

Interest Rates and Finance Charges ^{2,4,11}	Card Type	Description	
Annualized Percentage Rate (APR)¹ for Retail Purchase	Citi ULTIMA	<ul style="list-style-type: none"> 5.01% (0.42% per month) when you open your account and it will be reviewed from time to time. We will not charge you a finance charge if you pay your statement balance in full by the due date each month, otherwise a finance charge will be charged on (i) the unpaid statement balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full. 	
	Other Citi Credit Cards	<ul style="list-style-type: none"> 35.52% (2.67% per month) when you open your account and it will be reviewed from time to time. We will not charge you a finance charge if you pay your statement balance in full by the due date each month, otherwise a finance charge will be charged on (i) the unpaid statement balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full. 	
APR¹ for Cash Advance	Citi ULTIMA	<ul style="list-style-type: none"> 5.88% (0.42% per month) (inclusive of cash advance fee) when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction until payment in full. 	
	Other Citi Credit Cards	<ul style="list-style-type: none"> 39.72% (2.67% per month) (inclusive of cash advance fee) when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction until payment in full. 	
Default Finance Charge APR¹	Citi ULTIMA	For Retail Purchase: <ul style="list-style-type: none"> 10.22% (0.83% per month) and it will be reviewed from time to time. It may be applied to your account (instead of the finance charge) if you fail to pay your minimum payment due by the due date in any month. A default finance charge will be charged on the unpaid statement balance of the second following statement as well as all new transactions from the date of the second following statement until you pay your respective minimum payment due in any six consecutive statements by the due date each month. It will be calculated and accrued on a daily basis. For Cash Advance: <ul style="list-style-type: none"> 11.40% (0.83% per month) and it will be reviewed from time to time. It may be applied to your account (instead of the finance charge) if you fail to pay your minimum payment due by the due date in any month. A default finance charge will be charged on the unpaid statement balance of the second following statement as well as all new transactions from the date of the second following statement until you pay your respective minimum payment due in any six consecutive statements by the due date each month. It will be calculated and accrued on a daily basis. 	
	Other Citi Credit Cards	For Retail Purchase: <ul style="list-style-type: none"> 41.84% (3.08% per month) and it will be reviewed from time to time. It may be applied to your account (instead of the finance charge) if you fail to pay your minimum payment due by the due date in any month. A default finance charge will be charged on the unpaid statement balance of the second following statement as well as all new transactions from the date of the second following statement until you pay your respective minimum payment due in any six consecutive statements by the due date each month. It will be calculated and accrued on a daily basis. For Cash Advance: <ul style="list-style-type: none"> 46.93% (3.08% per month) and it will be reviewed from time to time. It may be applied to your account (instead of the finance charge) if you fail to pay your minimum payment due by the due date in any month. A default finance charge will be charged on the unpaid statement balance of the second following statement as well as all new transactions from the date of the second following statement until you pay your respective minimum payment due in any six consecutive statements by the due date each month. It will be calculated and accrued on a daily basis. 	
Interest Free Period	Up to 58 days		
Minimum Payment Due³	a. The total of all the current month's interest, annual fee, late charge, past due amount, other fees and charges if any; and b. 1.5% of the statement balance (excluding item a, where applicable); and c. 1.5% of the unbilled principal of the Loan (as defined in Terms and Conditions for Citi Credit Card "Quick Cash" Installment Program and Terms and Conditions for Citi Credit Card "Flexi-Installment" Program) (where applicable)		
Fees⁴			
Annual Membership Fee	Card type	Principal card	Supplementary card
	Citi Classic Card/Citi Clear Card	HK\$300	HK\$150
	Citi Gold Card/Citi Octopus Gold Card ⁵	HK\$600	HK\$300
	Citi ULTIMA	HK\$23,800	N/A
	Citi Prestige Card	HK\$3,800	N/A
	Citi PremierMiles Card/ Citi Cash Back Card/ Citi Cash Back American Express® Card/ Citi Rewards Card/ Citi Octopus Platinum Card ⁵	HK\$1,800	HK\$900
	Diners Club Personal Card	HK\$650/US\$80	HK\$425/US\$40
	Diners Club Corporate Card	HK\$650/US\$80	N/A
Non Refundable Subscription Fee	Citi ULTIMA Gold ¹⁸	HK\$120,000 for each subscription	

