

Citi UnionPay Credit Card Agreement
TERMS AND CONDITIONS
(Applicable to Citibank Rewards UnionPay Card)
(Effective on June 30, 2021)

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

1. CARDHOLDER'S INFORMATION

11 The Cardholder understands that the Company issues the Card on the basis that information provided by the Cardholder is true and will remain true and correct. The Cardholder 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.

12 The Cardholder agrees to the Company recording the telephone conversations between the Cardholder and the Company.

2. USE OF CARD

21 The Card consists of both a Hong Kong Dollar (HKD) (primary) account (the "HKD Account") and a Renminbi (CNY) (alternate) account (the "CNY Account"), each of which will be regarded as an Account ("Account") whenever such term is used in this Agreement.

22 The Cardholder 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limit assigned by the Company from time to time at its discretion ("Loan Limit"); and (f) not use the Card after it is withdrawn or cancelled.

23 The Cardholder 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 will accept full and sole responsibility for and fully indemnify the Company against any losses or liabilities incurred as a result of the PIN being known to another person for whatever reason.

24 When using the Card, the Cardholder 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 from liability for the use of the Card. The Cardholder 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

31 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 outstanding accounts and such other credit card facilities or services as the Company may provide from time to time. The Card may also be used by the Cardholder by applying for a loan under any of the credit card loan programs run by the Company from time to time (including, without limitation, "Quick Cash" Installment Program, "FlexiBill" Installment Program, "PayLife" Installment Program, Cash Conversion Program, Balance Transfer Program, Merchant Installment Plan).

32 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 or Loan Limit is exceeded and/or without Card activation. 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 authorization, 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.

33 The Cardholder 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 Parties") will 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, law 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 for any loss or damage suffered by the Cardholder resulting in any way from a refusal to process or pay a Transaction under this clause.

34 Notwithstanding any provision in this Agreement, if an unauthorized transaction is reported in accordance with this Agreement before its settlement date, Cardholder is entitled to withhold payment of the disputed amount. While investigation is ongoing, the Company will not impose any Finance Charge or interest on the disputed amount or make an adverse credit report against Cardholder. After investigation is completed in good faith and if the investigation result shows that the report was unfounded, the Company has the right to re-impose any outstanding Charges or interest on the disputed amount over the whole period (including the investigation period). The result of the good faith investigation is binding on Cardholder.

35 In the event where a merchant is not able to deliver or perform the goods or services in full or in part or is otherwise in default in relation to the goods or services in any reason whatsoever, including without limitation the cessation of business or bankruptcy of the merchant, the merchant is solely responsible for any liability to pay the full amount of the Transaction, subject to the relevant Card association rules.

36 Any claims, disputes or complaints arising from the goods and/or services shall be resolved directly with the merchant by the Cardholder. Regardless of whether such disputes (including without limitation non-receipt of goods and/or non-performance of services) can be resolved, Cardholder remains liable to repay the entire amount of the Transaction in the manner stipulated by this Agreement, subject to the relevant Card association rules.

37 The Company is neither the provider of the goods and services nor an agent of the merchant, and shall not be responsible for the quality, warranty, delivery, supply, installation, ownership of any intellectual property and any matter related to the goods or services. The merchant is solely responsible for all obligations and liabilities relating to such goods or services and all auxiliary services.

4. CHARGES

41 The Company will maintain separate accounts for the HKD Account and the CNY Account in respect of the Card. Values of all Transactions denominated in CNY and all related charges, fees, interests, outstanding balances and other sums payable ("Charges") will be debited to the CNY Account. Values of all other Transactions and all related Charges will be debited to the HKD Account.

42 The Company will issue to the Cardholder a monthly statement ("Statement") of the Card setting out details of all Transactions and Charges of the Account ("Statement Balance") and the date by which payment must be made ("Payment Due Date"). The Statement will include separate sections for each of the HKD Account and the CNY Account specifying the respective payment

details of each Account, and the Cardholder shall settle payment to each of the Accounts separately using funds in the currency in which the relevant Account is denominated.

43 The Company may not issue a Statement to the Cardholder 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 HKD20,000 in respect of the HKD Account or CNY20,000 in respect of the CNY Account).

44 Subject to the Company's right to require the Cardholder to pay the full amount of the Statement Balance of each Account on or before the Payment Due Date, the Cardholder will pay to the Company the following sums at such rates as shown in the Citibank Credit Card Fees Schedule ("Fees Schedule") or as may be determined by the Company from time to time:-

(a) Minimum Payment Due
The "Minimum Payment Due" in respect of each Account as shown on the Statement ("Minimum Payment Due") although the Cardholder may pay any larger sum he wishes.

(b) 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 has been allowed to incur such excess.

