

Citi HKTVmall Card Agreement TERMS AND CONDITIONS
(Effective on February 20, 2022)

Citi HKTVmall Card is issued by Citibank (Hong Kong) Limited ("the Company") to you ("Principal Cardholder") and any person nominated by the Principal Cardholder and approved by the Company to receive a Supplementary Card ("Supplementary Cardholder") upon the following Terms. By signing or using the Card, the Principal Cardholder and any Supplementary Cardholder (each a Cardholder and "you") jointly and severally agree or confirm their agreement to abide by and, with the exception that a Supplementary Cardholder shall not be liable for the debts of the Principal Cardholder or other Supplementary Cardholders, be liable for any payment to the Company in connection with the following terms:

1. DEFINITIONS AND INTERPRETATION

1.1 Unless the context otherwise requires, the following expressions shall have the following meanings in this Agreement:

- "Application" means an application by a prospective Cardholder for the Card;
- "Card" means Citi HKTVmall Card in its plastic card form, and/or in its digital form as enrolled in the HKTVMall Platform, and includes the HKTVMall Instant Credit;
- "Cardholder" includes prospective Cardholder;
- "Card Transaction Data" means data relating to purchases of goods or services by the Cardholder with any merchant using the Card, obtained, received or generated by the Company as issuer of the Card;
- "Citi HKTVmall Card Payment Channel" means a non-card association payment channel between the Company and HKTVMall that the Cardholder may choose to effect payment to HKTVMall using the Card;
- "Enabled Device" has the meaning defined in Clause 15.1;
- "HKTVMall" means Hong Kong TV Shopping Network Company Limited;
- "HKTVMall Platform" means the e-commerce platform developed, operated and maintained by HKTVMall, including the HKTVMall website (<https://www.hktvmall.com/> for such other URL that may serve the same purpose from time to time), the HKTVMall mobile app and such other digital interfaces and channels which HKTVMall may operate for e-commerce purposes from time to time;
- "HKTVMall Instant Credit" means a temporary credit line of the Card for making Citi HKTVmall Card Payment Channel Transaction only, in such amount and for such duration as determined and granted by the Company at its discretion, and will be cancelled upon issuance of the plastic Card;
- "HKTVMall Transactions" means purchases of goods or services by the Cardholder from HKTVMall Platform and/or HKTVMall physical outlets using the Card;
- "HKTVMall Transaction Data" means data relating to HKTVMall Transactions, obtained, received or generated by HKTVMall as seller or service provider to sellers;
- "Citi HKTVmall Card Payment Channel Transaction" means Transactions that Cardholders pay via the Citi HKTVmall Card Payment Channel;
- "PIN" includes biometric verification such as fingerprint identity or facial recognition, personal identification number, passcode, One-time Password (OTP) as applicable for the use of the Card and/or the Enabled Device; and
- "Transactions" means transactions effected by the Cardholder through use of the Card, including without limitation, those effected through use of the HKTVMall Instant Credit.

2. CARDHOLDER'S INFORMATION

2.1 The Cardholder understands that the Company issues the Card on the basis that information provided by the Cardholder is and will remain true and correct. The Cardholder will inform the Company immediately in writing upon any change of such information including that on employment, business or residential address, permanent residence or telephone number.

2.2 The Cardholder agrees to the Company recording the telephone conversations between the Cardholder and the Company.

3. USE OF CARD

3.1 The Company may grant the HKTVMall Instant Credit to a Cardholder subject to the terms and conditions of this Agreement, pending provision of supporting documents by the Cardholder for the Application and final approval by the Company of the Application. The Cardholder shall complete the Application by providing the supporting documents within the time period prescribed by the Company, otherwise the HKTVMall Instant Credit will be withdrawn and the Application will lapse upon expiry. An Application may eventually be rejected notwithstanding grant of the HKTVMall Instant Credit by the Company. Rejected or lapsed Application is without prejudice to the Cardholder's obligations under this Agreement in respect of Transactions already effected through use of the HKTVMall Instant Credit.

4. TRANSACTIONS EFFECTED THROUGH CARD

4.1 Credit card functionality

4.1.1 The Card may be used at any branch of the Company and other financial institutions and merchants, which accept the Card for effecting purchases of goods and services, drawing of cash advance, payment of the Cardholder's outstanding accounts and such other digital interfaces and channels which HKTVMall may operate from time to time provide or arrange. The Card may also be used by the Cardholder by applying for a loan under any of the credit card loan programs run by the Company from time to time (including, without limitation, "Quick Cash" Installment Program, "FlexiBill" Installment Program, "PayLife" Installment Program, Cash Conversion Program, Balance Transfer Program, Merchant Installment Plan).

