



#### **Terms and Conditions for Citi Credit Card "FlexiBill" Installment Program and Citi Credit Card "PayLite" Installment Program**

1. Citi Credit Card "FlexiBill" Installment Program and Citi Credit Card "PayLite" Installment Program ("the Program") of Citibank (Hong Kong) Limited ("Citi" or "Citibank") is only applicable to designated Citibank principal credit cardholders (each an "Eligible Cardholder") as stated in the terms and conditions set forth herein and as communicated to the Eligible Cardholder from time to time (whether in writing or orally by telephone or otherwise) (the "Terms and Conditions").
2. A request by Eligible Cardholder for a loan ("Loan") under the Program will be deemed to be acceptance of the Terms and Conditions by the Eligible Cardholder. The Terms and Conditions shall be in addition and supplementary to and not in substitution or in derogation of Citi Credit Card Agreement, Citi HKTVmall Card Agreement or Citi Octopus Credit Card Agreement, whichever is applicable (each a "Cardholder Agreement") and all other applicable terms and conditions of Citi. The words and expressions used herein shall have the same meaning as in the relevant Cardholder Agreement unless the context otherwise requires. In case of any inconsistency between the Terms and Conditions and the relevant Cardholder Agreement, the Terms and Conditions shall prevail.
3. The Eligible Cardholder confirms that this application is not referred by a third party. Availability of the Program is subject to account status checking, available credit limit or loan limit (whichever applicable) at the time the request is received and the final acceptance by Citibank (Hong Kong) Limited ("Citibank") in its absolute discretion. Citibank has the right to revise the final approved Loan amount.
4. Eligible Cardholder must apply the Loan with a minimum amount of HK\$200.
5.
  - a. Application of the Program in relation to any individual transaction made by Citibank Credit Card must be made 3 business days after the transaction is made or posted to the Citi Credit Card account (the "Account"), whichever is later, and must be made 2 business days before the billing date of the transaction, or
  - b. Application of the Program in relation to the current Statement Balance or a portion of the current Statement Balance of Citibank Credit Card must be made 2 business days before the Payment Due Date of the current Statement.
  - c. Application of the Program in relation to any individual transaction made with Citibank banking account/ATM/Debit Card must be made within 3 days of the relevant transaction. The following transactions are not valid for this Program: balance transfer, Merchant Installment Plan, "Quick Cash" Installment Program, auto-pay, cash advance, casino chips, traveler's checks, all fees and charges (e.g. annual fee, finance charges, late charge), and any transaction that has been subject to cancellation, charge-back, returned. The following Citibank banking account/ATM/Debit Card transactions are not valid for this Program: Purchasing insurance or investment products, gambling, loan and card payments, down payments for auto and home purchases, fund transfer to other accounts under your Citibank banking account.
6. The Loan will be deducted from the available credit limit or loan limit of the Account upon approval of the application. The credit limit or loan limit will be restored in accordance with your payment. In addition, if the Loan is deducted from the loan limit upon approval of the application, the Monthly Installment Amount (as defined below) shall be deducted from the available credit limit upon such approval until the full settlement of the Loan.
7. An initial fee ("Initial Fee") will be charged only once. It is calculated by multiplying
  - i. the Loan;
  - ii. the monthly flat rate from time to time applicable to the Eligible Cardholder ("Monthly Flat Rate");
  - iii. the number of days from the transaction date to the first Statement date, and dividing the total by 30 days. The Initial Fee will be payable on the first Statement date.
8. A monthly fee ("Monthly Fee") will be charged monthly from the first Statement date until the full settlement of the Loan at the Monthly Flat Rate, and payable on each Statement date commencing on the second Statement date. Total Monthly Fee is calculated by multiplying (i) the Loan; (ii) the Monthly Flat Rate; (iii) the number of installments.
9. Eligible Cardholder shall repay the Loan by way of monthly installments (the "Monthly Installment Amount") from the second Statement date onwards. The Monthly Installment Amount is calculated by dividing the aggregate of the Loan and all the Monthly Fee by the relevant number of installments. The Annualized Percentage Rate ("APR") of the Loan is calculated in accordance with the method set out in the relevant guidelines issued by the industry associations and is based on a 365-day installment period using Net Present Value method. Citibank shall have the right at its discretion to apportion any installment payment between interest and principal in such manner as it shall desire.
10. Points, Octopus Cash, Cash Rebate or any other promotional offers (if applicable) will be awarded according to the monthly billed principal of the Loan, provided that any Loan in relation to any individual transaction made with Citibank banking account/ATM/Debit Card is not eligible for Points, Octopus Cash, Cash Rebate or any other promotional offers (if applicable).
11. Application cannot be cancelled, changed or reversed once submitted.
12. **Citibank will charge the interest rate and/or fees as disclosed at the date of availing the installment loan which shall be applicable during its entire term and no additional fees and finance charge will be charged for this Installment loan, ONLY if Citibank receives (or had received) payment in full of the statement balance stated on your monthly statement of account by the payment due date every month until you have paid all installments.**  
**However, if Citibank did not receive the full payment of the statement balance as indicated in your current or previous monthly statement of account, (i)the billed principal of monthly installment due in current statement, and (ii)any unpaid portion of any previous billed principal of monthly installment(s) in your current statement of account will be subject to daily finance charge as set out in the statement of account. This daily finance charge on the billed principal of installment loan will be charged from one day after statement date till:**
  - a. one day before the payment date of the installment loan, if you pay the full current statement balance on or before the payment due date  
OR
  - b. till the date you pay the full current statement balance after the payment due date.