(c) 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 and the aggregate amount of the cash advance in each Account (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 relevant Account. Unless otherwise notified by the Company, if the Cardholder withdraws cash at ATMs with a JETCO logo, a UnionPay logo or at Citibank ATMs in Hong Kong, Macau, or other countries (excluding Mainland China), the withdrawal will be treated as a cash advance from the HKD Account. If the Cardholder withdraws cash in CNY at ATMs with a JETCO logo (excluding Citibank ATMs) in Mainland China, it will be treated as a cash advance from the HKD Account. If the withdrawal is made at ATMs with a UnionPay logo (excluding ATMs with a JETCO logo) or at Citibank ATMs, it will be treated as a cash advance from the CNY Account. All finance charges will be calculated and accrued on a daily basis. The total of the cash advance fee and the finance charge in respect of each Account will be shown as a cash advance charge of the relevant Account 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.

(d) Finance Charge
The Company will review each Account monthly, if the entire amount of the Statement Balance stated in the previous Statement of either Account ("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 from time to time at its discretion subject to the 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 relevant Account. All new Transactions in the relevant Account incurred since the Previous Statement date 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.

(e) Late Charge
A late charge as specified in the Fees Schedule is charged if the full amount of Minimum Payment Due of an Account is not received by the Company on or before the Payment Due Date.

(f) Service Fee
A non-refundable annual fee as specified in the Fees Schedule will be charged to the HKD Account on a date stipulated by the Company. A service fee as specified in the Fees Schedule will be charged to each Account for any payment through cash deposit or for retrieval of any records in connection with such Account.

(g) 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.

(h) Lost Card Replacement Fee
A handling fee as specified in the Fees Schedule will be charged for the issuance of any replacement Card.

(i) Collection Fee
If payment is made by the Cardholder in a currency other than HKD for the HKD account or CNY for the CNY Account, the relevant Account will only be credited with such payment after its receipt and deduction of all collection costs.

(j) 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.

(k) 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.

(l) Default Finance Charge
The Company will review each Account monthly to determine whether default finance charge is chargeable to the relevant Account. If the Minimum Payment Due of an Account 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 of the relevant Account as well as all new Transactions of the relevant Account 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 of the relevant Account 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.

(m) 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.

(n) Statement Retrieval Fee
A handling fee as specified in the Fees Schedule will be charged for request for retrieval of statement.

(o) Sales Draft Retrieval Fee
A handling fee as specified in the Fees Schedule will be charged for request for retrieval of sales draft.

(p) Personal Data Access Request
A handling fee as specified in the Fees Schedule will be charged for each personal data access request.

(q) 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.

(r) 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 HKD Account in HKD or CNY Account in CNY.

(s) Merchant Installment Plan Cancellation Handling Fee
A handling fee as specified in the Fees Schedule will be charged in the event of cancellation of Merchant Installment Plan.

(t) Paper Statement Fee
A handling fee as specified in the Fees Schedule will be charged for receiving paper statement.

4.5 Transactions which are effected in currencies other than CNY shall be debited to the HKD Account, while Transactions which are effected in CNY shall be debited to the CNY Account. Transactions effected in currencies other than HKD and CNY shall be debited to the HKD Account after conversion from the transaction currency into HKD at a wholesale market rate selected by UnionPay 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.

4.6 The Cardholder agrees that it is the Cardholder'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 agrees to verify and check the accuracy 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 shall be conclusive evidence against the Cardholder 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 wrongly or mistakenly made by the Company.

4.7 Where Supplementary Card(s) is/are issued, the Company may:

(a) set-off the credit balance in any other account(s) of the Principal Cardholder with the Company against the outstanding balance of each Supplementary Card due from each Supplementary Cardholder to the Company; and

(b) only set-off the credit balance in any other account(s) of a Supplementary Cardholder with the Company against the outstanding balance of the Supplementary Card due from such Supplementary Cardholder to the Company.

4.8 All notices, Statements or correspondence given by the Company to the Principal Cardholder is deemed to be given to the Principal Cardholder and each Supplementary Cardholder. Any instructions given by the Principal Cardholder to the Company will bind the Principal Cardholder and each Supplementary Cardholder. Any dispute or claim between Principal Cardholder and any Supplementary Cardholder will not affect their respective obligations and liabilities under this Agreement.

5. PAYMENT OF CHARGES

5.1 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 confirmed by the cash count of the Company's staff members or its agents.

5.2 The Company will not convert and/or transfer any credit balance or overpayment from the HKD Account to the CNY Account or vice versa to settle the outstanding balance of the other Account. The Cardholder shall make payment directly to the relevant Account in accordance with this Agreement in order to settle the outstanding balance.

5.3 Any transfer or withdrawal in CNY from the credit balance in the CNY Account shall be subject to the terms of this Agreement and such daily limit as may be imposed by the Company from time to time at its sole discretion. Notwithstanding anything contained in this Agreement, the Company is entitled to repay any credit balance in the Account to the Cardholder in the same currency or a different currency as the Company may determine in its sole discretion at the prevailing rate of exchange at the time of conversion.

