



## Citi信用卡 / Citi靈活錢簡單方便的付賬方式 Citi Credit Card / Citi Ready Credit Convenient Payment Options

### 總覽 Summary at a Glance

付款方式 Payment Channels		付款貨幣 Payable Currencies		港幣賬戶 HK Account		人民幣賬戶 CNY Account	
		港幣 in HKD	人民幣 in CNY	港幣 in HKD	人民幣 in CNY		
1	由戶口轉賬付款 Transfer from Account	✓		✓	✓		
2	設有存款服務的Citibank自動櫃員機以現金或支票存款 Cash or Check Deposit via Citibank ATMs with Deposit Service	✓					
3	快速支付系統（「轉數快」）Faster Payment System (FPS)	✓	✓		✓		
4	繳費靈 PPS	✓					
5	銀通自動櫃員機 - 繳費易 JETCO ATM - JET Payment	✓					
6	靈活自動轉賬 FlexiAutopay	✓		✓	✓		
7	電子支票 Electronic Cheque (e-cheque)	✓			✓		

### 1. 由戶口轉賬付款 Transfer from Account

如閣下於本行設有儲蓄或支票戶口，可透過以下方式轉賬付款(截數期限：星期一至五晚上8時前，星期六下午6時前。)  
(人民幣戶口轉賬不適用於Citi Rewards銀聯信用卡 - 港幣賬戶。):

- (1) Citibank 網上理財服務 - [www.citibank.com.hk](http://www.citibank.com.hk)
- (2) Citi Mobile® 流動理財手機應用程式
- (3) Citibank自動櫃員機
- (4) 24小時全自動語音電話理財服務 -  
Citi信用卡：2860 0333  
Citi靈活錢：2860 0393

If you have a savings or checking account with Citibank, you can settle your balance by transferring funds from your account via the following payment channels (Cut-off Time: Monday - Friday before 8 p.m., Saturday before 6 p.m.) (CNY account transfer is not applicable to Citi Rewards UnionPay Card - HKD Account.):

- (1) Citibank Online - [www.citibank.com.hk](http://www.citibank.com.hk)
- (2) Citi Mobile® App
- (3) Citibank ATMs
- (4) 24-hour automated voice response CitiPhone Banking service -  
Citi Credit Card: 2860 0333  
Citi Ready Credit: 2860 0393

### 2. 設有存款服務的Citibank自動櫃員機 Citibank ATMs with Deposit Service

閣下可透過設有存款服務的Citibank自動櫃員機以現金或支票繳付賬項。請於[www.citibank.com.hk](http://www.citibank.com.hk)查閱櫃員機位置。(不適用於Citi Rewards銀聯信用卡 - 人民幣賬戶。)

- (1) 現金(截數期限：星期一至五晚上8時前，星期六下午6時前。)
- (2) 支票(截數期限：星期一至五下午3時前。請於付款期限前最少兩個營業日辦理。)

You can settle your balance by cash or by check at our Citibank ATMs with deposit service. Please visit [www.citibank.com.hk](http://www.citibank.com.hk) for locations of the ATMs. (Not applicable to Citi Rewards UnionPay Card - CNY Account.)

- (1) Cash (Cut-off Time: Monday - Friday before 8 p.m., Saturday before 6 p.m.)
- (2) Check (Cut-off Time: Monday - Friday before 3 p.m. and at least 2 business days before the Payment Due Date.)

### 3. 快速支付系統 (「轉數快」) Faster Payment System (FPS)

閣下可隨時隨地以部份「轉數快」參與者戶口，透過「轉數快」系統付款。有關付款流程之詳情，請向扣數戶口參與者查詢。由於每個「轉數快」參與者戶口的截數時間各有不同，請於付款期限前最少一個營業日辦理。(如「轉數快」為Citibank戶口，請參照上述「由戶口轉賬付款」。)

You can settle your balance via FPS with selected FPS participant anywhere, anytime. You may have to check with the FPS participant on the payment flow. As the cut-off time varies from each FPS participant, please settle at least 1 business day before the Payment Due Date. (If the FPS participant is Citibank, please refer to above-mentioned "Transfer from Account".)

