



Terms and Conditions for Citi Plus Credit Card

General Terms and Conditions:

1. Unless otherwise specified, these programs apply to principal and supplementary cardholders ("Cardholders") of Citi Plus Credit Card issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Card").
2. Citi ThankYou Rewards Terms and Conditions apply for all Points related offers. For details, please visit <https://www.citiirewards.com/cms/sites/globalrewards-hk-eng/terms-and-conditions.page>
3. If Cardholders have subsequently cancelled / reversed any transactions in respect of which offers are rewarded, Citibank reserves the absolute right to charge the equivalent value of such offers directly from the Eligible Card account without prior notice.
4. Cardholders must maintain valid Eligible Card accounts with good credit record in order to be eligible for the offers. In case there is any fraud / abuse, Citibank reserves the absolute right to charge the equivalent value of the offers rewarded under these programs directly from the Eligible Card account without prior notice, forfeit the Cardholder's eligibility to be entitled to the offers, and/or suspend the Eligible Card account for investigation without prior notice.
5. Citibank shall not be responsible for any matters in relation to the related products or services. The respective merchants are solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services.
6. Citibank reserve the right to amend the terms and conditions without prior notice.
7. All matters and disputes are subject to the final decision of Citibank and the respective merchants.
8. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Terms and Conditions for Points Accumulations and Redemption:

1. Points will be awarded to eligible transactions in accordance with the following criteria:
 - a) **Basic Point:** 1 Point will be awarded per HK\$1 (or equivalent foreign currency) transaction posted;
 - b) **Online Bonus Point:** extra 2 Points will be awarded per HK\$1 (or equivalent foreign currency) Online Transaction. Online Transactions are transactions with official payment records and classified as online transaction according to the merchant codes/transaction types as defined by relevant card association or a merchant's acquiring bank. Citibank has no obligation to clarify whether an online transaction is an Eligible Transaction before the Cardholder conducts such online transaction. Transactions of "PayAll" program are not eligible to Online Bonus Point;
 - c) **Fitness Bonus Point:** extra 2 Points will be awarded per HK\$1 (or equivalent foreign currency) Fitness Membership Transaction. Fitness Membership Transactions are transactions made at fitness centre which are classified as fitness merchants according to the merchant codes issued by relevant card association.

**To borrow or not to borrow?
Borrow only if you can repay!**

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The Points will be credit to Eligible Card account on the next business day after the transaction is posted.

2. Each Eligible Card account is subject to a maximum of 50,000 bonus Points (inclusive of Online Bonus Point and Fitness Bonus Point) per statement cycle.
3. Ineligible Transactions including but are not limited to, transactions through Faster Payment System (FPS) services, 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 mutual funds payment, fees & charges, casino transactions, Dynamic Currency Conversion transactions, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions. Citibank will use reasonable endeavors to collect and receive information mentioned in the transaction description as shared by network/transaction processor with Citibank to identify Octopus Add Value Service transactions.
4. All Points earned by the principal and supplementary Cardholders of the same Eligible Card will be accumulated under the principal Cardholder's account.
5. Only principal Cardholders are eligible for Points redemption.
6. Citibank may add to, or remove from, the list of invalid transactions as stated in Clauses 3 above from time to time at its discretion. The decision of Citibank as to what constitutes an invalid transaction shall be final and conclusive.
7. Points earned on Eligible Card are evergreen.
8. 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.
9. Reward points reversal will be applied in the statement cycle when reversal transaction is posted which differ from the statement cycle of corresponding purchase transaction. Accelerated/bonus reward points will be awarded only if cumulative value of new purchase transactions in the respective spend category is higher than the value of transactions reversed.

Terms & Conditions of Purchase Protection Insurance:

1. The period of insurance is available from April 1, 2023 to March 31, 2024 (both dates inclusive).
2. Principal Cardholders are required to settle payments with their Eligible Card in order to enjoy the offer.
3. The offer starts upon Principal Cardholders charging their purchase to the Eligible Card for a period of 30 days. For item purchased under a merchandising program, coverage of 30 days shall commence from the date of delivery of merchandise in undamaged condition to the Principal Cardholder.
4. Citibank is not the insurance underwriter of the Purchase Protection Insurance ("the Policy"). Zurich Insurance Company Ltd. is the insurance underwriter ("the Insurance Underwriter") of

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the Policy above and is solely responsible for all coverage and compensation. The Insurance Underwriter is not a subsidiary or an affiliate of Citibank or Citibank, N.A. or Citigroup Inc. The Policy is part of the credit card feature and Citibank shall not be responsible for any matters in relation to the Policy provided. Unless otherwise specified, insurance products are not bank deposits or obligations of, guaranteed or insured by Citibank, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or by any local government agency.

5. This statement is not a policy or contract of insurance. The original policy is on file at the office of Citibank. Final decisions will be made in accordance with original policy. For insurance details, please refer to the Purchase Protection Insurance Factsheet. For claims enquiry, please call Zurich's Customer Services Hotline at (852) 2903 9482. Citibank and its Insurance Underwriter reserve the right to make the final decision on all claims.

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