5.4 If a HKD bank account is designated by the Cardholder for settlement of the CNY Account by way of FlexiAutopay or cheque payment, HKD will be converted into CNY at the prevailing rate of exchange determined by the Company on the date of processing of the FlexiAutopay each month or cheque payment. Due to fluctuation of the exchange rate, the Cardholder shall maintain sufficient funds in the relevant HKD bank account used for FlexiAutopay for conversion into CNY or pay sufficient funds for the cheque payment to avoid payment shortfall which will result in finance and/or other charges as provided in this Agreement.

5.5 If the Cardholder 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 or other remedies resulting from the breach or non-compliance with any term of this Agreement, the Cardholder 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 cost of the debt collection agencies) reasonably incurred in that connection will be reimbursed by the Cardholder up to a maximum of 30% of the original outstanding sum.

5.6 The Cardholder will directly settle disputes between merchants and the Cardholder 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 an Account for refunds made by merchants will be made only when the Company receives a properly issued credit voucher.

5.7 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 HKD (in the case of a credit to the HKD Account) or CNY (in the case of a credit to the CNY Account) in accordance with its normal practice, and without any set-off, claim, condition, restriction, deduction or withholding whatsoever.

5.8 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 instalments of any Plan or other installment programs of the Company; and (6) the outstanding principal amount of the Customer Credit Limit. Any return or 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.

5.9 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.

5.10 Without prejudice to the other terms of this Agreement, if the Cardholder should be absent from Hong Kong for some time, arrangements to settle the Charges should be made prior to his departure.

6. LOSS OR THEFT OF THE CARD

6.1 The Cardholder shall observe and follow any recommendation of the Company from time to time regarding the security of the Card and the PIN. The Cardholder must inform the Company as soon as reasonably practicable through the Company's 2860 0333 / Platform Service Line 2860 0360 (or Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (or Citibank Ultima Cardholders only) if any Card is lost or stolen or when someone else knows his PIN.

6.2 The Cardholder 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 has not acted fraudulently, with gross negligence or in breach of Clause 6.1, the Cardholder's maximum liabilities for such unauthorized transactions shall not exceed HK\$500.00. The application of the aforesaid limitation on liability of the

Cardholder 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).

6.3 The Company will not be obliged to issue a replacement Card to the Cardholder 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.

7. RIGHTS OF THE COMPANY

7.1 The Cardholder 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 account with the Company and 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 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.

7.2 Save where Clause 13 (Cardholder who banks with Citibank, N.A., Hong Kong Branch) applies, the Cardholder 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 owes to a Citi Creditor upon the written demand of that Citi Creditor certifying to the Citi Paying Entity that the Cardholder has failed to discharge any such indebtedness on its due date. The Cardholder 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.

7.3 Any Card issued to the Cardholder is and remains the property of the Company, and is not transferable. The Cardholder will promptly return all Cards on demand.

7.4 The Cardholder 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, tax on the sale or disposition of any property, duties, or any other lawfully collected amount (the "Collected Amount"), which is required to be withheld or deducted in compliance with any Law or Regulation from any payment to the Cardholder, or to from the Account or any of the Cardholder's accounts. Any Collected Amount shall be timely paid to the relevant Authority in accordance with the relevant requirement. The Cardholder will be notified of any Collected Amount as soon as reasonably practicable. The Cardholder acknowledges that the Company will not be required to reimburse the Cardholder 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 Provider 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 will indemnify the Company for such payment, plus any interest and penalties thereon. The Cardholder understands that the Company is not required to contest any demand made by an Authority for such payment.

8. PERSONAL DATA

8.1 The Cardholder hereby agrees that all personal data relating to the Cardholder 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 the Personal Data (Privacy) Ordinance of the Company from time to time in force available by applying 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 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.

8.2 The Cardholder hereby agrees that the Policy Statement relating to the

CitiAlerts Service
Citibank branches. Upon cancellation of enrollment for the e-Statement Service and/or e-Advice Service, the Company will resume sending Statements and/or advice in paper form to the Cardholder.

98 The Cardholder agrees that the Company shall not be liable for any loss, damages or expenses that the Cardholder shall incur, including without limitation, any loss or damage caused to the Cardholder data, software, computer, telecommunications equipment or other equipment in connection with the Cardholder's use of the e-Statement Service and/or e-Advice Service unless they are caused solely and directly by the Company's negligence or willful default.

99 The Cardholder agrees that the Company shall use reasonable effort to ensure that the e-Statement Service and/or e-Advice Service are secure and cannot be accessed by unauthorized third parties. However, the Cardholder 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-Advice Service. The Cardholder confirms that he understands and accepts all possible risks involved in using the e-Statement Service and/or e-Advice Service including, without limitation, the e-Statement Service and/or e-Advice Service being intercepted, monitored, amended, tempered with or being sent or disclosed to other parties without the Cardholder's authorization.

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

10. CITI ALERTS SERVICE

101 The Cardholder agrees that by enrolling for and using the service(s) wherein the Company will send alerts via electronic means ("Citi Alerts Services"), the Cardholder 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 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 in connection with the e-Statement Service and/or e-Advice Service.