Cash Advance Fee⁶	4% of the cash advance amount (minimum HK\$100/CNY100/US\$13 per transaction)	
Fees relating to Foreign Currency Transaction⁷	Citi Cash Back American Express® Card	For foreign charges converted by American Express, a conversion factor of 2.454% will be added to the converted amount, 1.5% of which will be retained by American Express. A charge that is made in a foreign currency other than US Dollars will, when the conversion is done by American Express, be converted into US Dollars before being converted into Hong Kong dollars.
	All other Citi credit cards and Diners Club cards ⁸	1.95% of every transaction effected in a currency other than Hong Kong dollars
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Note: Customers may sometimes be offered the option of settling foreign currency transactions in Hong Kong dollars outside of Hong Kong or with online merchants located overseas. Such an option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.	
Fee relating to Settling non-US Dollars Foreign Currency Transaction in US Dollars (Only applicable to Diners Club Card denominated in US dollars)	Note: Customers may sometimes be offered the option of settling non-US dollar foreign currency transactions in US dollars outside of US dollar issuing countries or with online merchants located outside of US dollar issuing countries. Such an option is a direct arrangement offered by merchants located outside of US dollar issuing countries and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling non-US dollar foreign currency transactions in US dollars may involve a cost higher than the foreign currency transaction handling fee.	
Late Charge⁹	HK\$250/CNY250/US\$33 or the amount of minimum payment due under the last monthly statement, whichever is lower	
Over Limit Charge^{9,10}	HK\$180/CNY180 per monthly statement	
Return Check / Reject Autopay Fee	HK\$100/CNY100/US\$13 per returned / rejected payment	

Other Fees⁴	
Card Replacement Fee	HK\$ 25,000 for each card replacement of Citi ULTIMA Gold
Lost Card Replacement Fee¹²	HK\$100/CNY100/US\$13 for each replacement
Charge Dispute Handling Fee	HK\$50/CNY50/US\$7 per transaction or charge
Credit Balance Withdrawal by Check Handling Fee	HK\$100/CNY100/US\$13 per transaction
Statement Retrieval Fee	<ul style="list-style-type: none"> Statement issued within the latest 2 months : HK\$30/CNY30/US\$4 per copy Statement issued earlier than the latest 2 months : HK\$50/CNY50/US\$7 per copy
Sales Draft Retrieval Fee	HK\$50/CNY50/US\$7 per copy
Personal Data Access Request	HK\$200/CNY200/US\$26 per request
Instant Temporary Credit Limit Upgrade Fee^{9,10}	0.5% of the Instant Temporary Credit Limit Upgrade (minimum HK\$100/CNY100)
Interest-Free Installment Plan Cancellation Handling Fee	HK\$300 per each cancelled Interest-Free Installment Plan
Paper Statement Fee^{13,14,16}	HK\$10 per statement for each month
Bulk Hong Kong Dollar Cash Deposit Fee¹⁵ (per client per day)	<ul style="list-style-type: none"> Up to 200 notes : Waived Over 200 notes : 0.25% of the full amount (minimum HK\$50)
Bulk Hong Kong Dollar Check Deposit Fee¹⁵ (per client per day)	<ul style="list-style-type: none"> Up to 15 checks : Waived Over 15 checks : HK\$1 per additional check
A HK\$20 fee ^{9,16} will be charged for credit card payment by cash (per transaction) at a branch counter ¹⁷ for Citi Credit Card or Diners Club Card clients.	