4.1.2 The Cardholder will be liable for all Transactions effected through the use of the Card and/or the PIN even if no sales draft is signed by him and/or the Customer Credit Limit or Loan Limit is exceeded and/or without card activation. Types of Transactions effected without the Cardholder's signature may include, without limitation, orders placed by telephone, fax, mail or electronic means, direct debit authorization, or use of the Card in an automated teller machine (whether or not such a device is that of the Company), at merchant's point of sale terminal, in a credit card payphone or any other device approved by the Company from time to time, or Transactions effected through use of the PIN or Enabled Device.

4.1.3 The Cardholder shall register with HKTVMall as a member of the HKTVMall Rewards Programme operated solely by HKTVMall and be subject to the Terms and Conditions for HKTVMall Rewards Programme issued and amended by HKTVMall from time to time. The Company shall not be responsible or liable for any matters or dealings under the HKTVMall Rewards Programme.

4.1.4 The Cardholder is not authorized to use the Card to take part in any illegal acts (including unlawful internet gambling). The Company reserves the right to refuse to process or pay any Transaction which the Company suspects to be involved in illegal gambling or which may be illegal under any applicable laws. The Company further reserves the right to refuse to process or pay any Transaction if the Company reasonably believes that by processing or paying the Transaction, (a) the Company, (b) Citigroup Inc. and its group of companies, including the Company (the "Group Companies"), and/or (c) any third party selected by the Company or any of its Group Companies to provide services to it and who is not a payment infrastructure provider (meaning a third party that forms part of the global payment system infrastructure, including without limitation, communications, clearing or payment systems, intermediary

4.2. Membership and Rewards

4.2.1 The Cardholder shall register with HKTVMall as a member of the HKTVMall Rewards Programme operated solely by HKTVMall and be subject to the Terms and Conditions for HKTVMall Rewards Programme issued and amended by HKTVMall from time to time. The Company shall not be responsible or liable for any matters or dealings under the HKTVMall Rewards Programme.

4.2.2 No Citi ThankYou Rewards Points, cash or any other forms of rebates will be granted by the Company for Citi HKTVmall Card Payment Channel Transaction, unless otherwise specified by the Company.

4.3 The Cardholder is not authorized to use the Card to take part in any illegal acts (including unlawful internet gambling). The Company reserves the right to refuse to process or pay any Transaction which the Company suspects to be involved in illegal gambling or which may be illegal under any applicable laws. The Company further reserves the right to refuse to process or pay any Transaction if the Company reasonably believes that by processing or paying the Transaction, (a) the Company, (b) Citigroup Inc. and its group of companies, including the Company (the "Group Companies"), and/or (c) any third party selected by the Company or any of its Group Companies to provide services to it and who is not a payment infrastructure provider (meaning a third party that forms part of the global payment system infrastructure, including without limitation, communications, clearing or payment systems, intermediary

4.3. Cancellation

4.3.1 The Cardholder reserves the right to terminate this Agreement at any time by written notice to the Company.

4.3.2 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.3 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.4 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.5 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.6 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.7 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.8 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.9 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.10 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.11 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.12 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.13 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.14 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.15 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.16 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.17 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.18 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.19 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.20 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.21 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.22 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.23 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.24 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.25 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.26 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.27 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.28 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.29 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.30 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.31 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.32 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.33 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.34 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.35 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.36 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.37 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.38 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.39 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.40 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.41 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.42 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.43 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.44 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.45 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.46 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.47 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.48 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.49 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.50 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.51 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.52 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.53 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.54 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.55 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.56 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.57 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.58 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.59 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.60 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.61 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.62 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.63 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.64 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.65 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.66 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.67 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.68 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.69 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.70 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.71 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.72 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.73 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.74 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.75 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.76 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.77 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.78 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.79 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.80 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.81 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.82 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.83 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.84 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.85 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.86 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.87 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.88 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.89 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.90 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.91 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.92 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.93 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.94 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.95 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.96 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.97 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.98 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.99 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.100 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.101 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.102 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.103 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.104 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.105 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.106 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.107 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.108 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.109 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.110 The Cardholder may terminate this Agreement at any time by written notice to the Company.

obligations under this Agreement in respect of Transactions already effected through use of the HKTVMall Instant Credit.

2. The Cardholder acknowledges and agrees that use of the Card includes enrolling the Card in HKTVMall Platform for effecting payment and/or using the HKTVMall Instant Credit.