102 The Cardholder 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.

103 The Cardholder 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 acknowledges that the Company does not warrant the security, secrecy or confidentiality of any information transmitted via the Citi Alerts Services. The Cardholder 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's authorization.

104 The Cardholder acknowledges that any information received by the Cardholder 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.

105 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 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 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'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.

106 The Cardholder understands the third party supporting the Citi Alerts Services (including the telecommunications company designated by the Company) is neither agency of the Company nor 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.

107 The Citi Alerts Service use proprietary software of the Company, the Company's affiliates or other software suppliers. The Cardholder agrees that the Company has granted the Cardholder a non-exclusive license to use this software in connection with the Citi Alerts Services which allow the Cardholder to use such software only for its intended purposes. The Cardholder agrees that he shall not disseminate, decompile, copy, modify or reverse engineer any such software or allow anyone else to do so.

11. CANCELLATION

111 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, increase or reduce the Cash 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. Without limiting the Company's rights as aforesaid and as an illustration, any such right is likely to be exercised if the Cardholder 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.

112 The Cardholder may terminate this Agreement at any time by written notice to the Company.

113 The Company may (with or without having suspended or reduced the credits extended, withdrawn any Card or terminated this Agreement) require the Cardholder to immediately pay the entire outstanding balance under each of the Accounts. All obligations of the Cardholder incurred or existing under this Agreement as of the date of termination will survive such termination.

114 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 in substitution for the Card.

115 Termination of the Card issued to the Principal Cardholder ("Principal Card") for whatever reasons will terminate all Supplementary Cards issued under it.

116 Either the Principal Cardholder or a Supplementary Cardholder 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 aforesaid, 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 will be liable for any transactions 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

121 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.

122 If the Cardholder does not accept the Company's amendments, the Cardholder will discontinue the Card by written notice to the Company before such amendments become effective.

123 Any Transaction using the Card after the effective date of the amendments will be deemed to be conclusive evidence that the Cardholder has accepted and

agreed to such amendments without reservation.

13. CARDHOLDER WHO HAS AN ACCOUNT WITH THE COMPANY AND/OR CITIBANK, N.A., HONG KONG BRANCH

131 This clause applies when the Cardholder 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.

132 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 (as applicable Clause) shall prevail over any term of this Agreement relating to the right to set off combination or consolidation of account or indemnity and the reference in a CTC Applicable Clause to:

(a) "you" shall, for the purpose of this Agreement, be deemed to include Citibank (Hong Kong) Limited and Citibank, N.A., Hong Kong Branch; and

(b) "Citigroup Organisation" shall bear the meaning ascribed to that term in clause 2.3 of the CTC.

14. MISCELLANEOUS

141 The Company may at any time transfer, assign, delegate or sub-contract any or all of its rights or obligations hereunder to any person without prior notice to the Cardholder. Without prejudice to the foregoing, the Company may also transfer all or part of its rights and obligations hereunder and any amount in the Account to any Group Company if it reasonably considers necessary to comply with any Law or Regulation.

142 All notices, Statements or correspondence sent by the Company may be in the form of written notice, statement or advice insert, message by email or printed on Statement or advice, or through any other appropriate form determined by the Company. All such notices, Statements or correspondence to be given by the Company will be validly given if dispatched to the Cardholder's address last registered with the Company and will be deemed to be received by the Cardholder within a generally acceptable time of that means of communication.

143 The Company is hereby authorized (but is not obliged) to accept any instructions given by (a) telephone, telefax, mail, facsimile transmission or in writing purportedly given by the Cardholder; or (b) electronic means (including emails and SMS) given in such manner as the Company may prescribe from time to time, and without any inquiry by the Company as to the authority or identity of the person making or purporting to give such instructions or their authenticity notwithstanding any error, misrepresentation, fraud, forgery or lack of clarity in or authorization for their terms provided that the Company may refuse to act on the instructions if the Company reasonably believes that by carrying out the instructions, (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Service Providers may break the Law or Regulation. The Company will not be liable to the Cardholder for any loss or damage suffered by the Cardholder resulting in any way from a refusal to act on the instructions under this clause.

144 These terms are translated from English to Chinese for guidance only. If there is any conflict or inconsistency between the two versions, the English version will prevail.

145 Unless the context otherwise requires, all expressions herein in the singular will include the plural and vice versa, and all expressions in the masculine gender will include the feminine and/or the neuter gender where applicable. Headings are for reference only and will not affect construction of this Agreement.

146 This Agreement will be governed by and construed in accordance with the laws of Hong Kong. The Cardholder hereby submits to the non-exclusive jurisdiction of the courts of Hong Kong.