¹ APR is calculated according to the Net Present Value Method as specified in the Code of Banking Practice, inclusive of Cash Advance Fee (if applicable). The Finance Charge and Default Finance Charge will be calculated at the applicable rate on a 365-day yearly basis. ² Please call our CitiPhone Banking at 2860 0333/Platinum Service Line at 2860 0360 (for Citi Platinum Cardholders only)/Ultima Service Line at 2860 0308 (for Citi ULTIMA Members only)/Citi Prestige Service Line at 2860 0338 (for Citi Prestige Cardholders only)/American Express Service Line 2860 0366 (for Citi Cash Back American Express® Cardmembers only)/Diners Club Customer Service Line at 2860 1888 (for Diners Club Cardmember) to ascertain the finance charge or the default finance charge applicable to you. ³ Subject to a minimum of HK\$250/CNY250 /US\$33 per month. In case you have an overlimit amount, please also settle it to continue using your card(s). ⁴ CNY fees are applicable to Citi Credit Card accounts which are denominated in CNY. US\$ fees are applicable to Diners Club cards accounts which are denominated in US\$. ⁵ Applicable to Citi Octopus Credit Card apply on or after November 1, 2014 only. ⁶ The Cash Advance Fee of Citi ULTIMA is 3% of the cash advance amount (minimum HK\$100/CNY100/US\$13 per transaction). For cash advance transactions, an additional handling fee of CNY20 will be charged for Citi Credit Card Accounts which are denominated in CNY. ⁷ Not applicable to Citi Credit Card Accounts which are denominated in CNY. ⁸ The fees relating to Foreign Currency Cash Advance transactions vary among different networks. ⁹ Not applicable to Citi Prestige Card and Citi ULTIMA. ¹⁰ Not applicable to Diners Club Card. ¹¹ Subject to a minimum of HK\$10/CNY10/US\$1.3 per month. ¹² Not applicable to Citi ULTIMA. For Citi ULTIMA Gold replacements, please refer to Card Replacement Fee. ¹³ For paper statements of credit card accounts which have the same statement generation date, they will be counted as one statement and only one fee of HK\$10 will be debited from a credit card account. ¹⁴ The paper statement fee is not applicable to Diners Club Card and Citi ULTIMA. ¹⁵ Applicable to any Citibank clients making card payments over the branch counter channel. Service fee will be waived if the cash/checks is/are deposited through cash/check deposit machines or other non branch counter channels. ¹⁶ Exemptions apply to (i) senior citizens aged 65 or above; (ii) clients aged below 18; (iii) clients with disabilities; (iv) clients with low income (individual monthly income below HK\$7,900 or household monthly income below HK\$11,500 for clients who are not working), or those receiving social welfare benefits/government subsidies such as the Comprehensive Social Security Allowance. In each case, self-declaration or supporting documents are required; or (v) non-profit making organization. ¹⁷ Credit card payment by cash at a branch counter is not applicable to Citibanking clients (refer to Remark 16). ¹⁸ Each successful subscription to Citi ULTIMA Gold, a subscription fee will be charged to the primary Citi ULTIMA account upon issuance of Citi ULTIMA Gold and cannot be waived or refunded. The subsequent successful subscription to Citi ULTIMA Gold will be subject to a prevailing Subscription Fee set by Citibank at the time of subscription. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.