3.3 The Cardholder will sign the plastic Card upon receipt (adopting the same signature in the application form or such other documents as may be prescribed by the Company); (b) keep the Card under his personal control at all times, and should not authorize any third party to use the Card in any manner; (c) not exceed the credit limit assigned by the Company from time to time at its discretion ("Customer Credit Limit"); (d) not exceed the cash advance limit (which forms part of the Customer Credit Limit) assigned by the Company from time to time at its discretion ("Cash Advance Limit"); (e) not exceed the loan limit assigned by the Company from time to time at its discretion ("Loan Limit"); and (f) not use the Card after it is withdrawn, cancelled or malfunctioned.

3.4 The Cardholder will keep any PIN in connection with the use of the Card strictly confidential and immediately inform the Company if the PIN is known by any other person. The Cardholder will accept full and sole responsibility for and fully indemnify the Company against all consequences, losses and / or other liabilities incurred as a result of the PIN being given to another person for whatsoever reason.

3.5 When using the Card, the Cardholder should ensure that the signature in the sales draft is the same as the signature appearing on the application form (or such other documents as may be prescribed by the Company) and the Card for the Company's verification purpose. For the avoidance of doubt, failure to do so will not relieve the Cardholder from liability for the use of the Card. The Cardholder should submit prior written application to the Company if he wants to adopt a new signature for the use of his Card.

4. TRANSACTIONS EFFECTED THROUGH CARD

4.1 Credit card functionality

4.1.1 The Card may be used at any branch of the Company and other financial institutions and merchants, which accept the Card for effecting purchases of goods and services, drawing of cash advance, payment of the Cardholder's outstanding accounts and such other digital interfaces and channels which HKTVMall may operate from time to time provide or arrange. The Card may also be used by the Cardholder by applying for a loan under any of the credit card loan programs run by the Company from time to time (including, without limitation, "Quick Cash" Installment Program, "FlexiBill" Installment Program, "PayLife" Installment Program, Cash Conversion Program, Balance Transfer Program, Merchant Installment Plan).

4.1.2 The Cardholder will be liable for all Transactions effected through the use of the Card and/or the PIN even if no sales draft is signed by him and/or the Customer Credit Limit or Loan Limit is exceeded and/or without card activation. Types of Transactions effected without the Cardholder's signature may include, without limitation, orders placed by telephone, fax, mail or electronic means, direct debit authorization, or use of the Card in an automated teller machine (whether or not such a device is that of the Company), at merchant's point of sale terminal, in a credit card payphone or any other device approved by the Company from time to time, or Transactions effected through use of the PIN or Enabled Device.

4.1.3 The Cardholder shall register with HKTVMall as a member of the HKTVMall Rewards Programme operated solely by HKTVMall and be subject to the Terms and Conditions for HKTVMall Rewards Programme issued and amended by HKTVMall from time to time. The Company shall not be responsible or liable for any matters or dealings under the HKTVMall Rewards Programme.

4.1.4 The Cardholder is not authorized to use the Card to take part in any illegal acts (including unlawful internet gambling). The Company reserves the right to refuse to process or pay any Transaction which the Company suspects to be involved in illegal gambling or which may be illegal under any applicable laws. The Company further reserves the right to refuse to process or pay any Transaction if the Company reasonably believes that by processing or paying the Transaction, (a) the Company, (b) Citigroup Inc. and its group of companies, including the Company (the "Group Companies"), and/or (c) any third party selected by the Company or any of its Group Companies to provide services to it and who is not a payment infrastructure provider (meaning a third party that forms part of the global payment system infrastructure, including without limitation, communications, clearing or payment systems, intermediary

4.2.1 The Cardholder shall register with HKTVMall as a member of the HKTVMall Rewards Programme operated solely by HKTVMall and be subject to the Terms and Conditions for HKTVMall Rewards Programme issued and amended by HKTVMall from time to time. The Company shall not be responsible or liable for any matters or dealings under the HKTVMall Rewards Programme.

4.2.2 No Citi ThankYou Rewards Points, cash or any other forms of rebates will be granted by the Company for Citi HKTVmall Card Payment Channel Transaction, unless otherwise specified by the Company.

4.3 The Cardholder is not authorized to use the Card to take part in any illegal acts (including unlawful internet gambling). The Company reserves the right to refuse to process or pay any Transaction which the Company suspects to be involved in illegal gambling or which may be illegal under any applicable laws. The Company further reserves the right to refuse to process or pay any Transaction if the Company reasonably believes that by processing or paying the Transaction, (a) the Company, (b) Citigroup Inc. and its group of companies, including the Company (the "Group Companies"), and/or (c) any third party selected by the Company or any of its Group Companies to provide services to it and who is not a payment infrastructure provider (meaning a third party that forms part of the global payment system infrastructure, including without limitation, communications, clearing or payment systems, intermediary

4.3.1 The Cardholder reserves the right to terminate this Agreement at any time by written notice to the Company.

4.3.2 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.3 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.4 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.5 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.6 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.7 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.8 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.9 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.10 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.11 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.12 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.13 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.14 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.15 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.16 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.17 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.18 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.19 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.20 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.21 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.22 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.23 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.24 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.25 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.26 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.27 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.28 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.29 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.30 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.31 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.32 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.33 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.34 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.35 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.36 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.37 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.38 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.39 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.40 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.41 The Cardholder may terminate this Agreement at any time by written notice to the Company.

