

Citi Credit Card Key Facts Statement And Fees Schedule

Effective Date: May 30, 2025

This product is a credit card.			
This KFS provides you with indicative information about interest, fees and charges of this product but please refer to Citi Credit Card Agreement for details.			
Please read and understand the information in this KFS before you apply for this product.			
You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.			
Interest Rates and Finance Charges ^{1, 2, 3, 5, 10}		Card Type	Description
Interest Rate ¹ for Retail Purchase	Citi ULTIMA	• 5% when you open your account and it will be reviewed from time to time.	
	Other Citi Credit Cards	• 31% when you open your account and it will be reviewed from time to time.	
Interest Rate ¹ for Cash Advance	Citi ULTIMA	• 5% 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 on a daily basis until payment in full.	
	Other Citi Credit Cards	• 31% 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 on a daily basis until payment in full.	
Annualized Percentage Rate (APR) ² for Retail Purchase	Citi ULTIMA	• 5.01% 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	• 34.28% 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.	
APR ² for Cash Advance	Citi ULTIMA	• 5.12% 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 on a daily basis until payment in full.	
	Other Citi Credit Cards	• 35.81% 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 on a daily basis until payment in full.	
Default Finance Charge APR ²	Citi ULTIMA	Not Applicable	
	Other Citi Credit Cards	Not Applicable	
Interest Free Period	Up to 58 days		
Minimum Payment Due ⁴	a. The total of all the current month’s interest, annual fee, late charge, past due amount ¹⁶ , 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)		
Fees ⁵			
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 ⁶	HK\$600	HK\$300
	Citi ULTIMA	HK\$23,800	N/A
	Citi Prestige Card	HK\$3,800	N/A
	Citi Plus Credit Card/Citi The Club Credit Card	N/A	N/A
	Citi PremierMiles Card/Citi Cash Back Card/ Citi Rewards Card/Citi Octopus Platinum Card ⁶ / Citi HKTVmall Card	HK\$1,800	HK\$900
Cash Advance Fee ⁷	HK\$100/CNY100 per transaction		
Fees relating to Foreign Currency Transaction ⁸	All Citi credit cards ⁹	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.
Late Charge¹⁷	HK\$300/CNY300 or the amount of minimum payment due under the last monthly statement, whichever is lower
Over Limit Charge¹⁷	HK\$180/CNY180 per monthly statement
Return Check / Reject Autopay Fee	Not applicable
Citi PayAll	Up to 4% of payment amount

Other Fees⁵	
Lost Card Replacement Fee	Not applicable
Charge Dispute Handling Fee	Not applicable
Credit Balance Withdrawal by Check Handling Fee	Not applicable
Statement Retrieval Fee	HK\$50/CNY50 per copy
Sales Draft Retrieval Fee	Not applicable
Personal Data Access Request	HK\$200/CNY200 per request
Instant Temporary Credit Limit Upgrade Fee	Not applicable
Merchant Installment Plan Cancellation Handling Fee	Not applicable
Paper Statement Fee^{11, 12, 14}	HK\$10 per statement for each month
Bulk Hong Kong Dollar Cash Deposit Fee¹³ (per client per day)	- Up to 200 notes : Waived - Over 200 notes : 0.25% of the full amount (minimum HK\$50)
Bulk Hong Kong Dollar Check Deposit Fee¹³ (per client per day)	- Up to 15 checks : Waived - Over 15 checks : HK\$1 per additional check
A HK\$20 fee ^{14, 17} will be charged for credit card payment by cash (per transaction) at a branch counter ¹⁵ for Citi Credit Card clients.	

***** INFORMATION REGARDING MAKING MINIMUM PAYMENT (The below examples are for illustration only) ***** You can also visit Citibank Online www.citibank.com.hk to access the Minimum Payment Calculator to calculate the below information applicable to your specific case.			
Assumptions: - Outstanding Balance = \$20,000 - Interest Rate = 31% p.a. (Retail APR as 34.28% and Cash APR as 35.81%) - No new transaction, annual fee and other fees - Repayments are made on or before the due date of each statement month	If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of \$20,000 in about...	And you will end up paying an estimated total of...
	Only the minimum payment	9 years	\$47,138
	\$898	3 years	\$31,418 (Savings = \$15,720)

¹The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year. ²APR 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. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. ³Please call our CitiPhone Banking at 2860 0333/ Ultima Service Line at 2860 0308 (for Citi ULTIMA Members only)/Citi Prestige Service Line at 2860 0338 (for Citi Prestige Cardholders only) to ascertain the finance charge or the default finance charge (if applicable) applicable to you. ⁴Subject to a minimum of HK\$300/CNY300 per month. In case you have an overlimit amount, please also settle it to continue using your card(s). ⁵CNY fees are applicable to Citi Credit Card accounts which are denominated in CNY. ⁶Applicable to Citi Octopus Credit Card apply on or after November 1, 2014 only. ⁷For cash advance transactions, an additional handling fee of CNY20 will be charged for Citi Credit Card Accounts which are denominated in CNY. ⁸Not applicable to Citi Credit Card Accounts which are denominated in CNY. ⁹The fees relating to Foreign Currency Cash Advance transactions vary among different networks. ¹⁰Subject to a minimum of HK\$10/CNY10 per month. ¹¹For 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. ¹²The paper statement fee is not applicable to Citi ULTIMA. ¹³Applicable 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. ¹⁴Exemptions 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. ¹⁵Credit card payment by cash at a branch counter is not applicable to Citibanking clients (refer to Remark 14). ¹⁶Past due refers to overdue minimum payment amount in last statement. In case there is a payment less than the minimum due in last statement, Citibank has the discretion to allocate the payment for the calculation of minimum payment due in current statement. ¹⁷Not applicable to Citi Prestige Card and Citi ULTIMA. In case of any discrepancy between the English and Chinese versions, the English version shall prevail.

