或任何人士因延遲沒有執行所產生的虧損或損害(不論是直接或相應，包括但不止於利潤或利息上虧損)，一概不負責任。

- 本人須為每名獲本人授權的人士的所有作為及不作為負責；
 - 任何閣下收到並真誠相信乃由本人或任何獲本人授權的人士發出的指示或要求，均屬最終及不可撤銷，並對本人具有約束力；及
 - 本人有責任確保每名獲本人授權的人士均會遵守此等快速支付系統服務條款及細則就其本人使用行適用的條款。
- 負責任地使用快速支付系統服務
 - 本人必須以負責任的方式使用快速支付系統服務，尤其需要遵守：

- 本人；
- 本人付款或資金轉賬的收款人或任何電子直接付款授權的交易對方；及
- 如本人為公司、法團、獨資經營或合夥公司或任何其他非法團性質的組織，本人的任何董事、人員、僱員、獲授權人士及代表，

權之取消。在這種情況下，如本人欲延續電子直接付款授權，本人需要重新設置電子直接付款授權。

- 如果本人被要求確認電子直接付款授權的設置或電子直接付款授權的更改，本人在確認電子直接付款授權的設置或電子直接付款授權的更改前檢查並確保電子直接付款授權的設置或電子直接付款授權的更改的資料是正確和完整的。如果本人未有不時在規定的時間內確認電子直接付款授權的設置或電子直接付款授權的更改，則電子直接付款授權的設置或電子直接付款授權的更改請求將失效。本人對由本人提交或確認的任何電子直接付款授權的設置或電子直接付款授權的更改導致任何錯誤或不正確之付款全責，及閣下並不負責糾正任何此等錯誤或不正確之付款，亦不負責處理或解決本人與商戶、商戶銀行或任何其他第三方之間的任何爭議。

- 本人確認，就電子直接付款授權的任何取消或更改，本人需要根據相應商戶或組織的要求採取適當的措施，以避免任何服務中斷或逾期付款的附加費。
- 如果本人根據閣下提供予本人的任何產品或服務(例如，信用卡或貸款)設置、修改或取消閣下作為收款人的直接付款授權或電子直接付款授權，則若此類直接付款授權或電子直接付款授權的設置、更改或取消與閣下和本人之間閣下向本人提供的此類產品或服務達成的任何現有付款條款(包括但不限於付款金額和付款期間)相衝突，閣下保留拒絕此類直接付款授權或電子直接付款授權的設置、更改或取消。

- 如果閣下為閣下提供予本人的產品或服務(例如，信用卡或貸款)的現有直接付款授權或電子直接付款授權的收款人，則若在閣下決定的一段時間內沒有根據直接付款授權或電子直接付款授權進行交易，並且閣下相信本人沒有就此類產品或服務欠負閣下任何款項，閣下保留權利在閣下認為合適的時間要求付款銀行取消直接付款授權或電子直接付款授權。

- 如果本人將由閣下發出的信用卡設置為直接付款授權或電子直接付款授權的資金來源，則直接付款授權或電子直接付款授權將在取消、報失、更換或升級此類信用卡時被取消。

- 本人確認並接受閣下可在閣下認為適當的情況下取消已設置的直接付款授權或電子直接付款授權，而無需事先給予本人通知，包括根據收款銀行代表商戶作出的要求，或若在閣下決定的一段時間內沒有根據直接付款授權或電子直接付款授權進行交易，或若此類直接付款授權或電子直接付款授權下的賬戶已被關閉或低於閣下指定的最低餘額水平。

6. 二維碼服務

- 「二維碼服務」指由閣下透過Citi移動應用程式(「**應用程式**」)不時提供透過使用有關設備掃描陣碼(「**二維碼**」)進行的付款及資金轉賬服務。本人確認閣下具有酌情權不時透過應用程式提供本條款中所述的部分或全部二維碼服務及閣下對未能提供任何二維碼服務不承擔任何責任。

- 閣下可提供二維碼服務，以讓本人(i)掃描由閣下或其他人士提供的二維碼，從而自動收集付款或資金轉帳資料，而無須人手

輸入資料；及/或(ii)出示本人的二維碼供商戶、付款服務供應商或其他第三方掃描，以便提供本人的付款或資金轉賬指示。由其他人土提供的二維碼，必須符合結算公司指定的規格及標準方能獲接收。

在不影響任何規管個人資料的賬戶條款及不時生效以解釋本人的個人資料將如何被使用及閣下可能向誰分享本人的個人資料的有關個人資料(私隱)條例之花旗銀行政策聲明的情況下，本人同意(及如適用，本人代表本人的每名董事、人員、僱員、獲授權人士及代表同意)閣下可為快速支付系統服務的用途收集、使用、處理、保留或轉移任何客戶資料。此等用途包括但不限於下列一項或多項：

- 向本人提供快速支付系統服務及維持及運作快速支付系統服務；
- 處理及執行本人不時有關快速支付系統服務的指示及要求；
- 披露或轉移客戶資料予結算公司及其他快速支付系統服務參與者，以供彼等就結算公司快速支付系統的運作使用；
- 按需遵守的任何監管規定而作出披露；及
- 任何與上述有關的用途。