4.3.42

Citi HKTVMail信用卡合約條款及細則

(由2022年4月20日起生效)

花旗銀行(香港)有限公司(簡稱「發卡公司」)按下列條款發出Citi HKTVMail信用卡(簡稱「此卡」)給閣下(簡稱「基本卡持有人」)和任何欲將基本卡持有人提名而又獲發卡公司批准發給附屬卡之上卡(簡稱「附屬卡持有人」)。基本卡亦統稱「附屬卡」持有人(每位簡稱「持卡人」)。基本卡持有人和附屬卡持有人亦統稱「持卡人」在簽署或使此卡時，即表示其本人及附屬人同意或確認同意遵守合約以下條款及負責支付據以下條款應付給發卡公司的款項，但附屬卡持有人毋需負責基本卡持有人或其他附屬卡持有人的債務。

1. 定義和解釋

- 除非上下文另有要求，否則本協議中的以下表述具有以下含義：

1.1 「申請」是指準持卡人就此卡所提出的申請；

「卡」是指於HKTVMail平台登記的、以實體卡形式和/或數碼形式的Citi HKTVMail信用卡，此卡包括HKTVMail即時信用賬戶；

「持卡人」包括準持卡人；

「信用卡交易資料」是指與持卡人於任何商戶或基本卡購買商品或服務有關的資料，並由本公司作為發卡機構處理、接收或衍生自；

「Citi HKTVMail信用卡支付平台」是指本公司與HKTVMail之間的非信用卡協會付款平台，而持卡人亦可選擇使用此向HKTVMail付款；

「已啟用的設備」具有條款15中定義的含義；

「HKTVMail」是指香港電視購物網絡有限公司；

「HKTVMail平台」是指由HKTVMail開發、營運及維護的電商商務平台，包括HKTVMail網站(https://www.hktvmail.com/或可能不時用於相同目的的其他URL)、HKTVMail流動應用程式，以及HKTVMail可能不時用於電子商務目的的其他數碼介面及渠道；

「HKTVMail即時信用賬戶」是指僅適用於憑此卡進行Citi HKTVMail信用卡支付平台簽賬的臨時信用賬戶，其金額及期限由本公司自行決定，並將在發卡實體卡後生效；

「HKTVMail簽賬」是指持卡人憑卡於HKTVMail平台和/或HKTVMail實體商店惠顧商品或服務；

「HKTVMail交易資料」是指與HKTVMail作為賣方或買方的服務供應商而獲取、接收或衍生有關的HKTVMail交易資料；

「Citi HKTVMail信用卡支付平台簽賬」是指持卡人透過Citi HKTVMail信用卡支付平台支付的HKTVMail交易；

「PIN」包括生物特徵驗證，例如指紋身份面部識別、個人身份證號碼、密碼、一次性密碼(OTP)(適用於卡之使用和/或已啟用的設備)，和「簽賬」是指持卡人透過使用卡來進行的交易，包括但不限於透過使用HKTVMail即時信用賬戶進行的交易。

2. 持卡人資料

2.1 持卡人明白發卡公司是基於持卡人所提供的資料在存在或未來均為正確無誤才簽發此卡給持卡人，所申報資料如有任何更改包括職業、工作或居住地址、永久居居地或電話號碼，持卡人須立即书面通知發卡公司。

2.2 持卡人同意發卡公司對持卡人與發卡公司的電話通話進行電話錄音。

3. 此卡的使用

3.1 當持卡人為申請卡提供相關文件以及向卡申請人申請發出最終批准通知，本公司可以根據本協議的條款及細則向持卡人授予HKTVMail即時信用賬戶。持卡人應在本公司規定的限內提供相關文件以完成申請，否則HKTVMail即時信用賬戶將被取消，而該申請將在有效期後失效。即使本公

