



Terms and Conditions for Citi Credit Card Limited-time welcome offer of Apple AirPods 3rd generation

1. Unless specified, the promotion period is valid from August 1, 2022 to August 31, 2022 both days inclusive (“Promotion Period”).
2. Customers (“Eligible Cardholders”) must submit the application form through the designated website (<https://www1.citibank.com.hk/english/credit-cards/promotions/SEM/>) during the Promotional Period and successfully apply for a principal card of Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Mastercard, Citi Rewards UnionPay Credit Card, Citi Octopus Platinum Card, Citi HKTVmall Card (except Citi Rewards Student Card and Citi Octopus Student Card) (“Eligible Card”) issued by Citibank (Hong Kong) Limited (“Citibank”) and have their Eligible Card successfully approved by 30 September, 2022. If customers do not apply eligible card through the designated website, customers are not entitled to receive any offer for this promotion.
3. Unless otherwise specified, the Welcome Offers are not applicable to customers who currently hold, have cancelled or have held any principal card of Citi Credit Card within the past 12 months from the month of application for the Eligible Card (“New Customer”).
4. Each Eligible Cardholder is entitled to one welcome offer only.
5. Eligible Cardholders are entitled to the following welcome offer upon successful physical card activation within a month since from the date of card issuance and fulfilling the below relevant reward condition (“Welcome Offer”):
 - a.

| Card Types Applied | Welcome Offers | Reward Conditions/Spending Conditions |
|---|------------------------------|---|
| Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Mastercard, Citi Rewards UnionPay Card, Citi Octopus Platinum Card, Citi HKTVmall Card (except Citi Rewards Student Card and Citi Octopus Student Card) | Apple AirPods 3rd generation | Accumulate spending of HK\$300 or above within the first 30 days from the date of card issuance |
| Citi Prestige Card | Apple AirPods 3rd generation | Accumulate spending of HK\$300 or above within the first 30 days from the date of card issuance |

| | | |
|--|----------------|---------------------------------------|
| | 240,000 Points | Pay the first annual fee of HK\$3,800 |
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6. All posted transactions and monthly installments of billed Merchant Installment Plan conducted by principal and supplementary card(s), if applicable, are included in the Spending Conditions calculation. Ineligible transactions, including but not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions (including via e-wallet/ other method to top up Smart Octopus), cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, "FlexiBill" Installment Program and "PayLite" Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill / insurance transactions made with Eligible Card via internet banking or online payment system, all payments made using "Citi PayAll Service", mutual funds payment, fees & charges, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.
7. Fulfillment letter of Welcome offer:
 - a. Apple AirPods 3rd generation: redemption SMS will be sent to Eligible Cardholders' primary mobile number within 4 months upon the month of meeting the relevant spending condition. For the redemption details of Apple AirPods 3rd generation, please refer to the redemption SMS.
 - b. Points: Citi Prestige Cardholders, points will be credited to the eligible Principal Cardholder's account two (2) months after the first year annual fee has been fully paid. (Citi Prestige Cardholders can choose to convert their Points to miles with and of the following Mileage Programs: Asia Miles, British Airways Executive Club, Etihad Guest, EVA Air Infinity MileageLands, Flying Blue, Garuda Indonesia Frequent Flyer, Malaysia Airlines Enrich, Qantas Frequent Flyer, Qatar Airways Privilege Club, Singapore Airlines KrisFlyer, Thai Airways Royal Orchid Plus or Virgin Atlantic Flying Club, The exchange is subject to the conversion rate of the chosen Mileage Program. Citi Prestige Cardholders can also choose to convert Points to equivalent in Rebate which is subject to the Citi ThankYou Rewards Terms and Conditions and the Citi "Pay with Points – Merchants' Online Platforms Service" Terms and Conditions.)
8. If Eligible Cardholders select more than one welcome offer on the application form, Citibank reserves the right to provide only one of the welcome offers at its sole discretion.
9. If Eligible Cardholders are entitled to receive any other promotional offers under other promotions, Citibank reserves the right to provide only one of the promotional offers at its sole discretion.
10. Welcome offers cannot be changed once indicated on the application form, nor transferred to another person, cancelled, reversed nor exchanged for cash.
11. Eligible Cardholders' Eligible Card accounts must be valid and in good standing during the entire Promotion Period and fulfillment period in order to enjoy the welcome offers.
12. In case of any fraud/abuse/reversal or cancellation of transactions included in the calculation of the spending conditions, Citibank reserves the right to debit from the Eligible Cardholders' credit card accounts the equivalent amount of the welcome offers awarded under this promotion without prior notice.
13. All welcome offers are available on a first-come-first-served basis while stocks last. Citibank reserves the right to grant an alternative offer in case of shortage.
14. The products and services mentioned in this Welcome offers terms and conditions are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino,

Vatican, The Isle of Man, and the United Kingdom. This Welcome offers terms and conditions is not intended as a recommendation or an offer or solicitation for the purchase or sale of any of the products and services to such individuals.

15. Citibank is not a supplier or service provider of the products/services/auxiliary services provided and shall not be responsible for any matters relating to the products or services provided. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services. Upon redemption, all the products/services/auxiliary services cannot be replaced, returned or refunded.
16. Citibank and the respective merchants reserve the right to amend these and other relevant Terms and Conditions at any time without prior notice.
17. All matters and disputes will be subject to the final decision of Citibank and the respective merchants.
18. In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Citi Privacy Policy: citibank.hk/privacy
Terms & Conditions: citibank.hk/disclaimere



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