



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, Citi The Club Credit 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. The term "Monthly Flat Rate Plan" when used in these Terms and Conditions shall mean a Plan with Monthly Fee charged. Total Monthly Fee is calculated by multiplying (i) the Loan; (ii) the Monthly Flat Rate as determined by Citibank; and (iii) the number of installments.
5. The term "One-Time Booking Fee Plan" when used in these Terms and Conditions shall mean a Plan with One-Time Booking Fee charged. The One-Time Booking Fee is calculated by multiplying a percentage of the Loan as determined by Citibank.
6. The availability of the Monthly Flat Rate Plan or One-Time Booking Fee Plan is assigned to a selected Eligible Cardholder by Citibank in its absolute discretion. The Eligible Cardholder cannot switch between the Monthly Flat Rate Plan and the One-Time Booking Fee Plan after the Program is booked.
7. Unless otherwise specified, the following clauses will apply to both the Monthly Flat Rate Plan and the One-Time Booking Fee Plan.
8. Eligible Cardholder must apply the Loan with a minimum amount of HK\$200.
9.
 - 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.
10. 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 respective Monthly Installment Amount (as defined below) for Monthly Flat Rate Plan and One-Time Booking Fee Plan shall be deducted from the available credit limit upon such approval until the full settlement of the Loan.
11. **For Monthly Flat Rate Plan only:** An initial fee ("Initial Fee") will be charged once and will be payable on the first Statement date. It is calculated by multiplying
 - i. the Loan;
 - ii. the Monthly Flat Rate from time to time applicable to the Eligible Cardholder; and
 - iii. the number of days from the approval date of the Monthly Flat Rate Plan to the first Statement date, and dividing the total by 30 days.
12. **For Monthly Flat Rate Plan only:** 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.
13. **For Monthly Flat Rate Plan only:** Eligible Cardholder shall repay the Loan by way of monthly installments (the "Monthly Installment Amount for Monthly Flat Rate Plan") from the second Statement date onwards. The Monthly Installment Amount for Monthly Flat Rate Plan is calculated by dividing the aggregate of the Loan and Total Monthly Fee by the relevant number of installments.
14. **For One-Time Booking Fee Plan only:** A One-Time Booking Fee will be charged upfront upon approval of the One-Time Booking Fee Plan. The One-Time Booking fee is calculated by multiplying a percentage of the Loan. Eligible Cardholder shall repay the Loan by way of monthly installments (the "Monthly Installment Amount for One-Time Booking Fee Plan") from the first Statement date onwards. The Monthly Installment Amount for One-Time Booking Fee Plan is calculated by dividing the aggregate of the Loan by the relevant number of installments.
15. 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.
16. Points, Octopus Cash, Cash Rebate, Clubpoints 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, Clubpoints or any other promotional offers (if applicable).
17. Application cannot be cancelled, changed or reversed once submitted.
18. **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. Please refer to Clause 5.5 of Citi Credit Card Agreement, Clause 5.6 of Citi Octopus Credit Card Agreement, Clause 6.6 of Citi The Club 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.

19. 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 (if any); and
 - iii. the Initial Fee / One-time Booking Fee, if any.
20. 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) **For Monthly Flat Rate Plan:** An early cancellation fee equivalent to 4% of outstanding principal amount. All paid Monthly Fees and Initial Fee (if applicable) will not be refunded.
 - c) **For One-Time Booking Fee Plan:** No early cancellation fee will be charged. The paid One-Time Booking Fee will not be refunded. Partial early repayment will not be accepted. 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.
21.
 - 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.
22. All matters are subject to the final decision of Citibank.
23. Cardholder shall inform Citibank as soon as possible of any difficulty in repaying or servicing the Loan over the period of repayment.
24. In the event of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Appendix:

Current statement date	June 15, 2021
Billed Monthly Installment Amount - Billed principal amount - Billed Monthly Fee (if any)	HK\$1,050 HK\$1,000 HK\$50
Billed Monthly Fee / Billed One-Time Booking Fee (if any)	HK\$50
Minimum payment due as specified in the statement (i.e. billed Monthly Fee / billed One-Time Booking Fee (HK\$50) + 1.5% of current month's billed principal and unbilled principal of the Loan (HK\$250))	HK\$300
Finance charge as set out in the statement	31%p.a. (APR: 34.28%)
Payment due date	July 13, 2021
Payment made on July 13, 2021 ("Payment Date")	HK\$300
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 31%p.a. (i.e. $HK\\$1,000 \times 27 \text{ days} \div 365 \text{ days} \times 31\%$)	HK\$22.93
Current outstanding billed principal amount	HK\$750
Finance charge on the current outstanding billed principal amount (HK\$750) from Payment Date (July 13) to next statement date (July 15) at 31%p.a. (i.e. $HK\\$750 \times 3 \text{ days} \div 365 \text{ days} \times 31\%$)	HK\$1.91
Total finance charge (i.e. HK\$22.93 + HK\$1.91)	HK\$24.84
Next statement date	July 15, 2021

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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, 2023 to March 31, 2023 (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. The Promotion is only applicable to selected cardholders ("Selected Cardholders") of Citi Credit Cards ("Eligible Cards") issued by Citibank (Hong Kong) Limited ("Citibank") who are offered the Monthly Flat Rate Plan under Citi Credit Card "FlexiBill" and "PayLite" Installment Program.
4. Eligible "FlexiBill" and "PayLite" Installment Loan only includes the first 8,000 approved "PayLite" Installment Loans 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 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. Selected Cardholders who apply successfully 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 apply successfully 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 an additional HK\$50 Cash Coupon for each HK\$5,000 booked in a single application. If the participants apply successfully 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 an 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 Selected 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 the Participant's Hong Kong correspondence address on or before May 31, 2023.
8. Cash Coupons are available while stocks last. Citibank reserves the right to replace the Cash Coupons with an 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 subject to the relevant terms and conditions printed therein.
9. Unless otherwise specified, this promotion cannot be used in conjunction with other special promotions.
10. Participant's Eligible Card account 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 of "Citi Credit Card 'FlexiBill' Installment Program and Citi Credit Card 'PayLite' Installment Program Top-Up Cash Coupon Offer":

1. The promotion period is valid from January 1, 2023 to March 31, 2023 (both dates inclusive) ("Top-Up Cash Coupon Promotion Period"). All Eligible "FlexiBill" and "PayLite" Installment Loans (as defined in clause 5) must be conducted during the Top-Up Cash Coupon Promotion 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. The Promotion is only applicable to selected cardholders ("Selected Cardholders") of Citi Credit Cards ("Eligible Cards") issued by Citibank (Hong Kong) Limited ("Citibank") who are offered the Monthly Flat Rate Plan under Citi Credit Card "FlexiBill" and "PayLite" Installment Program.
4. Eligible "FlexiBill" and "PayLite" Installment Loan booked under the Monthly Flat Rate Plan only includes the "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 a minimum tenor of 12 months with an Eligible Card within the Top-Up Cash Coupon Promotion Period, and does not include Citi Credit Card "PayLite" Installment Plan for iPhone for Life.
5. Selected Cardholders who apply successfully for the installment loans with a minimum tenor of 12 months and reach the designated cumulative loan amount under the Program during the Top-Up Cash Coupon Promotion Period ("Designated Cardholders") will be entitled to additional Wellcome Supermarket Cash Coupons ("Cash Coupons") as below:

Approved Cumulative Loan Amount	Top-Up Cash Coupon Offer ("Offer")
HK\$30,000 - <HK\$100,000	HK\$100
HK\$100,000 - <HK\$200,000	HK\$250
HK\$200,000 or more	HK\$500