147 Nothing in these terms, this Agreement, and/or any other agreement, document, instrument or arrangement between Cardholder and the Company, whether expressed or implied, is intended to, or will, confer on any person any

benefit or any right to enforce any term which such person would not have but for the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong), "CRTO" provided that (a) any Group Company (other than the Company) (each, a "Third Party") may, subject to and in accordance with this clause and the provisions of the CRTO, enforce any term or provision of this Agreement which grants or purports to grant any right to that Group Company; and (b) the parties to this Agreement do not require the consent of any Third

Citi銀聯信用卡合約條款及細則

(適用於2021年6月30日起生效)
(CityBank Rewards銀聯信用卡)

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銀聯信用卡(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/附屬卡持有人(每位簡稱「持卡人」，基本卡持有人和附屬卡持有人亦統稱「持卡人」)在簽署或使此卡時，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：

- 持卡人須知
 - 持卡人明白發卡公司是基於持卡人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，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，持卡人將立即書面通知發卡公司。
 - 此卡的同意
 - 此卡由一港幣(主)賬戶(簡稱「港幣賬戶」)及一人民幣(替換)賬戶(簡稱「人民幣賬戶」)所組成。在本合約中使用「賬戶」一詞時是分別指每個賬戶。
 - 持卡人須將(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)經小心保管此卡並確保此卡於任何時間均由持卡人持有；及不可允許任何附屬卡以任何方式使用；(c)不能使任何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。
 - 持卡人須將把使用此卡的私人密碼保密，若該密碼一旦洩露給其他人，持卡人須立即通知發卡公司。倘若持卡人卡之私人密碼不論因任何原因洩失給其他人，持卡人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。
 - 當使用此卡時，持卡人應確定於任何及每筆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)上此卡上的簽署相同，以便發卡公司可以進行核對確認。為免疑義，持卡人若未能履行此要求，將不會免除持卡人使用此卡的任何責任。若持卡人想就此卡採用新的簽署，需事先向發卡公司提出書面申請。
- 經此卡實行的交易
 - 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。此卡可用作購買物品和服務、現金透支、付賬和獲得發卡公司不時提供或安排之其他信用卡有關的設施或服務。此卡不可用作申請由發卡公司提供的信用卡貸款計劃(包括但不限於「Quick Cash」套現分期計劃或賬單「分期更好使」計劃或賬單「分期更好使」計劃或折現計劃或結轉餘戶計劃或商戶分期計劃)。

- 持卡人確認，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接收及分析持卡人的聲紋生物辨識數據，以作核實身分之用。

- 電子月結單/電子通知書服務
 - 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/或指定通知書(分別簡稱「電子月結單服務」及「電子通知書服務」)，持卡人接受及同意受本合約第9條約束。在登記電子月結單服務及/或電子通知書服務後，持卡人將不再收到月結單及/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不時列出權類的通知書)。持卡人同意應從任何及所有現時或此後制定、頒布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。
 - 持卡人同意，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)透過支持卡人指定的電郵地址，應視為將每月結單及/或指定通知書送交持卡人。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達持卡人/指定的電郵地址，或基於任何理由，儘管持卡人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單單及/或通知書郵寄寄往持卡人最新登記的郵遞地址。
 - 發卡公司不可不時酌情決定修改、延期、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。
 - 持卡人明白到，電子月結單服務及/或電子通知書服務須要求持卡人擁有適當的互聯網及電話服務及具有適當的設備，持卡人應確保擁有電子月結單服務及/或電子通知書服務的設備運作正常。
 - 基於使用電子月結單服務及/或電子通知書服務，持卡人承諾向發卡公司提供其最新及正確的電郵地址。
 - 若發卡公司在合理嘗試後，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達給持卡人，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印發月結單及/或通知書。
 - 若持卡人擬取消電子月結單服務及/或電子通知書服務之登記，須於下週月結單/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，或於下週月結單/下一張通知書日期前最少15個工作天致電CitiAlerts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(僅供花旗銀行Ultima持卡人使用)/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Citi 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印發月結單及/或通知書。
 - 持卡人同意，發卡公司須將持卡人的數據、軟件、電腦、電話設備或其他設備因持卡人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，

- 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或貸款限額和/或沒有確認信用卡，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、直接授權從戶口轉帳或、或利用自動櫃員機服務(無論此設備是屬於發卡公司(簡稱為)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可的設備發出的指示。
- 持卡人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)發卡公司及、(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、結算或付款系統、中央銀行及代理銀行(「付款設施供應商」)、「第三方支付服務供應商」)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)發卡公司可在任何當地或海外的司法管區與任何具司法管轄權的政府、檢控、稅務或政府機關(「機關」)訂立的任何協議；(i)及(ii)統稱為「法律或規章」)，發卡公司可拒絕處理或支付有關交易。發卡公司將須就該持卡人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負責。
- 儘管本合約有所規定，如根據本合約就未經授權的交易在結算日期之前提出報告，持卡人有關扣回爭論的金額。在進行調查期間，發卡公司將不會對爭論金額收取任何財務費用或利息，亦不會針對持卡人作出不良信貸報告。調查如實完成後，如調查結果表明該報告並無根據，發卡公司就有權就整段期間(包括調查期間)對爭論金額重新收取任何未償還的費用及收費或利息。誠信調查的結果對持卡人具有約束力。
- 如果商戶無法交付或履行全部或部分的產品或服務，或由於任何原因導致有關產品或服務違約，包括但不限於商戶的停業、破產或清盤行動，持卡人仍然有責任按照相關的信用卡機構規則支付全數交易金額。
- 任何因產品及/或服務引起的索償、糾紛或投訴都應由持卡人直接向商戶解決。無論此類糾紛(包括但不限於未收到貨物、及/或未能履行服務)能否得到解決，持卡人仍然須遵守相關的信用卡機構規則並有責任按照本合約規定的方式清還全數交易金額。
- 發卡公司既不是產品及服務的供應商，也不是商戶的代理人，因此不負責產品或服務的質量、送貨、供應、安裝、任何知識產權之所有權及與產品或服務相關的任何事宜。商戶為此類產品或服務及所有配套服務獨自承擔所有有關的責任及負擔。

