



**Notice of Amendments to  
“Citi The Club Credit Card Clubpoints Rebate Program” Terms and Conditions**

This is to inform you about the amendments to the below-mentioned “Citi The Club Credit Card Clubpoints Rebate Program” Terms and Conditions, effective from December 1, 2025 (“the Effective Date”). Please read the details of the amendments below for the Credit Card that you have and ensure you understand the changes made and how they may affect you. Revised contents are shown as underlined below. The purpose of the amendments is to exclude certain transactions from Citi The Club Credit Card Promotions or Rewards Programs.

To obtain a copy of the revised “Citi The Club Credit Card Clubpoints Rebate Program” Terms and Conditions, go to Citibank Website ([www.citibank.com.hk](http://www.citibank.com.hk)) > Credit Cards > Terms & Conditions / Key Facts Statement > Notice of Amendments to “Citi The Club Credit Card Clubpoints Rebate Program” Terms and Conditions on or after the Effective Date. You do not need to sign or return any document. However, please note that the amendments set out in the attached Notice of Amendments shall be binding on you if you retain or continue your credit card relationship with us after the Effective Date. If you do not wish to accept the amendments, please notify us prior to the Effective Date. However, please be aware that we may not be able to continue providing credit card services to you if you do not accept the amendments. For enquiries, you can leave us a message in Citi Mobile® App. After login, tap “Help” > “Messaging service”. If there are any discrepancies between the English and Chinese versions, the English version shall prevail.

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**Citi The Club Credit Card**

**“Citi The Club Credit Card Clubpoints Rebate Program” Terms and Conditions – Clause 3**

“Ineligible Transactions” are not eligible for Clubpoints include but not limited to, cash advances, fee and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and Quick Cash Installment Program, “FlexBill” Installment Program and “PayLite” Installment Program, payment to the Inland Revenue Department, casino transaction, online bill payment (except for recurring auto-bill payment i.e. direct debit authorization (“DDA”) of csl, 1010, Now TV, NETVIGATOR setup through Designated Service Merchants), insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), transactions through Faster Payment System (FPS) Service, “Dynamic Currency Conversion transactions”, i.e. transactions with conversion from a foreign currency into Hong Kong Dollars involved at the point of the transaction, or unposted/ cancelled/ refunded/ falsified/ unauthorized transaction. Citibank may add to, or remove from, the list of “Ineligible Transactions” from time to time at its discretion. The decision of Citibank as to what constitutes an “Ineligible Transactions” shall be final and conclusive.

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