司授予HKTVMail即時信用賬戶，該申請最終亦可能遭拒絕、拒絕或失效的申請不影響持卡人根據此協議就使用HKTVMail即時信用賬戶進行的交易所承擔的義務。

3.2 持卡人承認並同意，使用此卡包括將卡登記到HKTVMail平台以進行付款和/或使用HKTVMail即時信用賬戶。

3.3 持卡人將須(a)於收到實體卡後立即簽署(須與信用卡申請表格或發卡公司所訂明的該其他文件上的簽署相同)；(b)經常小心保管此卡並確保於任何時間均此卡由持卡人持有；及不可允許任何第三者以任何方式使用此卡；(c)不得使用超過發卡公司不時酌情決定的信貸額度(即信用卡信貸限額)；(d)不得使用超過發卡公司不時酌情決定的現金透支限額(簡稱「現金透支限額」)；現金透支限額為客戶信貸限額的一部分；(e)不得使用超過發卡公司不時酌情決定的信貸限額(簡稱「信貸限額」)；及(f)不可在此卡被收回、取消或失效後繼續使用。

3.4 持卡人將須將使用此卡的私人密碼保密，若該密碼一旦洩露給其他人，持卡人須立即通知發卡公司。倘若持卡人私人密碼不論因任何原因洩露給其他人，持卡人將須完全承擔一切由此而招致的後果、損失及/或其他責任，並完全賠償發卡公司一切因此而引致之損失。

3.5 當使用此卡時，持卡人應確認於任何簽據上的簽署與信用卡申請表格(或發卡公司所訂明的該其他文件)及此卡之上簽署相同，以便發卡公司可進行核對認證。為免歧義，持卡人若未能履行此要求，將不會免除其使用此卡的任何責任。若持卡人想就此卡採用新的簽署，需事先向發卡公司提出書面申請。

4. 經此卡實行的交易

4.1 信用卡功能

4.1.1 此卡可在發卡公司的任何分行和其他接受此卡的財務機構及商戶使用。此卡可用作購買物品和服務、現金透支、付賬和獲得發卡公司不時提供或安排之其他與信用卡有關的設施或服務。此卡亦可用作申請由發卡公司提供之信用卡貸款計劃(包括但不限於「Quick Cash」表現分期計劃或簽賬「分期更好使」計劃或簽賬「分期更好使」計劃或拆分期付款或結賬轉戶計劃(即好使分期))。

4.1.2 即使持卡人沒有簽署任何單據和/或此卡之使用已超過客戶信貸限額或貸款限額和/或沒有確認信用卡，持卡人仍須負責一切因使用此卡而實行的交易(簡稱「交易」)。未持有卡人簽署使用此卡而實行的交易包括但不限於以電話、傳真、郵寄或電子媒介、直接授權從戶口轉賬付款、或利用自動櫃員機服務(無論此類服務是屬於發卡公司與否)或透過銀行之銷售點終端機或信用卡電話服務或任何其他發卡公司不時認可的設備作出的指示。

4.2 會員及獎勵

4.2.1 持卡人應在HKTVMail註冊成為由HKTVMail營運的HKTVMail獎勵計劃成員，並將HKTVMail不時發布及修訂的HKTVMail獎勵計劃之條款及細則內含。對於HKTVMail獎勵計劃下的任何事宜或交涉，本公司一概不負責。

4.2.2 除非本公司另有規定，否則本公司不會為Citi HKTVMail信用卡支付平台簽賬授予Citi ThankYou Rewards積分、現金或任何其他形式的回報。

4.3 持卡人不可使用此卡參與任何非法活動(包括互聯網上的非法賭博)。發卡公司保留權利拒絕處理或支付發卡公司懷疑涉及非法賭博或根據適用法律可能為不合法的活動。如發卡公司合理相信該項活動有相關交易，(a)發卡公司、(b)花旗集團及其集團公司，包括發卡公司內(「集團公司」)及/或(c)發卡公司或任何集團公司選擇向其提供服務而又非付款設施供應商的任何第三方(即指構成全球付款系統設施的第三方)訂定的淨值法計算。

4.4 發卡公司保留權利拒絕處理或支付發卡公司懷疑涉及非法賭博或根據適用法律可能為不合法的活動。如發卡公司合理相信該項活動有相關交易，(a)發卡公司、(b)花旗集團及其集團公司，包括發卡公司內(「集團公司」)及/或(c)發卡公司或任何集團公司選擇向其提供服務而又非付款設施供應商的任何第三方(即指構成全球付款系統設施的第三方)訂定的淨值法計算。

4.5 發卡公司保留權利拒絕處理或支付發卡公司懷疑涉及非法賭博或根據適用法律可能為不合法的活動。如發卡公司合理相信該項活動有相關交易，(a)發卡公司、(b)花旗集團及其集團公司，包括發卡公司內(「集團公司」)及/或(c)發卡公司或任何集團公司選擇向其提供服務而又非付款設施供應商的任何第三方(即指構成全球付款系統設施的第三方)訂定的淨值法計算。