4. 費用及收費

- 發卡公司將為此卡的港幣賬戶及人民幣賬戶分別設立戶口。所有以人民幣計值的交易之款項和所有有關費用、收費、利息、欠款和其他擔本合約應付的款額(統稱為「費用」)將從人民幣賬戶支取。所有其他交易之款項和有關費用將從港幣賬戶支取。
- 發卡公司將每月向持卡人發出此卡的月結單(簡稱「月結單」，詳列各賬戶所有的交易及費用(簡稱「月結單款項」)及到期應付日(簡稱「付款限期」)。此卡的月結單將包括港幣賬戶及人民幣賬戶分別的付款細節，持卡人須使用相關賬戶以計值之貨幣的資金分別支付給每個賬戶。
- 若自上一期月結單沒有任何交易而賬戶的貨或借方結餘亦少於或等於上個月訂定的金額(就港幣賬戶而言則為港幣二十元；就人民幣賬戶而言現時為人民幣二十元)的話，發卡公司可以不向持卡人發出月結單。
- 除發卡公司可使用其權利要求持卡人在付款限期之前或當日繳付每個賬戶的月結單結外，持卡人將按照發卡公司所載於花旗銀行信用卡服務收費表(簡稱「服務收費表」)或不時訂定的收單率支付以下各款項給發卡公司：
 - 最低付款額

月結單上顯示的每個賬戶之(最低付款額(簡稱「最低付款額」)，但持卡人亦可償還多於最低付款額的款項。
 - 信貸及透支超額

若持卡人因任何理由而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越客戶信貸限額的款項。
 - 現金透支費用及現金透支利息

持卡人每次使用現金透支服務須繳付載於服務收費表的現金透支費用，而發卡公司將按有關每個賬戶的現金透支總額(包括現金透支費用)由現金透支支取日起至全數繳付至相關賬戶為止，收取財務費用。除非發卡公司另行通知，如持卡人於香港、澳門或其他國家(不包括中國內地)使用有銀通標誌、銀聯標誌或花旗銀行的自動櫃員機提取現金，均會視作從港幣賬戶作現金透支。如持卡人於中國內地使用有銀通標誌的自動櫃員機(花旗銀行自動櫃員機除外)提取人民幣現金，會視作從港幣賬戶作現金透支；如持卡人於中國內地使用有銀聯標誌(有銀通標誌的自動櫃員機除外)或花旗銀行的自動櫃員機提取人民幣現金，則視作從人民幣賬戶作現金透支。所有財務費用將以每日計算和累積。月結單中相關賬戶之現金透支利息之實際年率已包括每個賬戶之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。
 - 財務費用

發卡公司將每月檢討閣下每個賬戶的情況，若任何一個賬戶之上期月結單(簡稱「上期月結單」)所述的月結單款項未能在其付款限期當日或之前繳付，發卡公司將將就其上期月結單的未繳付之結欠由上期月結單日起直至全數存入相關賬戶為止，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相關賬戶之新交易發賬將未入付之結欠中，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可需付款)。所有財務費用將以每日計算和累積。
 - 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賬戶之最低付款額，發卡公司將收取列載於服務收費表之逾期手續費。