- 本人明白及同意客戶資料可能被結算公司、閣下或任何其他快速支付系統服務參與者再披露或轉移予其客戶及任何其他使用結算公司快速支付系統的第三方，作為提供及運作結算公司賬戶綁定服務，結算公司電子直接付款授權服務及快速支付系統服務之用；
- 倘客戶資料包括本人以外其他人士(包括任何於上述第9(a)(ii)條或第9(a)(iii)條指明的人士)的個人資料或其他資料，本人確認本人會取得並已取得該人士同意，就結算公司、閣下及其他快速支付系統參與者按本條款規定的用途使用(包括披露或轉移)其個人資料及其他資料。

10. 費用及收費/獎勵資格

- 閣下有權收取或更改任何有關使用部分或全部快速支付系統服務的費用。閣下將提前通知本人任何新費用或任何費用更改。倘本人在新費用或修訂費用生效日期後繼續使用相關的快速支付系統服務，本人必須支付該等費用。
- 本人須就快速支付系統服務的使用繳付賬戶條款及/或花旗銀行收費簡介中不時規定適用於相關賬戶的費用和收費。特別是，如果本人指定由閣下發出的信用卡為透過結算公司快速支付系統作出的任何付款或資金轉賬或電子直接付款授權交易扣除的資金來源，則每筆此類扣款交易(除向商戶支付商品或服務費用的付款外)將被視為現金預付交易及須繳付相關信用卡合約、資料概要及/或服務收費表中不時訂明的現金預付費用和其他收費(除非閣下另有指明)。
- 本人確認本人可能需要就使用結算公司快速支付系統及/或快速支付系統服務向第三方支付費用。該等費用可能包括由本人的流動或互聯網絡供應商收取的費用或由本人的信用卡發卡機構或其他快速支付系統參與者收取的費用。

輸入資料；及/或(ii)出示本人的二維碼供商戶、付款服務供應商或其他第三方掃描，以便提供本人的付款或資金轉賬指示。由其他人土提供的二維碼，必須符合結算公司指定的規格及標準方能獲接收。

- 在不限制賬戶條款中有關責任限制的條文及此等快速支付系統服務條款及細則的情況下，本人確認：

- 本人須負全責確保本人的付款及/或資金轉賬指示及其所載收集得來的資料是準確及完整的(不論是直接傳達給閣下或由本人透過商戶、付款服務供應商或其他第三方傳達)。閣下對指示中所載的任何錯誤或任何相關的付款或資金轉帳資料或本人與商戶、付款服務供應商或其他第三方之間的任何爭議概不負責。
 - 本人僅可在由閣下不時支援及指定的設備和操作系統使用二維碼服務。通過指定用於二維碼服務的設備或操作系統，閣下並不推薦、認可或作出與此相關的任何形式的任何聲明或保證。本人明白本人須為根據適用的指示和建議選擇及使用本人的設備、操作系統和互聯網接入服務負全責。
 - 閣下無意於其法律或規例不容許使用二維碼服務的司法管轄區內提供二維碼服務，亦無意於閣下未經發牌或授權在其境內提供二維碼服務的司法管轄區內提供二維碼服務。
 - 二維碼服務的更新版本可透過提供二維碼應用程式的應用程式商店定期推出。某些設備會自動下載最新版本。如使用其他設備，本人須自行下載更新版本。視乎更新版本，本人可能在下載更新版本前無法使用二維碼服務。本人須負全責確保已於本人的移動設備下載最新版本，以使用二維碼服務。
- 保安
 - 本人須採取並不得停用任何用於操作及/或使用二維碼服務的設備上的任何和所有安全措施。本人須接受(僅限其授權來源)、安裝及不停用任何用於本人的設備及其操作系統的任何及所有安全更新和增強功能。本人亦須確保在本人的設備無人看管時或在任何其他人士的看管或控制下，本人已正確關閉任何用於操作二維碼服務的應用程式，並確保本人的設備已被鎖定。本人確認，儘管閣下已採取有關二維碼服務的安全措施，連接到互聯網網步及未經下載電腦病毒或監控技術的風險。本人須採取適當措施，以透過使用本人設備上的所有安全措施和使用病毒檢測軟件(包括閣下不時通知的任何特定安全措施)防止未經授權人士取用本人的設備。本人不得通過任何已經以與製造商或操作系統供應商指示不一致的方式進行「修改或重新配置的設備或操作系統使用二維碼服務，包括任何已被破解(超級用戶權限)或已被破解(越獄)的設備。
 - 若本人知道或懷疑有任何未經授權人士知悉本人的保安資料，並使用本人的設備操作或使用二維碼服務，或在本人的設備被任何未經授權人士獲得以令其可能以操作或使用二維碼服務的情況下，本人須立即通知閣下。本人對確