6. Citibank will determine the eligibility of Selected Cardholders to participate in this promotion, as well as the eligibility of the transactions, based on Citibank's records, and at the sole and absolute discretion of Citibank. If the relevant "FlexiBill" and "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 an Eligible "FlexiBill" and "PayLite" Installment Loan, a Cash Coupon redemption letter will be mailed to Designated Cardholder's Hong Kong correspondence address on or before May 31, 2023 ("Top-Up Cash Coupon Fulfillment Period").
7. Each Designated Cardholder can only enjoy the Offer once under this promotion.
8. This promotion can be used in conjunction with "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!" promotional program, but cannot be used in conjunction with other special promotions.
9. If a Designated Cardholder is found to have made early settlement of the loan under the Program OR to have cancelled the relevant Citi Credit Card prior to the final repayment date of the loan under the Program, Citibank reserves the right to debit the full amount of the Cash Coupons as specified in clause 6 from the Designated Cardholder's credit card account or other accounts with Citibank (if applicable).
10. Only those Designated Cardholders whose credit card accounts and the loan under the Program are valid and in good standing during the entire Top-Up Cash Coupon Promotion Period and the Top-Up Cash Coupon Fulfillment Period will be eligible for the Cash Coupons.
11. Wellcome Supermarket Cash Coupons are available while stock lasts. Citibank reserves the right to replace the Cash Coupons with an alternative gift without prior notice. Cash Coupons cannot be exchanged for cash and are not replaceable in the event of any loss or damage. 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 Cash Coupons supplier involved in this promotion. Cash Coupons are subjected to the relevant terms and conditions printed therein.
12. Citibank reserves the right to amend the terms & conditions without prior notice, while all matters and disputes are subject to the final decision of Citibank.
13. In case of any fraud/abuse/reversal/cancellation of transactions in respect of which the Cash Coupons were awarded, Citibank reserves the right to debit from the Cardholder's Eligible Card account the equivalent amount of the Cash Coupons 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. 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.
16. 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.
17. 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 customers to enjoy unlimited chances to get One-Time Booking Fee Rebate for One-Time Booking Fee Plan":

1. The promotional period is from January 1, 2023 to March 31, 2023 (both dates inclusive) ("Promotional Period").
2. The Promotion is only applicable to selected cardholders ("Selected Cardholders") who are offered the One-Time Booking Fee Plan under Citi Credit Card "FlexiBill" and "PayLite" Installment Program ("One-Time Booking Fee Plan") by Citibank (Hong Kong) Limited ("Citibank").
3. The Terms and Conditions of Citi Credit Card "FlexiBill" Installment Program and Citi Credit Card "PayLite" Installment Program ("the Program") apply to all Eligible Loans.
4. "Eligible Loan" refers to a Citi Credit Card "FlexiBill" or "PayLite" Installment Loan booked under the One-Time Booking Fee Plan, in relation to any individual transaction made using an Eligible Card within the Promotional Period. Citi Credit Card "PayLite" Installment Plan for iPhone for Life is not an Eligible Loan.
5. "Eligible Cards" refers to Citi Credit Cards issued by Citibank.
6. **Unlimited chances to get One-Time Booking Fee Rebate Offer**
 - a Selected Cardholders will be entitled to HK\$30 One-Time Booking Fee Rebate ("One-Time Booking Fee Rebate") for every 3 successful applications for Eligible Loans with an approved loan amount of HK\$1,000 or above each and a loan tenor of 6 or 12 months each within the Promotional Period (based on loan approval date).
 - b The One-Time Booking Fee Rebate will be credited to the Eligible Card account that had the first approved Eligible Loan during the Promotional Period (based on loan approval dates of the Eligible Loans).
7. Selected Cardholders who combine multiple transactions and apply for the One-Time Booking Fee Plan in one application will be treated as one loan booking.
8. Citibank will determine the eligibility of Cardholders to participate in this promotion as well as the eligibility of 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 using an Eligible Card or any individual transaction is verified by Citibank as Eligible Loans under unlimited chances to get One-Time Booking Fee Rebate Offer, the relevant One-Time Booking Fee Rebate will be credited to the relevant Eligible Card account on or before June 30, 2023 ("Fulfillment Period").
9. Unless otherwise specified, this promotion cannot be used in conjunction with other special promotions.
10. Selected Cardholders' Eligible Card accounts must be valid and with good credit record during the Promotional Period and the Fulfillment Period to be eligible to receive the One-Time Booking Fee Rebate. Otherwise, Citibank reserves the rights to forfeit the One-Time Booking Fee Rebate without prior notice.
11. During the Promotional Period and the Fulfillment Period, if the Selected Cardholder is found to have cancelled the relevant Citi Credit Card used to book the Eligible Loan(s), Citibank reserves the right to debit the amount equivalent to the One-Time Booking Fee Rebate from the Selected Cardholder'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 rebate was awarded, Citibank reserves the right to debit from the Selected Cardholder's credit card account the equivalent amount of the rebate 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 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.
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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