

Terms and Conditions of Citi Classic Card and Citi Gold Card

Terms and Conditions for Points Accumulations and Redemption

1. Cardholders of Citi Classic Card and Citi Gold Card ("Eligible Card") will be awarded 1 Point per HK\$1 (or equivalent foreign currency) charged. Citibank reserves the right to change at any time and without prior notice the ratio between
 - (a) Point(s) to be awarded; and
 - (b) the specified amount charged to the Eligible Card account.
2. Unless otherwise specified, all Points earned by the principal and supplementary Cardholders of the same Eligible Card will be accumulated under the principal Cardholder's account.
3. Unless otherwise specified, only principal Cardholders are eligible for Points redemption.
4. Invalid transactions not eligible for Points include, but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and Quick Cash Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, transactions through Faster Payment System (FPS) Service, dynamic currency conversion transactions, or unposted /cancelled /refunded transactions.
5. Citibank may add to, or remove from, the list of invalid transactions as stated in Clauses 4 above from time to time at its discretion. The decision of Citibank as to what constitutes an invalid transaction shall be final and conclusive.
6. Points earned on Eligible Card will be valid for at least one year and up to two years. The applicable expiry date(s) of Points will be shown on the Cardholder's monthly statement.
7. Should any transaction in the monthly statement be cancelled or refunded for whatever reason, the Points earned in respect to those transactions will be deducted or cancelled.
8. Citi ThankYou Rewards Terms and Conditions apply for all Points related offers. Please visit <https://www.citirewards.com/cms/sites/globalrewards-hk-eng/terms-and-conditions.page> .