Please note that the installment loan will take more than the scheduled term to pay off in full if only minimum payment due is paid. In addition, if Citibank does not receive the full payment of the minimum payment due by the payment due date, you must also pay a late charge determined by Citibank and notified to you from time to time; and your credit records will reflect payment delinquency. The above is subject to the terms of Cardholder Agreement governing your Citi Credit Card account. The prevailing finance charge and late charge are available at [www.citibank.com.hk/english/credit-cards/pdf/Fee\\_Schedule.pdf](http://www.citibank.com.hk/english/credit-cards/pdf/Fee_Schedule.pdf). Please refer to Clause 5.5 of Citi Credit Card Agreement, Clause 5.6 of Citi Octopus Credit Card Agreement and Clause 6.7 of Citi HKTVMall Card Agreement for the payment allocation sequence. For the illustration, please refer to the Appendix of this Terms and Conditions.

13. The minimum payment due of the Monthly Installment Amount shall comprise of
  - i. 1.5% of current month's billed principal and unbilled principal of the Loan;
  - ii. the Monthly Fee; and
  - iii. the Initial Fee, if any.
14. Citibank shall have the right at its absolute discretion to request for full payment of the Loan on demand at any time. In the event of cancellation of the Account (or early repayment of the Loan in full) for whatever reason, the following will become immediately due and payable:
  - a) the outstanding principal amount,
  - b) an early cancellation fee equivalent to 4% of outstanding principal amount. The Eligible Cardholder shall give Citibank at least 7 working days' notice in advance of the intention to make early repayment. Once given, such notice will not be revocable without Citibank's prior consent in writing. All paid Monthly Fees and Initial Fee (if applicable) will not be refunded. Partial early repayment will not be accepted.
15.
  - a. Nothing contained in this Program shall be construed as an obligation on Citibank to offer or continue to offer the Program.
  - b. Citibank reserves the right at any time without prior notice vary all or any of the Terms and Conditions, or to replace, wholly or in part, this Program by another scheme, whether similar to this scheme or not, or to withdraw it altogether.
  - c. Citibank will not be responsible or liable for any actions, claims, damages, costs, charges and expenses which a cardholder may suffer, sustain or incur by way of this Program.
16. All matters are subject to the final decision of Citibank.
17. Cardholder shall inform Citibank as soon as possible of any difficulty in repaying or servicing the Loan over the period of repayment.
18. In the event of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