Citi信用卡/大來信用証資料概要及服務收費表

利率及財務費用 ^{2, 4, 11}	卡類	說明
非現金透支之實際年利率¹	Citi ULTIMA	<ul style="list-style-type: none">當你開立信用卡戶口時，利率為5.01% (每月0.42%)，本行亦會不時對此作出檢討。如你在付款到期日當日或之前繳付上期月結單所述的月結單總結欠之全部款項，你將毋須繳付任何財務費用。否則，財務費用將(i)由上一期月結單日之未償還月結單結欠起每日計算及累積直至所有結欠款項清繳為止；及(ii)由每一新簽賬金額之簽賬當日起每日計算和累積直至所有結欠款項清繳為止。
	其他Citi信用卡	<ul style="list-style-type: none">當你開立信用卡戶口時，利率為35.52% (每月2.67%)，本行亦會不時對此作出檢討。如你在付款到期日當日或之前繳付上期月結單所述的月結單總結欠之全部款項，你將毋須繳付任何財務費用。否則，財務費用將(i)由上一期月結單日之未償還月結單結欠起每日計算及累積直至所有結欠款項清繳為止；及(ii)由每一新簽賬金額之簽賬當日起每日計算和累積直至所有結欠款項清繳為止。
現金透支之實際年利率¹	Citi ULTIMA	<ul style="list-style-type: none">當你開立信用卡戶口時，利率為5.88% (每月0.42%)，本行亦會不時對此作出檢討。財務費用將由現金透支金額之交易當日起每日計算及累積直至所有結欠款項清繳為止。
	其他Citi信用卡	<ul style="list-style-type: none">當你開立信用卡戶口時，利率為39.72% (每月2.67%)，本行亦會不時對此作出檢討。財務費用將由現金透支金額之交易當日起每日計算及累積直至所有結欠款項清繳為止。
拖欠財務費用之實際年利率¹	Citi ULTIMA	<p>零售簽賬：</p> <ul style="list-style-type: none">利率為10.22% (每月0.83%)，本行亦會不時對此作出檢討。 <p>如你未能在任何月結單的付款限期或之前全數繳付該月結單的最低付款額，拖欠財務費用(而非財務費用)將會被收取。發卡公司將就該月結單之隔一期後的月結單未繳付之結欠及該月結單之隔一期後的月結單日起之所有新簽賬收取拖欠財務費用以取代財務費用。該拖欠財務費用將繼續適用直至你在任何連續六期月結單的付款限期或之前均繳付相關月結單的最低付款額為止。拖欠財務費用將每日計算和累積。</p> <p>現金透支：</p> <ul style="list-style-type: none">利率為11.40% (每月0.83%)，本行亦會不時對此作出檢討。 <p>如你未能在任何月結單的付款限期或之前全數繳付該月結單的最低付款額，拖欠財務費用(而非財務費用)將會被收取。發卡公司將就該月結單之隔一期後的月結單未繳付之結欠及該月結單之隔一期後的月結單日起之所有新簽賬收取拖欠財務費用以取代財務費用。該拖欠財務費用將繼續適用直至你在任何連續六期月結單的付款限期或之前均繳付相關月結單的最低付款額為止。拖欠財務費用將每日計算和累積。</p>
	其他Citi信用卡	<p>零售簽賬：</p> <ul style="list-style-type: none">利率為41.84% (每月3.08%)，本行亦會不時對此作出檢討。 <p>如你未能在任何月結單的付款限期或之前全數繳付該月結單的最低付款額，拖欠財務費用(而非財務費用)將會被收取。發卡公司將就該月結單之隔一期後的月結單未繳付之結欠及該月結單之隔一期後的月結單日起之所有新簽賬收取拖欠財務費用以取代財務費用。該拖欠財務費用將繼續適用直至你在任何連續六期月結單的付款限期或之前均繳付相關月結單的最低付款額為止。拖欠財務費用將每日計算和累積。</p> <p>現金透支：</p> <ul style="list-style-type: none">利率為46.93% (每月3.08%)，本行亦會不時對此作出檢討。 <p>如你未能在任何月結單的付款限期或之前全數繳付該月結單的最低付款額，拖欠財務費用(而非財務費用)將會被收取。發卡公司將就該月結單之隔一期後的月結單未繳付之結欠及該月結單之隔一期後的月結單日起之所有新簽賬收取拖欠財務費用以取代財務費用。該拖欠財務費用將繼續適用直至你在任何連續六期月結單的付款限期或之前均繳付相關月結單的最低付款額為止。拖欠財務費用將每日計算和累積。</p>
免息還款期	長達58日	
最低付款額³	a. 本月月結單所收取的財務費用、年費、逾期手續費、逾期未付款額、其他費用及收費(如有)；及 b. 月結單結欠之1.5% (月結單結欠不包括上述項目a (如適用))；及 c. 所有未償還借貸本金(定義見Citi信用卡「Quick Cash」套現分期計劃之條款及細則和Citi信用卡「分期更好使」計劃之條款及細則)的1.5% (如適用)	