### 4. 繳費靈 PPS

閣下可利用電話或登入www.ppschk.com，由閣下指定之本港任何銀行戶口轉賬付款。本公司商戶編號為15 (Citi信用卡) / 9126 (Citi靈活錢)。登記賬單請電18013，繳付賬單請電18033。(截數期限：星期一至五晚上7時前。)(不適用於Citi Rewards銀聯信用卡 - 人民幣賬戶。)

You can settle your balance by transferring funds from any designated bank account in Hong Kong by phone or by visiting www.ppschk.com. Our PPS merchant code is "15" (Citi Credit Card) / "9126" (Citi Ready Credit). Please call 18011 for bill registration and 18031 for bill payment. (Cut-off Time: Monday - Friday before 7 p.m.) (Not applicable to Citi Rewards UnionPay Card - CNY Account.)

### 5. 銀通自動櫃員機 - 繳費易 JETCO ATM - JET Payment

如閣下為Citibank或銀通會員銀行客戶，可透過有「繳費易」標記之銀通櫃員機由香港銀通會員銀行戶口轉賬付款。(截數期限：星期一至五下午7時半前。請於付款期限前最少一個營業日辦理。)(於上述截數期限前繳付之賬項，會於下一個營業日誌賬。於上述截數期限後繳付之賬項，將於下兩個營業日誌賬。)(繳費易不適用於Citi靈活錢及Citi Rewards銀聯信用卡 - 人民幣賬戶。)

If you are a Citibank or JETCO member banks' customer, you can settle your balance by transferring funds from your designated bank account in Hong Kong using any JETCO ATM with the "JET Payment" logo. (Cut-off Time: Monday - Friday before 7:30 p.m. and at least 1 business day before the Payment Due Date.) (Payments made before the cut-off time will be posted on the next business day. Payments made after the cut-off time will be posted on the second next business day.) (Not applicable to Citi Ready Credit and Citi Rewards UnionPay Card - CNY Account.)

### 6. 靈活自動轉賬 FlexiAutopay

閣下可於自選的日子，由任何香港的銀行戶口繳付閣下結欠中的任何金額。閣下可於www.citibank.com.hk/card-form下載靈活自動轉賬授權書，填妥後根據表格上之指示寄回給我們辦理。請確保該賬戶於付款期限前最少一個營業日有足夠的款項。(如需要更改自動轉賬指示，請於付款期限前兩個營業日通知。)

You can settle any amount of your choice on the day you wish from any designated bank account in Hong Kong. You can download your FlexiAutopay Authorization Form at www.citibank.com.hk/card-form and return the completed form to us according to the instruction stated on the form. Please always ensure that there are sufficient funds in the account to be debited at least 1 business day before the Payment Due Date. (At least 2 business days' notice before the Payment Due Date is needed if you want to change your autopay instructions.)

### 7. 電子支票 Electronic Cheque (e-cheque)

如閣下已於香港銀行同業結算有限公司設立電子支票存票服務的使用者戶口，便可透過 www.echeque.hkicl.com.hk付款。(截數期限：星期一至五下午5時半前。請於付款期限前最少兩個營業日辦理。)

If you have an e-cheque Drop Box user account with the Hong Kong Interbank Clearing Limited, you can settle your balance through www.echeque.hkicl.com.hk. (Cut-off Time: Monday - Friday before 5:30 p.m. and at least 2 business days before the Payment Due Date.)

備註 Note:

• 請留意各項付款方式的截數期限。於星期日 / 公眾假期或截數時間後繳付之賬項，會於下一個營業日處理。營業日指除星期六、星期日或公眾假期外，香港銀行進行一般業務的日子。

Please pay attention to the cut-off time for RESPECTIVE payment methods. Please note that payments made on Sundays / public holidays or after the cut-off time for respective payment methods will be processed on the next business day. Business day means a day (other than Saturday, Sunday or public holiday) on which banks are open for general business in Hong Kong.

• 如以支票或電子支票付款 If you are making the payment by checks or e-cheques :

(1) 支票：請以港幣支票繳付港幣賬項，及以港幣或人民幣支票繳付人民幣賬項

Checks: Please use HKD checks for payments to the HKD account and use HKD or CNY checks for payments to the CNY account

電子支票：請以港幣支票繳付港幣賬項，及以人民幣支票繳付人民幣賬項

E-Cheques: Please use HKD checks for payments to the HKD account and use CNY checks for payments to the CNY account

(2) 請將支票劃線及抬頭請寫「花旗銀行(香港)有限公司」Please cross the checks and make the checks payable to "Citibank (Hong Kong) Limited"

(3) 請於每張支票背面註明戶口號碼 Please indicate the account number on the back of each check

(4) 請勿簽發期票 Please do not issue post-dated checks