**Appendix:**

<b>Current statement date</b>	<b>June 15, 2021</b>
<b>Billed Monthly Installment Amount</b> - Billed principal amount - Billed Monthly Fee	<b>HK\$1,050</b> HK\$1,000 HK\$50
<b>Billed Monthly Fee</b>	<b>HK\$50</b>
<b>Minimum payment due as specified in the statement</b> (i.e. billed Monthly Fee (HK\$50) + 1.5% of current month's billed principal and unbilled principal of the Loan (HK\$250))	<b>HK\$300</b>
<b>Finance charge as set out in the statement</b>	<b>32%p.a. (APR: 35.51%)</b>
<b>Payment due date</b>	<b>July 13, 2021</b>
<b>Payment made on July 13, 2021 ("Payment Date")</b>	<b>HK\$300</b>
<b>Finance charge on the billed principal amount (HK\$1,000) from one day after current statement date (June 16) to one day before Payment Date (July 12) at 32%p.a.</b> (i.e. $HK\$1,000 \times 27 \text{ days} \div 365 \text{ days} \times 32\%$ )	<b>HK\$23.67</b>
<b>Current outstanding billed principal amount</b>	<b>HK\$750</b>
<b>Finance charge on the current outstanding billed principal amount (HK\$750) from Payment Date (July 13) to next statement date (July 15) at 32%p.a.</b> (i.e. $HK\$750 \times 3 \text{ days} \div 365 \text{ days} \times 32\%$ )	<b>HK\$1.97</b>
<b>Total finance charge (i.e. HK\$23.67+HK\$1.97)</b>	<b>HK\$25.64</b>
<b>Next statement date</b>	<b>July 15, 2021</b>

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

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**Terms and Conditions for "Turn your Citibank banking account/ATM/Debit Card transaction or Credit Card statement balance or transaction to installments and Earn up to 2% unlimited rewards each time!":**

1. The promotional period is from October 1, 2021 until December 31, 2021 (both dates inclusive). ("Promotional Period"). All Eligible "FlexiBill" and "PayLite" Installment Loan (as defined in clause 4) must be conducted during the Promotional Period.
2. The Terms and Conditions of Citi Credit Card "FlexiBill" Installment Program and Citi Credit Card "PayLite" Installment Program ("the Program") apply to all Eligible "FlexiBill" and "PayLite" Installment Loans
3. Unless otherwise specified, this promotion applies to cardholders ("Cardholders") of Citi Credit Cards issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Cards").
4. Eligible "FlexiBill" and "PayLite" Installment Loan only includes the first 8,000 "PayLite" Installment Loan in relation to any individual transaction made by Citibank banking account/ATM/Debit Card and "FlexiBill" and "PayLite" Installment Loan in relation to the Credit Card current statement balance or a portion of the current statement balance or any individual transaction with approved loan amount of HK\$3,000 or above, the monthly flat rate of 0.12% or above and a minimum tenor of 12 months with an Eligible Card within the Promotional Period, and does not include Citi Credit Card "PayLite" Installment Plan for iPhone for Life.
5. Cardholders who successfully apply for an Eligible "FlexiBill" or "PayLite" Installment Loan with an Eligible Card during the Promotional Period ("Participants") will be entitled to (i) HK\$50 Wellcome Supermarket Cash Coupon ("Cash Coupon") for a booked amount from HK\$3,000 to HK\$4,999.99 in a single application (ii) HK\$50 Cash Coupon for each HK\$5,000 booked in a single application. If the participants successfully apply for an Eligible "FlexiBill" or "PayLite" Installment Loan with an Eligible Card through Citi Mobile® App, the participants will be entitled to additional HK\$50 Cash Coupon for each HK\$5,000 booked in a single application.
6. Participants will be entitled to Cash Coupons (as defined in clause 5) for each Eligible "FlexiBill" or "PayLite" Installment Loan approved during the Promotional Period.
7. Citibank will determine the eligibility of Cardholders to participate in this promotion as well as the transactions based on Citibank's record, and at the sole and absolute discretion of Citibank. If relevant "FlexiBill" or "PayLite" Installment Loan in relation to any individual transaction made by Citibank banking account/ATM/Debit Card or the Credit Card current statement balance or a portion of the current statement balance or any individual transaction is verified by Citibank as Eligible "FlexiBill" or "PayLite" Installment Loan, a cash coupon redemption letter will be mailed to Participants' Hong Kong correspondence addresses on or before February 28, 2022.
8. Cash Coupons are available while stocks last. Citibank reserves the right to replace the Cash Coupons with alternative gift without prior notice. The Cash Coupons offered cannot be exchanged for cash and are not replaceable in the event of any loss or damage. Upon redemption, the product cannot be replaced, returned or refunded. Citibank is not a supplier of the Cash Coupons and accepts no liability with respect to the quality of the products and services provided by the supplier of the Cash Coupons involved in this promotion. The respective merchants are solely responsible for all obligations and liabilities relating to such product or services and all auxiliary services. The Cash Coupons are subjected to the relevant terms and conditions printed therein.
9. Unless otherwise specified, this promotion cannot be used in conjunction with other special promotions.
10. Participants' Eligible Card accounts must be valid and with good credit record during the Promotional Period and the fulfillment period in order to be eligible to receive the Cash Coupons. Otherwise Citibank reserves the right to forfeit the Cash Coupons without prior notice.
11. During the Promotional Period and the fulfillment period, if the Participant is found to have made early settlement of the loan under the Program OR cancel the relevant Citi Credit Card used to draw down the loan under the Program that won the Cash Coupons prior to the final repayment date of the loan under the Program, Citibank reserves the right to debit the amount equivalent to the Cash Coupons from the Participant's credit card account or other accounts with Citibank (if applicable).
12. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the Cash Coupons was awarded, Citibank reserves the right to debit from the Cardholder's Eligible Card account the equivalent amount of the Cash Coupons without prior notice.
13. Citibank reserves the right to amend these terms and conditions or withdraw or terminate this promotion at its discretion without prior notice and Citibank accepts no liability for such amendment, withdrawal or termination. All matters and disputes are subject to the final decision of Citibank.
14. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail. If there is any discrepancy between the promotional materials and these terms and conditions, these terms and conditions shall apply and prevail.
15. No person other than the Participant and Citibank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
16. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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**Terms and Conditions for "Selected customer split your purchases into installments with no processing fee" promotion:**

