



商戶分期計劃之條款及細則

(Citi信用卡合約的第15條條款)

商戶分期計劃

1. 以下條款及細則適用於商戶分期計劃，客戶須同時遵守相關的本合約。除非另有定義或上下文另有註明，所有粗體術語應具有相關本合約中所作的定義。
2. 本商戶分期計劃(簡稱「本計劃」)是由發卡公司絕對酌情決定提供的貸款計劃(下文稱「本貸款計劃」)，並只在持卡人/會員惠顧發卡公司可能不時指定及通知的商戶(各稱「商戶」)時適用於持卡人/會員。就每次使用本計劃所作的交易而言(各稱「計劃交易」):
 - (a) 持卡人/會員不可撤銷地授權發卡公司一筆過將全數計劃交易金額(「貸款金額」)繳付予商戶(可在商戶提供全部或部分相關產品或服務前繳付)，及保證經信用卡向發卡公司以等額的每月分期償還此金額(各稱「分期付款」)，即在計劃交易日期被收取第一筆分期付款，及隨後的每月分期付款將在與計劃交易日期相同的曆日從卡中扣除(如月份中並無該曆日，則將於下一個曆日扣除)，直至全數清還貸款金額。在本合約中，每個從卡收取分期付款的日期均稱為「分期付款日期」；
 - (b) 本計劃之提供須視乎申請合資格與否及賬戶狀況的查核，發卡公司對此有絕對的酌情權。如持卡人/會員取消本計劃，則可能會被收取《服務收費表》中規定的「商戶分期計劃取消交易手續費」(如有)，並將被全數收取未清還的貸款金額；
 - (c) 貸款金額會從客戶信貸限額中扣除並轉為相應期數之分期付款。每筆分期付款均不得取消，並會每月從賬戶支取，直至完全繳清貸款金額。發卡公司將於持卡人/會員每月支付分期付款後按比例恢復賬戶的客戶信貸限額。就此，只有未償還的分期付款金額將仍然佔用賬戶的客戶信貸限額。任何退回或交換產品將不會影響在本計劃下的付款責任；
 - (d) 發卡公司及商戶可全權酌情決定本計劃不可與任何其他優惠項目同時使用。所有與本計劃有關的事宜及爭議，須以發卡公司之最終決定為依據。
 - (e) 每次分期付款之支付將如同任何其他從賬戶中扣除的一般交易般處理，並受本合約的所有條款約束。在任何情況下，持卡人/會員須根據本合約中之條款向發卡公司清還全數貸款金額，並有責任承擔所有費用，包括但不限於逾期還款收費。
 - (f) 發卡公司可根據其絕對權力及在任何時候毋須發出任何事先通知及理由而決定：(i)拒絕向持卡人/會員提供本計劃；或(ii)撤回或取消本計劃/本貸款/賬戶。任何上述事件發生後，或如持卡人/會員取消賬戶，持卡人/會員須立即向發卡公司清還該賬戶下所有未償還之債務，包括但不限於本貸款計劃的任何未償金額。
 - (g) 已記賬的分期付款的1.5%將包括在最低付款額中。
 - (h) 此外，如發卡公司在付款限期之前未收到全數的最低付款額，您將被收取拖欠財務費用(代替財務費用，如適用)及必須支付由發卡公司所釐定並不時通知您的逾期手續費，而您的信貸記錄亦將反映拖欠還款的情況。以上內容須受本合約之條款約束，並適用於您的Citi信用卡賬戶。有關拖欠財務費用的收費詳情，持卡人/會員應參考本合約的條款4.3(I)。現行的財務費用、拖欠財務費用及逾期手續費刊載於以下網址之費用表上：
www.citibank.com.hk/chinese/credit-cards/pdf/Fee_Schedule.pdf。
 - (i) 積分、八達通現金或現金回贈將按已記賬的分期付款每月誌入賬戶。