費用 ⁴			
年費	卡類	基本卡	附屬卡
	Citi普通卡/Citi Clear Card	港幣300元	港幣150元
	Citi金卡/Citi八達通金卡 ⁵	港幣600元	港幣300元
	Citi ULTIMA	港幣23,800元	不適用
	Citi Prestige信用卡	港幣3,800元	不適用
	Citi PremierMiles信用卡/ Citi Cash Back信用卡/ Citi Cash Back American Express® Card/ Citi Rewards信用卡/Citi八達通白金卡 ⁵	港幣1,800元	港幣900元
	大來個人信用証	港幣650元/美元80元	港幣425元/美元40元
	大來公司信用証	港幣650元/美元80元	不適用

會籍費用(不設退款)	Citi ULTIMA Gold ¹⁸	每個會籍之費用為 港幣120,000元
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現金透支費用⁶	現金透支之 4% (每項交易最低為 港幣100元/人民幣100元/美元13元)	
外幣交易手續費⁷	Citi Cash Back American Express® Card	所有經美國運通公司兌換的外幣交易賬項，會被額外收取每項外幣交易金額之 2.454% ，當中 1.5% 由美國運通公司收取。 所有美元以外之外幣交易賬項，若經美國運通公司兌換，會先被兌換為美元，然後再兌換為港元。
	其他Citi信用卡及大來信用証 ⁸	每項外幣交易金額之 1.95%
以港幣支付外幣簽賬的有關費用	注意：客戶在外地或海外網上商店消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。	
以美元支付非美元之外幣簽賬的有關費用(只適用於以美元為單位之大來信用証)	注意：客戶在以非美元為法定貨幣之地區或網上商店消費時，有時候可選擇以美元支付非美元之外幣簽賬。此選項屬於以非美元為法定貨幣地區之商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以美元支付非美元之外幣簽賬，所涉及的費用可能會較以非美元之外幣簽賬的手續費為高。	
逾期手續費⁹	每次 港幣250元/人民幣250元/美元33元 或收取逾期手續費的月份上一個月月結單之最低付款額，以較低者為準。	
超額費用^{9, 10}	每張月結單 港幣180元/人民幣180元	
退票/自動轉賬退回的收費	每次 港幣100元/人民幣100元/美元13元	

其他費用⁴	
更換新卡費用	每次更換Citi ULTIMA Gold之費用為 港幣25,000元
補發新卡費¹²	每次港幣 100元/人民幣100元/美元13元
賬目調查手續費	每項交易或費用 港幣50元/人民幣50元/美元7元
支票提取賬戶盈餘手續費	每項交易 港幣100元/人民幣100元/美元13元
補發月結單手續費	<ul style="list-style-type: none">最近兩個月所發出之月結單：每張港幣30元/人民幣30元/美元4元 最近兩個月以前所發出之月結單：每張港幣50元/人民幣50元/美元7元
申請補發簽賬存根手續費	每次 港幣50元/人民幣50元/美元7元
查閱個人資料手續費	每次 港幣200元/人民幣200元/美元26元
即時增加臨時信用額手續費^{9, 10}	臨時增加信用額之 0.5% (最低為 港幣100元/人民幣100元)
免息分期付款計劃取消交易手續費	每免息分期付款計劃為 港幣300元
郵寄月結單費用^{13, 14, 16}	每月每份月結單 港幣10元
大量港元現金存款費用¹⁵ (每客戶每日)	<ul style="list-style-type: none">200張現鈔或以下：豁免 200張現鈔以上：存款額的0.25% (最低收費HK\$50)
大量支票存款費用¹⁵ (每客戶每日)	<ul style="list-style-type: none">15張支票或以下：豁免 15張支票以上：每張額外支票收取HK\$1
如Citi信用卡及大來信用証客戶以銀行櫃位進行信用卡現金還款 ¹⁷ ，每項交易將收取 HK\$20 ^{9, 16} 。	