1. The promotional period for the "Selected customer split your purchases into installments with no processing fee" promotion ("Promotion") is from November 1, 2021 until December 31, 2021 (both dates inclusive) ("Promotional Period").
2. The Promotion is only applicable to selected cardholders who are offered Citi Credit Card "PayLite" Installment Program with a loan tenor option of 3 months by Citibank (Hong Kong) Limited ("Citibank") ("Selected Cardholders").
3. For the purpose of the Promotion, "Eligible Transactions" are the transactions made with Citibank Credit Card issued by Citibank ("Eligible Card") and eligible for Citi Credit Card "PayLite" Installment Program. Eligible "PayLite" Installment Loan only includes the "PayLite" Installment Loan which is applied for (i) through online or mobile device via designated link, (ii) Citibank Online or (iii) via Citi Mobile® App in relation to any individual transaction with approved loan amount of HK\$200 or above and a tenor of 3 months within the Promotional Period.
4. Selected Cardholders who successfully apply for a Loan with an Eligible Card during the Promotional Period will be entitled to a cash rebate of the total Monthly Fee and Initial Fee ("Cash Rebates") charged for the Loan.
5. The Promotion is only applicable to the Eligible Transactions made and posted during the Promotional Period and provided that the Loan tenor option of 3 months is offered by Citibank at its sole discretion.
6. Loan must be conducted and approved during the Promotional Period.
7. The Terms and Conditions of Citi Credit Card "FlexiBill" Installment Program and Citi Credit Card "PayLite" Installment Program apply to all Eligible Transactions and Eligible "PayLite" Installment Loans.
8. Citibank will determine the eligibility of Cardholders to participate in the Promotion, as well as the transactions, based on Citibank's record, and at the sole and absolute discretion of Citibank. If relevant "PayLite" Installment Loan in relation to any individual transaction is verified by Citibank as Eligible "PayLite" Installment Loan, the Cash Rebates will be automatically credited to the Eligible Card account on or before June 30, 2022.
9. The total spending rebates of the Promotion during the Promotional Period will be rounded up to the nearest integer.
10. The Cash Rebates can be used for future credit card purchases only and cannot be used to settle any previous outstanding balances, withdrawn as cash advance, nor be transferred or exchanged for cash or other offers.
11. Cardholders' Eligible Card accounts must be valid and with good credit record during the Promotional Period and the fulfillment period in order to be eligible to receive the Cash Rebates, otherwise Citibank reserves the right to forfeit the Cash Rebates without prior notice.
12. During the Promotional Period and the fulfillment period, if the Participant is found to have made early settlement of the Loan under the Program OR cancelled the relevant Citi Credit Card used to book the Loan under the Program prior to the final repayment date of the loan under the Program, Citibank reserves the right to debit the amount equivalent to the Cash Rebates from the Participant's credit card account or other accounts with Citibank (if applicable).
13. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the Cash Rebates was awarded, Citibank reserves the right to debit from the Cardholder's Eligible Card account the equivalent amount of the Cash Rebates without prior notice.
14. Citibank reserves the right to amend these terms and conditions or withdraw or terminate this Promotion at its discretion without prior notice, and Citibank accepts no liability for such amendment, withdrawal or termination. All matters and disputes are subject to the final decision of Citibank.
15. Unless otherwise specified, this Promotion cannot be used in conjunction with other special promotions.
16. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail. If there is any discrepancy between the promotional materials and these terms and conditions, these terms and conditions shall apply and prevail.
17. No person other than the Cardholder and Citibank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
18. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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**Citi Quick Cash/ Citi FlexiBill and Citi PayLite Limited Time Offer (the "Promotion") Terms and Conditions:**