有關信用卡合約詳情，請參閱相關信用卡合約的連結。

- Citi信用卡合約
- <https://www.citibank.com.hk/english/credit-cards/pdf/citiagreement.pdf>
- Citi HKTVMall 信用卡合約
- <https://www.citibank.com.hk/english/credit-cards/pdf/hktvmall-card-holder-agreement.pdf>
- Citi八達通信用卡合約
- <https://www.citibank.com.hk/english/credit-cards/pdf/OctopusAgreement.pdf>

以下是Citi信用卡合約條款及細則及Citi八達通信用卡合約條款及細則的第15.2(h)條、Citi HKTVMall信用卡合約條款及細則的第17.2(h)條及Citi The Club信用卡合約條款及細則的第18.2(h)的說明：

貸款金額	HK\$6,000.00
期數	6個月
分期付款日期	2021年3月10日
已記賬的分期付款	HK\$1,000.00
列載於月結單的最低付款額	HK\$300
列載於月結單財務費用率	31%p.a. (APR: 34.28%)
當前月結單日	2021年3月15日
付款限期	2021年4月12日
付款日2021年3月20日	HK\$300
已記賬的分期付款(HK\$1,000.00)從當前月結單日之翌日(3月15日)起至付款當日的前一日(3月19日)衍生的財務費用(31%p.a.) (即 $HK\$1,000 \times 4 \text{ 天} \div 365 \text{ 天} \times 31\%$)	HK\$3.40
當前分期付款結欠	HK\$700
當前分期付款結欠(HK\$700)從付款日(3月20日)至下一個月結單日(4月15日)衍生的財務費用(31%p.a.) (即 $HK\$700 \times 27 \text{ 天} \div 365 \text{ 天} \times 31\%$)	HK\$16.05
總財務費用(即 $HK\$3.40 + HK\16.05)	HK\$19.45
下一個月結單日	2021年4月15日

有關上一版本之產品資料概要與條款及細則，閣下仍可於本新版本生效日起30日內於以下指定網頁瀏覽及下載相關內容<https://www.citibank.com.hk/chinese/credit-cards/pdf/notice-of-amendment.pdf>。

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Merchant Installment Plan Terms & Condition
(Clause 15 of Citi Credit Card Agreement)

MERCHANT INSTALLMENT PLAN

1. The following terms and conditions shall govern Merchant Installment Plan, subject to and in addition to this Agreement. All capitalized terms shall have their respective meanings as defined in this Agreement, unless otherwise defined or the context requires otherwise.
2. The Merchant Installment Plan (the “Plan”) is a loan (the “Loan”) provided by the Company at its absolute discretion and is only applicable to the Cardholder / Cardmember at such merchants as may be designated and communicated by the Company from time to time (each a “Merchant”). In respect of each Transaction using the Plan (each, a “Plan Transaction”):
 - (a) Cardholder/Cardmember irrevocably authorizes the Company to pay the full Plan Transaction amount (“Loan Amount”) to the Merchant in one lump sum (which may be before all or part of the relevant goods or services have been provided by the Merchant) and undertakes to repay the Loan Amount to the Company by equal monthly installments through the Card (each an “Installment”) with the first Installment being charged on the Plan Transaction date, and each subsequent Installment will be charged to the Card on the same monthly calendar day (or the next calendar day if there is no such day) of the Plan Transaction date until the Loan Amount is fully repaid. Each date on which an Installment is charged to the Card is referred to as an “Installment Date” in this Agreement;
 - (b) Availability of the Plan is subject to eligibility and account status checking by the Company in its absolute discretion. In the event of cancellation of the Plan by Cardholder/Cardmember, a Merchant Installment Plan Cancellation Handling Fee (if any) as specified in the Fees Schedule may be charged and the outstanding Loan Amount will be billed in full;
 - (c) the Loan Amount will be held from the Customer Credit Limit according to the tenor of the Plan and shall be repaid by monthly Installments. Each Installment is irrevocable and will be debited monthly from the Account until full repayment of the Loan Amount. The Company will proportionally restore the Customer Credit Limit every month after payment of each Installment by Cardholder/Cardmember. As such, only the outstanding Installment amounts shall be counted against the Customer Credit Limit. Any return or exchange of products will not affect the payment obligations under the Plan;
 - (d) the Plan cannot be used in conjunction with any other promotional offers as determined by the Company and the Merchant in their sole discretion. All matters and disputes relating to the Plan are subject to the final decision of the Company.
 - (e) payment of each Installment shall be treated in the same way as any other Transaction charged to the Account and subject to all terms of the Agreement. In any event, Cardholder/Cardmember is required to repay the Loan Amount in full to the Company and is liable for all charges, including without limitation to charges on overdue payments, in accordance with the terms of this Agreement;
 - (f) the Company may at its absolute discretion and at any time without giving any prior notice and reason, (i) not offer the Plan to Cardholder/ Cardmember ; or (ii) withdraw or cancel the Plan/Loan/Account. Upon the occurrence of any of the aforementioned event, or if the Cardholder/ Cardmember cancels the Account, Cardholder/Cardmember shall immediately repay all outstanding liabilities under the Account, including without limitation any amount outstanding under the Loan, to the Company.
 - (g) 1.5% of the billed Installment will be included in the Minimum Payment Due.
 - (h) **In addition, if the Company does not receive the full payment of the Minimum Payment Due by the Payment Due Date, a Default Finance Charge (if applicable) will be charged instead of the Finance Charge and you must also pay a Late Charge as determined by the Company and notified to you from time to time; and your credit records will reflect payment delinquency. The above is subject to the terms of this Agreement governing your Citi Credit Card account. The Cardholder/Cardmember should refer to Clause 4.3 (l) of this Agreement for the charging logic of the Default Finance Charge. The prevailing Finance Charge, Default Finance Charge and Late Charge are available in the Fees Schedule. <https://www.citibank.com.hk/english/credit-cards/pdf/fee-schedule.pdf>**
 - (i) Points, Octopus Cash or Cash Rebates will be credited monthly corresponding to the Installment billed.