¹實際年利率乃根據銀行營運守則所載之淨值法計算，並已將透支現金手續費計算在內(如適用)。財務費用及拖欠財務費用按每年365日的基準計算。²客戶可透過Citibank電話理財服務2860 0333/白金卡服務熱線2860 0360(僅供花旗銀行白金卡持卡人使用)/Ultima服務熱線2860 0308(僅供Citi ULTIMA會員使用)/Citi Prestige服務熱線2860 0338(僅供花旗銀行Citi Prestige 持卡人使用)/American Express服務熱線2860 0366(僅供Citi Cash Back American Express® Card持卡人使用)，或可透過大來信用証客戶服務專線2860 1888(僅供大來信用証會員使用)查詢有關適用於閣下的財務費用或拖欠財務費用。³最低金額為每月港幣250元/人民幣250元/美元33元。如有超額部份，請亦繳付超額部份以繼續使用閣下的信用卡。⁴人民幣費用只適用於以人民幣為單位之Citi信用卡。美元費用只適用於以美元為單位之大來信用証。⁵只適用於2014年11月1日或以後申請的Citi八達通信用卡。⁶Citi ULTIMA的現金透支費用為現金透支額之3% (每項交易最低為港幣100元/人民幣100元/美元13元)。以人民幣為單位之Citi信用卡現金透支需收取額外手續費人民幣20元。⁷不適用於以人民幣為單位之Citi信用卡。⁸外幣現金透支之交易手續費會因顧客使用的網絡而異。⁹不適用於Citi Prestige信用卡及Citi ULTIMA。¹⁰不適用於Diners Club Card。¹¹每項交易最低金額為每月港幣10元/人民幣10元/美元1.3元。¹²不適用於Citi ULTIMA。更換Citi ULTIMA Gold，請參考更換新卡費用。¹³如信用卡戶口之月結單發出日期相同，亦只會當一份月結單計算費用，並從信用卡戶口扣取每月港幣10元。¹⁴ 郵寄月結單費用不適用於大來信用証及Citi ULTIMA。¹⁵ 適用於任何花旗銀行客戶以分行櫃位渠道作信用卡繳費服務。使用「現金/支票存款機」或其他非分行櫃位渠道存入現金/支票，則可豁免手續費。¹⁶(i)65歲或以上長者、(ii)18歲以下人士、(iii)傷殘人士、(iv)低收入人士(個人每月收入少於HK\$7,900或非工作人士之家庭每月收入少於HK\$11,500)，或領取社會福利保障/政府津貼如綜合社會保障援助之人士(在以上各情況下，客戶須填寫自行申報表或提供證明文件)、或(v)非牟利團體除外。¹⁷以銀行櫃位進行信用卡現金還款不適用於Citibanking理財客戶(請參閱備註16)。¹⁸每個基本卡會員於成功申請Citi ULTIMA Gold會籍後，相關的會籍費用將於Citi ULTIMA Gold發卡後於基本卡會員之Citi ULTIMA戶口中扣除，並不可以被豁免或退回。成功延續Citi ULTIMA Gold會籍之會員將會被收取花旗銀行於延續會籍時所訂立之會籍費用。如中、英文版本有所差異，一概以英文版為準。



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