4.6 發卡公司保留權利拒絕處理或支付發卡公司懷疑涉及非法賭博或根據適用法律可能為不合法的活動。如發卡公司合理相信該項活動有相關交易，(a)發卡公司、(b)花旗集團及其集團公司，包括發卡公司內(「集團公司」)及/或(c)發卡公司或任何集團公司選擇向其提供服務而又非付款設施供應商的任何第三方(即指構成全球付款系統設施的第三方)訂定的淨值法計算。

4.7 發卡公司保留權利拒絕處理或支付發卡公司懷疑涉及非法賭博或根據適用法律可能為不合法的活動。如發卡公司合理相信該項活動有相關交易，(a)發卡公司、(b)花旗集團及其集團公司，包括發卡公司內(「集團公司」)及/或(c)發卡公司或任何集團公司選擇向其提供服務而又非付款設施供應商的任何第三方(即指構成全球付款系統設施的第三方)訂定的淨值法計算。

任何法管轄區內任何適用的互聯網服務供應商、網絡系統或其他同類型系統所傳送的任何資料的保安、保密或機密事宜，並不保證。持卡人確認其向商戶消費的購物交易資料及信用卡交易資料(包括但不限於日期、金額及商戶資料)(統稱為「聯卡資料」)、花旗銀行及/或HKTVMail平台均應根據其各自的隱私政策及慣例，以及適用的法律和法規要求，就使用及處理此類購物資料全權負責。

10. 電子月結單/電子通知書服務
10.1 通過登記使用發卡銀行以電子方式提供電子賬戶月結單及/或指定通知書(分別簡稱「電子月結單服務」及「電子通知書服務」)。持卡人接受及同意受本合約第10條約束。在登記電子月結單服務及/或電子通知書服務後，持卡人將不再收到月結單及/或指定通知書的印本文件(指定通知書包括閣下於瀏覽www.citibank.com/hk/e-advicce不列於通知書的通告)。持卡人同意棄權從任何及所有現時或日後制定、頒布或執行並適用於電子月結單服務及/或電子通知書服務的法律、法規、規定及官方指引，以及發卡公司不時向持卡人提供、編寫或經其電子月結單服務及/或電子通知書服務使用其他設施、優惠或服務的其他條款及條件。
10.2 持卡人同意，若發卡公司成功將與電子月結單服務及/或電子通知書服務有關的電郵(如適用)送達往持卡人指定的電郵地址，應視為每結單月結單及/或指定通知書送交持卡人。若發卡公司未能將月結單服務及/或電子通知書服務有關的電郵送達往持卡人指定的電郵地址，或基於任何理由，儘管持卡人登記電子月結單服務及/或電子通知書服務，發卡公司可全權酌情決定將任何帳戶月結單及/或通知書郵寄往持卡人最新登記的郵遞地址。
10.3 發卡公司可不時酌情決定修改、限制、撤銷、取消、暫停或中止電子月結單服務及/或電子通知書服務，而毋須給予任何理由或事先通知。發卡公司保留權利，可透過事先向持卡人發出通知隨時全權酌情決定不時就電子月結單服務及/或電子通知書服務通知發卡公司。
10.4 持卡人明白，電子月結單服務及/或電子通知書服務須要求持卡人擁有適當的互聯網及通訊服務。具有適當的設備，持卡人應保持使用電子月結單服務及/或電子通知書服務的設備妥善可。

10.5 基於使用電子月結單服務及/或電子通知書服務，持卡人承諾向發卡公司提供其最新及正確的電郵地址。

10.6 若發卡公司在合理運轉後，仍未能將有關電子月結單服務及/或電子通知書服務的電郵送達給持卡人，電子月結單服務及/或電子通知書服務將自動取消，發卡公司並會恢復向持卡人印發月結單及/或通知書。

10.7 若持卡人擬取消電子月結單服務及/或電子通知書服務的登記，須於下月結單/下一張通知書日期前不少於10個工作天前透過Citibank網上理財、或於下一個結單/下一張通知書日期前最少15個工作天致電Citibank電話理財服務專線2860 0333/白金卡服務專線2860 0360(僅供花旗銀行白金卡持卡人使用)/Ultima服務專線2860 0308(僅供花旗銀行Ultima持卡人使用)/Citi Prestige服務專線2860 0338(僅供花旗銀行Citi Prestige持卡人使用)或前往花旗銀行分行，通知發卡公司。在取消電子月結單服務及/或電子通知書服務的登記後，發卡公司將恢復向持卡人印發月結單及/或通知書。