1. The promotional period is valid from November 1, 2021 to December 31, 2021 ("Promotion Period").
2. The Promotion is only applicable to selected cardholders ("Cardholders") of Citi Credit Cards issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Cards").
3. The Terms and Conditions of Citi Credit Card "Quick cash" Installment Program ("Citi Quick Cash Program") and the Terms and Conditions of Citi Credit Card "FlexiBill" Installment Program and Citi Credit Card "PayLite" Installment Program ("Citi FlexiBill and Citi PayLite Program") apply.
4. Cardholder will be eligible for a PlayStation 5 (the "Reward") by completing all of the following requirements ("Eligible Cardholder"):
  - a. Successfully register for the Citi Quick Cash/ Citi FlexiBill and Citi PayLite Limited Time Offer by clicking "Register Now" in "Get More" using the Citi Mobile® App from November 1, 2021 to December 31, 2021 ("Successful Registration") (Register once only); and
  - b. Upon Successful Registration, a SMS will be sent to Cardholder's registered mobile number according to Bank's record; and
  - c. Cardholders who have successfully registered are required to successfully apply for an installment loan under the Citi Quick Cash Program or Citi FlexiBill and Citi PayLite Program from November 1, 2021 to December 31, 2021; and
  - d. Citibank will perform lucky draw and the lucky draw winner will receive a redemption letter.
5. Cardholders who successfully apply for an installment loan under Citi Quick Cash Program or Citi FlexiBill and Citi PayLite Program during the Promotional Period will be entitled to a lucky draw chance. If the accumulated booked amount of Citi Quick Cash Program and Citi FlexiBill and Citi PayLite Program reaches HK\$10,000 or above, cardholders will be entitled to a lucky draw chance for each HK\$10,000 booked.
6. The Promotion is with limited quotas and only eligible to 6 lucky draw winners.
7. Each Eligible Cardholder is entitled to receive the Reward once only.
8. A redemption letter will be mailed to Eligible Cardholder's Hong Kong correspondence address by February 28, 2022. Eligible Cardholders are required to present the redemption letter and the relevant Citi Credit Card at designated redemption centre to collect the Reward on or before April 30, 2022. For further details, please refer to the redemption letter.
9. Reward received from this Promotion cannot be returned, exchanged, or traded for cash or other offers and are not replaceable in the event of any loss or damage.
10. Only those Designated Cardholders whose credit card accounts and the loan under the Citi Quick Cash Program or Citi FlexiBill and Citi PayLite Program are valid and in good standing during the Promotion Period and the fulfillment period in order to be eligible to receive the Reward; otherwise, Citibank reserves the right to forfeit the Reward without prior notice.
11. If a Eligible Cardholder is found to have made early settlement of the loan under the Program OR cancelled the relevant Citi Credit Card prior to the final repayment date of the loan under the Citi Quick Cash Program and Citi FlexiBill and Citi PayLite Program, Citibank reserves the right to debit the full amount of the Reward rewarded from the Designated Cardholder's credit card account or other accounts with Citibank (if applicable).
12. Citibank reserves the right to amend the terms & conditions without prior notice. All matters and disputes are subject to the final decision of Citibank.
13. In the event of any discrepancy between the English and Chinese versions of these Terms & Conditions, the English version shall prevail.