- Citi Alerts即時短訊服務
 - 發卡公司保留權利可以在毋需給與持卡人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例外說明，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獲遵從。
 - 持卡人須以書面通知發卡公司終止本合約。
 - 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)要求持卡人立刻償還每個賬戶內全部之欠款。即使本合約經已終止，持卡人仍須負擔因本合約所產生或仍然存在之責任。
 - 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發出指示以取替此卡。
 - 不論出於任何原因，發出給基本卡持卡人的信用卡(「基本卡」)一旦被終止，將終止依據該基本卡所發出的所有附屬卡。
 - 基本卡持卡人須負責其通訊設備的保安，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。
 - 持卡人同意發卡公司應以合理努力，確保Citi Alerts即時短訊服務的安生性及確保未經授權的第三方不能進入使用。但是，持卡人確認，發卡公司並不保證透過Citi Alerts即時短訊服務所傳送的資料的保安、保密或機密事宜。持卡人確認其明白並接受所有使用Citi Alerts即時短訊服務可能涉及之風險，包括但不限於Citi Alerts即時短訊服務在未獲持卡人授權的情況下被竊聽、監察、修改、篡改或被送達或披露予其他方。
 - 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)要求持卡人立刻償還每個賬戶內全部之欠款。即使本合約經已終止，持卡人仍須負擔因本合約所產生或仍然存在之責任。
 - 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發出指示以取替此卡。
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 - 基本卡持卡人(附屬卡持卡人)可以透過以下方式終止附屬卡(而不終止基本卡)：(i)通知發卡公司及(ii)剪掉附屬卡或退回附屬卡。如果附屬卡未按下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，以防附屬卡繼續被使用。基本卡持卡人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毀壞，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。
- 修訂
 - 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的日期生效。
 - 若持卡人拒絕接受發卡公司之新修訂，持卡人須在該修訂生效前停止此卡。
 - 持卡人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出的交易將被視為持卡人無條件地接受並同意該新修訂。
- 於發卡公司及/或花旗銀行香港分行持有戶口之持卡人
 - 本條文適用於持卡人於發卡銀行(此卡相關之)戶口除外之花旗銀行香港分行持有戶口者。
 - 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)應視為主要指引用於本合約，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。惟當如此，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

- 服務費用

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- 動態貨幣兌換費

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- 商戶分期計劃取消交易手續費

不論任何原因，若取消商戶分期計劃，將會被徵收服務收費表所訂明的取消交易手續費。
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- 超額費用

若所使用信貸金額超出客戶信貸限額，發卡公司將按服務收費表收取超額費用。
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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。
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- 即時增加臨時信用額手續費

持卡人若使用即時增加臨時信用額服務，需就獲批的臨時信用

使本合約已有任何規定，發卡公司有權以相同貨幣或其全權酌情決定之不同貨幣根據兌換當日的匯率作出兌換以償還賬戶的賬戶盈餘予持卡人。

- 如設定以港幣銀行戶口透過靈活自動轉賬或支票還款以支付人民幣賬戶之賬款，港幣將根據發卡公司於每月處理靈活自動轉賬或支票還款當日的匯率兌換為人民幣，由於匯率浮動，持卡人應在使用靈活自動轉賬的相關港幣銀行賬戶存有足夠的資金以兌換成人民幣或為支票還款支付足夠費用，以避免支付不足導致支付在本合約所規定的財務和/ 或其他費用。
- 若持卡人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催繳、追收或在控告持卡人賠償在本合約規下應付之欠款或因持卡人違反或不遵守本合約條款而需作出其他補償，而須支付法律費用、收賬費用或其他開支，持卡人將根據發卡公司法庭按新加坡各方共同基金法律評定的律師費(合理地招致及金額合理的費用及開支)、雙方另行協議釐定。與此有關的其他合理地招致的費用及開支(包括收賬公司的費用)將由持卡人補償，但最高賠償金額為原欠付款項金額的百分之三十(30%)。
- 持卡人與商戶對購物及服務之糾紛，將由持卡人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，才轉達到賬戶。
- 發卡公司只會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(在存入港幣賬戶的情況下)或人民幣(在存入人民幣賬戶的情況下)後，並在任何何抵銷、追討、附帶條件、限制、扣除或預扣下，才被視為收到持卡人的付款及已將付款存入賬戶中。
- 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) 現金透支及利息；(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的分期計劃下未付的分期付款款項；及(6) 其他交易之未付本金餘額(在該些交易被徵收的財務費用利率有所不同的情況下，費用收取次序將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下但視為適當的低次序付款項。
- 閣下同意本卡可在任何時候靜寄支票至閣下最後更新之通信地址，以還該該戶口內部分或全部之結餘，而毋須事先通知。
- 在不影響本合約的其他條款下，若持卡人需離開香港一段時間，持卡人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

- 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，其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信封上之有關條款。若使用發卡公司之自動櫃員機以現金取款，付款金額需經銀行職員或其代理人核實後，才存入賬戶中。
- 發卡公司將不會從港幣賬戶轉帳和/或轉賬餘額或多餘的款項到人民幣賬戶以償還另一賬戶之結餘，反之亦然。持卡人將須根據本合約，直接向支付到相關賬戶的銀行，以繳清月結單款項。
- 任何從人民幣賬戶的賬戶盈餘作出的人民幣轉帳或提款均須受本合約的條款及發卡公司可能不時全權酌情裁定的每日限額所限制。即

忽、或違反條款6.1而引致的，持卡人對未經授權交易要承擔的責任則以港幣五百元為上限。上述所提及持卡人的承擔金額上限，並不適用於自動櫃員機使用此卡(不論是發卡公司之自動櫃員機)的交易。