For details of the credit card agreements, please refer to the link of the respective credit card agreements.

- Citi Credit Card Agreement
- <https://www.citibank.com.hk/english/credit-cards/pdf/citiagreement.pdf>
- Citi HKTVmall Card Agreement
- <https://www.citibank.com.hk/english/credit-cards/pdf/hktvmall-card-holder-agreement.pdf>
- Citi Octopus Credit Card Agreement
- <https://www.citibank.com.hk/english/credit-cards/pdf/OctopusAgreement.pdf>

The following is the illustration for Clause 15.2(h) of Citi Credit Card Agreement TERMS AND CONDITIONS and Citi Octopus Credit Card Agreement TERMS AND CONDITIONS, Clause 17.2(h) of Citi HKTVmall Card Agreement TERMS AND CONDITIONS and Clause 18.2(h) of Citi The Club Credit Card Agreement TERMS AND CONDITIONS:

Loan Amount	HK\$6,000.00
Tenor	6 months
Installment Date	March 10, 2021
Billed Installment	HK\$1,000.00
Minimum Payment Due specified in the Statement	HK\$300
Rate of Finance Charge as set out in the Statement	31%p.a. (APR: 34.28%)
Current Statement Date	March 15, 2021
Payment Due Date	April 12, 2021
Payment made on March 20, 2021 ("Payment Date")	HK\$300
Finance Charge on the billed Installment (HK\$1,000) from one day after current Statement Date (March 16) to one day before Payment Date (March 19) at 31%p.a. (i.e. $HK\$1,000 \times 4 \text{ days} \div 365 \text{ days} \times 31\%$)	HK\$3.40
Current outstanding Installment amount	HK\$700
Finance Charge on the current outstanding Installment amount (HK\$700) from Payment Date (March 20) to next Statement date (April 15) at 31%p.a. (i.e. $HK\$700 \times 27 \text{ days} \div 365 \text{ days} \times 31\%$)	HK\$16.05
Total Finance Charge (i.e. HK\$3.40 + HK\$16.05)	HK\$19.45
Next Statement Date	April 15, 2021

For the previous version of the Key Facts Statement and Terms & Conditions, you can refer to <https://www.citibank.com.hk/english/credit-cards/pdf/notice-of-amendment.pdf> for reference and download. This link will be valid for 30 days from the effective date of the new version.

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