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**Terms and Conditions for "Selected customer split your purchases into installments with no processing fee" promotion:**

1. The promotional period for the "Selected customer split your purchases into installments with no processing fee" promotion ("Promotion") is from January 1, 2022 until February 28, 2022 (both dates inclusive) ("Promotional Period").
2. The Promotion is only applicable to selected cardholders who are offered Citi Credit Card "PayLite" Installment Program with a loan tenor option of 3 months by Citibank (Hong Kong) Limited ("Citibank") ("Selected Cardholders").
3. For the purpose of the Promotion, "Eligible Transactions" are the transactions made with Citibank Credit Card issued by Citibank ("Eligible Card") and eligible for Citi Credit Card "PayLite" Installment Program. Eligible "PayLite" Installment Loan ("Loan") only includes the "PayLite" Installment Loan which is applied for (i) through online or mobile device via designated link, (ii) Citibank Online or (iii) via Citi Mobile® App in relation to any individual transaction with approved loan amount of HK\$200 or above and a tenor of 3 months within the Promotional Period.
4. Selected Cardholders who successfully apply for a Loan with an Eligible Card during the Promotional Period will be entitled to a cash rebate of the total Monthly Fee and Initial Fee ("Cash Rebates") charged for the Loan.
5. The Promotion is only applicable to the Eligible Transactions made and posted during the Promotional Period and provided that the Loan tenor option of 3 months is offered by Citibank at its sole discretion.
6. Loan must be conducted and approved during the Promotional Period.
7. The Terms and Conditions of Citi Credit Card "FlexiBill" Installment Program and Citi Credit Card "PayLite" Installment Program apply to all Eligible Transactions and Eligible "PayLite" Installment Loans.
8. Citibank will determine the eligibility of Cardholders to participate in the Promotion, as well as the transactions, based on Citibank's record, and at the sole and absolute discretion of Citibank. If relevant "PayLite" Installment Loan in relation to any individual transaction is verified by Citibank as Eligible "PayLite" Installment Loan, the Cash Rebates will be automatically credited to the Eligible Card account on or before August 31, 2022.
9. The total spending rebates of the Promotion during the Promotional Period will be rounded up to the nearest integer.
10. The Cash Rebates can be used for future credit card purchases only and cannot be used to settle any previous outstanding balances, withdrawn as cash advance, nor be transferred or exchanged for cash or other offers.
11. Cardholders' Eligible Card accounts must be valid and with good credit record during the Promotional Period and the fulfillment period in order to be eligible to receive the Cash Rebates, otherwise Citibank reserves the right to forfeit the Cash Rebates without prior notice.
12. During the Promotional Period and the fulfillment period, if the Participant is found to have made early settlement of the Loan under the Program OR cancelled the relevant Citi Credit Card used to book the Loan under the Program prior to the final repayment date of the loan under the Program, Citibank reserves the right to debit the amount equivalent to the Cash Rebates from the Participant's credit card account or other accounts with Citibank (if applicable).
13. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the Cash Rebates was awarded, Citibank reserves the right to debit from the Cardholder's Eligible Card account the equivalent amount of the Cash Rebates without prior notice.
14. Citibank reserves the right to amend these terms and conditions or withdraw or terminate this Promotion at its discretion without prior notice, and Citibank accepts no liability for such amendment, withdrawal or termination. All matters and disputes are subject to the final decision of Citibank.
15. Unless otherwise specified, this Promotion cannot be used in conjunction with other special promotions.
16. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail. If there is any discrepancy between the promotional materials and these terms and conditions, these terms and conditions shall apply and prevail.
17. No person other than the Cardholder and Citibank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
18. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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**Terms and Conditions for "Turn your Citibank banking account/ATM/Debit Card transaction or Credit Card statement balance or transaction to installments and Earn up to 2% unlimited rewards each time!":**