- 若此卡遺失或被竊，發卡公司無義務補發新卡給持卡人。如發卡公司同意補發新卡，持卡人在使用該補發新卡時，須受本合約條款的約束。
- 發卡公司的權利
 - 持卡人同意發卡公司可以隨時毋須事前通知，從持卡人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獨自或與其他人士共同擁有、抵銷或劃銷所存之任何款項，以償還持卡人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，直至此待發事件發生為止。
 - 除非第13條(使用花旗銀行香港分行理財服務之持卡人)適用，持卡人要求發卡公司及花旗銀行將香港分行(各自為一名「Citi支付實體」)向閣下以外之其他人土(各自為一名「Citi債權人」)承諾給予Citi債權人向Citi支付實體作書面要求核實持卡人未能於該滿日期前解除任何債務責任，而將該持卡人拖欠Citi債權人之任何之責任。持卡人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擔。」
 - 此卡乃屬於發卡公司所有，不得轉贈。若發卡公司要求，持卡人必須盡快交還此卡。
 - 持卡人同意(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，可向選擇任何法律或規章，就預扣、入息稅、增值稅、任何物業出售或處置、徵稅或其他合法收取款項(統稱「已收款項」)，從向持卡人或持卡人的賬戶或任何向持卡人支付的任何款項中，或從持卡人的賬戶或任何賬戶中，預扣或扣減款項或金額而已收取或應收等的款項。任何已收取款項須根據相關規定依時向有關機關支付。持卡人會在合理可行範圍內盡早通知任何已收取款項。持卡人確認發卡公司將無須向持卡人償付任何設施供應商預扣或扣減的任何款項。此外，發卡公司可隨時向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現時或將會被要求向機關支付應屬於但當時並非已收取款項的金額為限，持卡人須向發卡公司彌償有關款項，連同與有關的任何利息及罰款。持卡人明白自發卡公司無須就機關所提出的任何付款要求提出反對。
- 個人資料
 - 持卡人同意發卡公司不時收取有關持卡人之個人資料，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，為其所述的目的，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、審計及其他機關的調查而提供有關機關使用、保存、向其披露及/或轉釋。即使有任何適用的不披露協議存在，前述內容亦應適用。持卡人確認有關個人資料及戶口資料或記錄可以轉移到沒有嚴格資料保障或資料私隱法律的司法管轄區。
 - 持卡人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於此卡賬戶及隨之而生或生成之有關之所有事項。
 - 持卡人明白自同意其必須不時將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。
- 持卡人/會員於商戶設立自動更新替換卡資料指示時，如希望取消該指示，需直接向商戶提出。發卡公司建議持卡人/會員至少在下一次預定付款日5天執行此操作。在持卡人/會員取消授權之前，商戶有權要求發卡公司從持卡人/會員的信用卡賬戶中扣款，而發卡公司有義務執行此要求。
- 因應以下條款內第16條項下之第16.6條，當信用卡取消或替換後，持卡人會員有責任承擔所有有關自動更新替換卡資料指示。
- 請保留與商戶更改或取消任何自動更新替換卡資料指示的副本。如果商戶未有按照持卡人/會員的指示採取行動，則可以對請求提出異議。
- 如果持卡人/會員的卡號及/或卡到期日期有改變，例如由於先前的卡遺失、被盜、被取消或持卡人/會員的賬戶被關閉，持卡人/會員需要聯絡商戶以取消或更改持卡人/會員的自動更新替換卡資料指示。在不排除持卡人/會員的前述資訊的情況下，如相關信用卡協會會向持卡人提供有關信用卡取消或更改資料的更新服務，而持卡人/會員並未有按該服務，持卡人/會員將會被視為授權發卡公司執行以下行動(如發卡公司選擇執行)：
 - 向信用卡協會提供持卡人/會員的替換卡詳細資料，以更新自動更新替換卡資料指示及向信用卡協會持卡人/會員的舊卡卡號取消或賬戶已被關閉；及/或
 - 如果已替換了卡，則自動更新替換卡資料指示會適用於替換卡號/或新的到期日(視情況而定)。除了將使用持卡人/會員的替換卡卡號和新的到期日資料外，否則將繼續按照該指示從持卡人/會員的卡賬戶中扣款。此外，除了將使用持卡人/會員的替換卡資料外，持卡人/會員的賬戶將繼續按照自動更新替換卡資料指示進行扣賬而不會是舊卡資料。
- 在執行每張自動更新卡資料指示之前，持卡人/會員必須確保在持卡人/會員的賬戶有可用的扣賬額，以使該筆款項能夠在持卡人/會員的扣賬額度之內扣除。
- 如果持卡人/會員的卡賬戶沒有足夠的信用額度來支付自動更新替換卡資料指示的付款金額，發卡公司仍然可以根據發卡公司遵守本合約條款的前提下酌情決定履行該項交易。通過兌現該項交易，這可能會導致超出持卡人/會員的信用額，但並不會因此而改變了持卡人/會員的信用額，請參考發卡公司資料概要及服務收費表以了解可能適用的任何收費。

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