- 本人只可為自己的賬戶登記本人自己的識別代號，亦只可為自己的賬戶設置電子直接付款授權。本人必須是本人在結算公司快速支付系統登記的每名識別代號及每個提供予本人登記結算公司賬戶綁定服務及結算公司電子直接付款授權服務的賬戶現時真正的使用人或授權使用人。如果作為快速支付系統服務的一部分閣下接受任何人的指示，並為本人登記有關結算公司快速支付系統的任何人識別代號或任何賬戶，本人確認本人是相關識別代號或賬戶現時真正的使用人或授權使用人。本人確認這對於流動電話號碼至為重要，皆因於香港流動電話號碼可被循環再用。

- 任何本人欲用作登記結算公司賬戶綁定服務的識別代號必須符合結算公司不時施加的適用要求。例如，結算公司可

- 本人確認透過快速支付系統服務以閣下發出的信用卡作為資金來源進行的所有付款、資金轉賬和交易(包括但不限於向商家支付商品和服務費用的付款)將不符合何類型的信用卡獎勵或回贈，包括但不限於Citi ThankYou Rewards積分、現金或任何其他形式的回贈及八達通現金(除非閣下有另指明)。

11. 閣下的責任限制

- 本人確認第11條之條文為於賬戶條款中所載列之閣下的責任限制的補充及不對其有限制。

b. 本人確認：

- 結算公司快速支付系統有權按其認為適當的次序或方法處理及執行本人的指示及要求；及
- 閣下無法控制結算公司快速支付系統的運作或其任何任何其他快速支付系統參與者執行本人的指示或要求的時間。

- 快速支付系統服務及二維碼服務由閣下基於「現在既有狀態」提供，概不就其功能或性能作出任何種類的陳述、保證或協議。本人自行承擔使用快速支付系統服務及二維碼服務的風險。在法律容許的最大範圍內，閣下明確卸棄所有不論種類的明示或暗示保證及條件。

- 在無損於第11(a)條的一般性的情況下，本人確認：
 - 閣下不對本人或任何其他人士就有關使用快速支付系統服務或處理或執行由本人或任何該等人士就快速支付系統服務或結算公司快速支付系統發出的指示或要求蒙受的任何損失、損害或費用承擔責任，除非該等損失、損害或費用為可合理預見損失、損害或費用，並直接且完全由於閣下的欺詐、疏忽或故意的不當行為所引起或閣下根據任何適用法律及規例並不允許限制或排除對此類損失、損害或費用的責任；及
 - 在無損於第11(d)(i)條的一般性的情況下，本人確認閣下不對本人或任何其他人士就有關下列一項或多項事宜而可能蒙受的任何損失、損害或費用負責：

- 本人未遵守本人有關快速支付系統服務及/或結算公司快速支付系統的責任；及/或
- 結算公司，結算公司快速支付系統，其他快速支付系統參與者或任何第三者產生或引致的，或閣下可合理控制以外的事件或情況引致的任何作為、不作為、延誤、無法使用、中斷、錯誤或故障；及/或
- 閣下延遲或未能履行與快速支付系統服務及/或結算公司快速支付系統有關的任何責任，或執行本人或任何其他人士發出的任何指示或要求，而履行該等責任或執行該等指示或要求可能會使閣下違反任何監管規定或任何閣下或閣下的集團公司的內部政策。

- 本人確認閣下可能需要按適用於結算公司快速支付系統的內部規則就香港金融管理局、結算銀行或結算公司或任何其他人士

保用於操作或使用二維碼服務的設備上顯示或存儲的信息受妥善保管負上全責。如果本人出售、借出或處置本人的設備，本人必須清除設備內存中與二維碼服務有關的所有軟件和數據。

- 任何不符合此等快速支付系統服務條款及細則中所載列的保安要求和建議之二維碼服務的操作或使用，完全由本人承擔所有風險。

- 責任及責任限制
 - 本人確認：

- 閣下不能保證由於本人使用二維碼服務，病毒或其他污染或破壞性數據不被傳送，或本人的流動設備不被損害，閣下對本人使用二維碼服務而引致的任何損失或損害概不負責。
- 本人透過使用二維碼服務下載或接收任何材料或資料屬個人決定並須自行承擔風險。任何因使用二維碼服務及/或透過二維碼服務下載、接收或使用的材料或資料而對本人的電腦或其他設備造成任何損害或造成資料損失，概由本人負責。

- 為免生疑問，上文無意排除或限制任何不能合法地排除或限制的條件、保證、權利或責任。

7. 小額資金轉賬

受本人與閣下設定的轉賬限額所限，透過結算公司快速支付系統進行的所有小額資金轉賬予非登記收款人的最高資金轉賬限額均受每日最高金額及閣下不時設定或監管機構不時要求的其他限額(以較低者為準)的限制(「**限額**」)。本人確認可以通過與閣下聯繫以設置較低或零的限額。

8. 本人在使用快速支付系統服務方面的責任

- 遵守結算公司快速支付系統的規則、指引和程序

本人確認閣下將根據結算公司不時施加的適用規則、指引及程序處理及提交本人向