1. The promotional period is from January 1, 2022 until March 31, 2022 (both dates inclusive). ("Promotional Period"). All Eligible "FlexiBill" and "PayLite" Installment Loan (as defined in clause 4) must be conducted during the Promotional Period.
2. The Terms and Conditions of Citi Credit Card "FlexiBill" Installment Program and Citi Credit Card "PayLite" Installment Program ("the Program") apply to all Eligible "FlexiBill" and "PayLite" Installment Loans
3. Unless otherwise specified, this promotion applies to cardholders ("Cardholders") of Citi Credit Cards issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Cards").
4. Eligible "FlexiBill" and "PayLite" Installment Loan only includes the first 8,000 "PayLite" Installment Loan in relation to any individual transaction made by Citibank banking account/ATM/Debit Card and "FlexiBill" and "PayLite" Installment Loan in relation to the Credit Card current statement balance or a portion of the current statement balance or any individual transaction with approved loan amount of HK\$3,000 or above, the monthly flat rate of 0.12% or above and a minimum tenor of 12 months with an Eligible Card within the Promotional Period, and does not include Citi Credit Card "PayLite" Installment Plan for iPhone for Life.
5. Cardholders who successfully apply for an Eligible "FlexiBill" or "PayLite" Installment Loan with an Eligible Card during the Promotional Period ("Participants") will be entitled to HK\$50 Wellcome Supermarket Cash Coupon ("Cash Coupon") for a booked amount from HK\$3,000 to HK\$4,999.99 in a single application (ii) HK\$50 Cash Coupon for each HK\$5,000 booked in a single application. If the participants successfully apply for an Eligible "FlexiBill" or "PayLite" Installment Loan (not applicable to "PayLite" Installment Loan in relation to any individual transaction made by Citibank banking account/ATM/Debit Card) with an Eligible Card through Citi Mobile® App, the participants will be entitled to additional HK\$50 Cash Coupon for each HK\$5,000 booked in a single application. If the participants successfully apply for a "PayLite" Installment Loan in relation to any individual transaction made by Citibank banking account/ATM/Debit Card, the participants will be entitled to additional HK\$50 Cash Coupon for each HK\$5,000 booked in a single application.
6. Participants will be entitled to Cash Coupons (as defined in clause 5) for each Eligible "FlexiBill" or "PayLite" Installment Loan approved during the Promotional Period.
7. Citibank will determine the eligibility of Cardholders to participate in this promotion as well as the transactions based on Citibank's record, and at the sole and absolute discretion of Citibank. If relevant "FlexiBill" or "PayLite" Installment Loan in relation to any individual transaction made by Citibank banking account/ATM/Debit Card or the Credit Card current statement balance or a portion of the current statement balance or any individual transaction is verified by Citibank as Eligible "FlexiBill" or "PayLite" Installment Loan, a cash coupon redemption letter will be mailed to Participants' Hong Kong correspondence addresses on or before May 31, 2022.
8. Cash Coupons are available while stocks last. Citibank reserves the right to replace the Cash Coupons with alternative gift without prior notice. The Cash Coupons offered cannot be exchanged for cash and are not replaceable in the event of any loss or damage. Upon redemption, the product cannot be replaced, returned or refunded. Citibank is not a supplier of the Cash Coupons and accepts no liability with respect to the quality of the products and services provided by the supplier of the Cash Coupons involved in this promotion. The respective merchants are solely responsible for all obligations and liabilities relating to such product or services and all auxiliary services. The Cash Coupons are subjected to the relevant terms and conditions printed therein.
9. Unless otherwise specified, this promotion cannot be used in conjunction with other special promotions.
10. Participants' Eligible Card accounts must be valid and with good credit record during the Promotional Period and the fulfillment period in order to be eligible to receive the Cash Coupons. Otherwise Citibank reserves the right to forfeit the Cash Coupons without prior notice.
11. During the Promotional Period and the fulfillment period, if the Participant is found to have made early settlement of the loan under the Program OR cancel the relevant Citi Credit Card used to draw down the loan under the Program that won the Cash Coupons prior to the final repayment date of the loan under the Program, Citibank reserves the right to debit the amount equivalent to the Cash Coupons from the Participant's credit card account or other accounts with Citibank (if applicable).
12. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the Cash Coupons was awarded, Citibank reserves the right to debit from the Cardholder's Eligible Card account the equivalent amount of the Cash Coupons without prior notice.
13. Citibank reserves the right to amend these terms and conditions or withdraw or terminate this promotion at its discretion without prior notice and Citibank accepts no liability for such amendment, withdrawal or termination. All matters and disputes are subject to the final decision of Citibank.
14. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail. If there is any discrepancy between the promotional materials and these terms and conditions, these terms and conditions shall apply and prevail.
15. No person other than the Participant and Citibank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
16. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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

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