10.8 持卡人同意，發卡公司毋須就持卡人的數碼、軟件、電腦、電話設備或其他設備因持卡人使用電子月結單服務及/或電子通知書服務所導致的(包括但不限於)任何損失、損害或支出而承擔任何責任，除非純粹直接因發卡公司疏忽或嚴重疏忽所致，則作別論。

10.9 持卡人同意發卡公司應以合理努力，確保電子月結單服務及/或電子通知書服務的安全性及確保未經授權的第三方不能進入使用。但是，持卡人確認，發卡公司對於電子月結單服務及/或電子通知書服務透過在任

但不限於，通訊、結算或付款系統、中介銀行及代理銀行(「付款設施供應商」)(「第三方支付供應商」)可能違反(i)任何當地或海外的司法管轄區的法律或規章，或(ii)發卡公司在任何當地或海外的司法管轄區與任何具有法律轄權的監管、檢控、稅務或政府機關(「機關」)訂立的任何協議((i)及(ii)統稱為「法律或規章」)。發卡公司可拒絕處理或支付有關交易。發卡公司將無須就持卡人因在本條款下的交易遭遭拒絕或支付而蒙受的任何損失或損害向持卡人負責。

4.4 儘管本合約有所規定，如根據本合約就未經授權的交易在結算日期之前提出指控，持卡人仍有權保留爭辯的全額。在進行調查期間，發卡公司將不會對爭議金額收取任何服務費用或利息，亦不會對持卡人作出不良信貸報告。調查如實完成後，如調查結果表明該報告並無根據，發卡公司有權就整段期間(包括調查期間)對爭議金額重新收取任何未償還的費用及收費或利息。該調查的結果對發卡公司具有約束力。

4.5 如果商戶無法交付或履行全部或部分的商品或服務，或由於任何原因缺乏有關產品或服務運送，包括但不限於商戶的停業、破產或清盤等情況，持卡人仍然有責任按照相關的信用卡機構規則支付全數交易款項。

4.6 任何因產品及/或服務引起的索償、糾紛或投訴都應由持卡人直接與商戶解決。無論此類糾紛(包括但不限於未收到產品、及/或未能履行服務)能否得到解決，持卡人仍然須遵守相關的信用卡機構規則並有責任按照本合約規定的方式清還全數交易款項。

4.7 發卡公司既不是產品及服務的供應商，也不是商戶的代理人，因此不負責產品或服務的質量、保養、支持、供應、安裝、任何有關產品權之所有權及與產品或服務相關的任何事宜。商戶為此類產品或服務及所有配套服務獨自承擔所有有關的責任及負債。

5. 費用及收費

5.1 發卡公司將為持卡人使用此卡而收一賬戶(簡稱「賬戶」)。發卡公司將從從此賬戶支取所有交易之款項和其所有費用、收費、利息、欠款和其他條款合約應付的款項(統稱為「費用」)。

5.2 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.3 除發卡公司可使用其權利要求持有人在付款限期之前或最低日結月結單總結欠外，持卡人將按照發卡公司列載於花旗銀行信用卡服務收費表(簡稱「服務收費表」)或不時訂定的收費率支付以下各款項給發卡公司：

(a) 最低付款額

月結單上顯示的最低付款額(簡稱「最低付款額」)；但持卡人亦可選擇多於最低付款額的款項。

(b) 信貸及透支利息

若持卡人因任何理由而容許超越其客戶信貸限額，不論發卡公司是否收取超額費用或即時增加臨時信用賬戶服務之費用，發卡公司仍有權要求持卡人除了須償還最低付款額外，還需繳付發卡公司任何或全部的超越客戶信貸限額的款項。

(c) 現金透支費用及現金透支利息

持卡人每次使用現金透支服務須繳付列載於服務收費表的現金透支費用，而發卡公司將按有關現金透支之總額(包括現金透支費用)由現金透支日期起直至全數繳付為止收取財務費用。所有財務費用(將以公司、(b)花旗集團及其集團公司，包括發卡公司內(「集團公司」)及/或(c)發卡公司或任何集團公司選擇向其提供服務而又非付款設施供應商的任何第三方(即指構成全球付款系統設施的第三方)訂定的淨值法計算。

5.4 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.5 除發卡公司可使用其權利要求持有人在付款限期之前或最低日結月結單總結欠外，持卡人將按照發卡公司列載於花旗銀行信用卡服務收費表(簡稱「服務收費表」)或不時訂定的收費率支付以下各款項給發卡公司：

(a) 最低付款額

月結單上顯示的最低付款額(簡稱「最低付款額」)；但持卡人亦可選擇多於最低付款額的款項。

5.6 若持卡人因任何理由而容許超越其客戶信貸限額，不論發卡公司是否收取超額費用或即時增加臨時信用賬戶服務之費用，發卡公司仍有權要求持卡人除了須償還最低付款額外，還需繳付發卡公司任何或全部的超越客戶信貸限額的款項。

5.7 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.8 除發卡公司可使用其權利要求持有人在付款限期之前或最低日結月結單總結欠外，持卡人將按照發卡公司列載於花旗銀行信用卡服務收費表(簡稱「服務收費表」)或不時訂定的收費率支付以下各款項給發卡公司：

5.9 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.10 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.11 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.12 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.13 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.14 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.15 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.16 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.17 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.18 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.19 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.20 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.21 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

(d) 財務費用

發卡公司將每月檢討閣下的戶口情況，若戶口顯示上期月結單(簡稱「上期月結單」)所述的月結單總結欠未能在付款限期當日或之前付清，發卡公司將就上期月結單的未繳付之結欠由上期月結單日起直至全數支付入賬為止，收取財務費用(根據月結單或服務收費表或發卡公司不時酌情決定的利率收取，以服務收費表所顯示的最低限額為下限)。此外，所有由上月月結單日起計的所有新交易發賬將列入未付之結欠中，以計算各項由相關交易日起計的財務費用(即使該項交易是在本月月結單的付款限期才可付款，但有關於該項發賬發卡公司任何投資產品的交易除外)。所有財務費用將以每日計算和累積。

(e) 逾期手續費

發卡公司若未能於付款限期當日或之前全數收取最低付款額，發卡公司將收取列載於服務收費表上之逾期手續費。

(f) 服務費用

發卡公司將於其指定日期向持卡人之賬戶收取列載於服務收費表上不可退還的年費。

發卡公司亦將就現金付款或索回任何有關此卡紀錄之服務，從賬戶收取列載於服務收費表上的服務費用。

(g) 退票/自動轉帳退回的收費

若付款入賬的支票不能兌現或自動轉帳之授權被拒絕或撤銷，發卡公司將從賬戶中收取列載於服務收費表上的退回手續費。

(h) 補發新卡費

若持卡人同意，持卡人將須支付列載於服務收費表上的手續費。

(i) 外幣匯票託收費用

若持卡人以外幣以外之其他貨幣付款，該筆付款只在於發卡公司收到後及扣除所有收單費用後，才存入賬戶中。

(j) 超額費用

若所使用信貸額超出客戶信貸限額，發卡公司將按收費表收取超額費用。

(k) 賬目調查手續費

就每項不成立之賬目調查，發卡公司將收取列載於服務收費表上的賬目調查手續費。

(l) 拖欠財務費用

若該戶口顯示發卡公司未能在任何月結單的付款限期或一期之後的月結單總結欠的最低付款額，發卡公司將就該月結單之隔一期之後的月結單未繳付之結欠及發卡公司之每位附屬卡持卡人自該月結單日起之所有新簽賬收取拖欠財務費用(列載於服務收費表上)以取代財務費用，即使該各項交易是在該月結單的付款限期日才可付款。該拖欠財務費用將繼續適用直至發卡公司在任何連續六期月結單的付款限期之前均收到相關月結單的最低付款額為止。此後財務費用將在適用時期開始收。拖欠財務費用將每日計算和累積。

(m) 支票賬戶溢繳手續費

若持卡人以支票提取賬戶盈餘，發卡公司將收取列載於服務收費表上的手續費用。

(n) 補發月結單手續費

若持卡人申請補發月結單，發卡公司將收取列載於服務收費表上的手續費。

5.22 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.23 除發卡公司可使用其權利要求持有人在付款限期之前或最低日結月結單總結欠外，持卡人將按照發卡公司列載於花旗銀行信用卡服務收費表(簡稱「服務收費表」)或不時訂定的收費率支付以下各款項給發卡公司：

5.24 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.25 除發卡公司可使用其權利要求持有人在付款限期之前或最低日結月結單總結欠外，持卡人將按照發卡公司列載於花旗銀行信用卡服務收費表(簡稱「服務收費表」)或不時訂定的收費率支付以下各款項給發卡公司：

5.26 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.27 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.28 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.29 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.30 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.31 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.32 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.33 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.34 發卡公司將每月向持卡人發出賬戶的月結單(簡稱「月結單」)，詳列所有交易及費用(簡稱「月結單總結欠」)及到期應付日期(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或付款結餘少於發卡公司不時訂定的金額(現時為港幣二十元)的話，發卡公司可以已向持卡人發出月結單。

5.3