

NOTICE OF AMENDMENTS TO THE TERMS AND CONDITIONS

With effect from June 1, 2025, certain terms and conditions will be revised as follows. Revised contents are underlined.

CITI CREDIT CARD AGREEMENT TERMS AND CONDITIONS

Clause 8.2 shall be amended as follows:

8.2 The Cardholder/Cardmember hereby agrees that the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the Account and any matter arising therefrom or incidental thereto. Further, if the Cardholder/Cardmember is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by the Company (whether now or in the future) to address applicable data privacy requirements, he/she acknowledges that he/she agrees to the terms of such data privacy circular as set out in "Privacy at Citi" section in Citibank Online which may be updated by the Company from time to time.

CITI UNIONPAY CREDIT CARD AGREEMENT TERMS AND CONDITIONS

Clause 8.2 shall be amended as follows:

8.2 The Cardholder hereby agrees that the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the Account and any matter arising therefrom or incidental thereto. Further, if the Cardholder is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by the Company (whether now or in the future) to address applicable data privacy requirements, he/she acknowledges that he/she agrees to the terms of such data privacy circular as set out in "Privacy at Citi" section in Citibank Online which may be updated by the Company from time to time.

CITI OCTOPUS CREDIT CARD AGREEMENT TERMS AND CONDITIONS

Clause 8.2 shall be amended as follows:

8.2 The Cardholder hereby agrees that the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the Account and any matter arising therefrom or incidental thereto. Further, if the Cardholder is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by the Company (whether now or in the future) to address applicable data privacy requirements, he/she acknowledges that he/she agrees to the terms of such data privacy circular as set out in "Privacy at Citi" section in Citibank Online which may be updated by the Company from time to time.

CITI HKTVMALL CARD AGREEMENT TERMS AND CONDITIONS

Clause 9.2 shall be amended as follows:

9.2 The Cardholder hereby agrees that the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the Account and any matter arising therefrom or incidental thereto. Further, if the Cardholder is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by the Company (whether now or in the future) to address applicable data privacy requirements, he/she acknowledges that he/she agrees to the terms of such data privacy circular as set out in "Privacy at Citi" section in Citibank Online which may be updated by the Company from time to time.

CITI THE CLUB CREDIT CARD AGREEMENT TERMS AND CONDITIONS

Clause 9.2 shall be amended as follows:

9.2 The Cardholder hereby agrees that the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the Account and any matter arising therefrom or incidental thereto. Further, if the Cardholder is a foreign national/resident and where a data privacy circular applicable to his/her country of nationality/residency has been prepared by the Company (whether now or in the future) to address applicable data privacy requirements, he/she acknowledges that he/she agrees to the terms of such data privacy circular as set out in "Privacy at Citi" section in Citibank Online which may be updated by the Company from time to time.

CITI CREDIT CARD AGREEMENT TERMS AND CONDITIONS

(Applicable to Citi ULTIMA/Citi Prestige Card/Citi Plus Credit Card/ Citi PremierMiles Card/Citi Cash Back Card/ Citi Cash Back American Express® Card/Citi Rewards Card/ Citi Clear Card/Classic Card/Citi Gold Card) (Effective on November 20, 2023)

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

CARDHOLDER'S / CARDMEMBER'S INFORMATION 1.1 The Cardholder / Cardmember understands that the Company issues the Card on the basis that information provided by the Cardholder Cardmember is and will remain true and correct. The Cardholder Cardmember will inform the Company immediately in writing upon any change of such information including that on employment, business r residential address, permanent residence or telephone number

1.2 The Cardholder / Cardmember agrees to the Company recording the telephone conversations between the Cardholder / Cardmember and

USE OF CARD 2.1 The Cardholder / Cardmember will (a) sign the Card upon receip (adopting the same signature in the application form or such othe 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 limi 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

2.2 The Cardholder / Cardmember will keep any personal identification number ("PIN") in connection with the use of the Card strictly confidential and immediately inform the Company if the PIN is known to any other person. The Cardholder / Cardmember will accept full and sole responsibility for and fully indemnify the Company against al consequences, losses and / or other liabilities incurred as a result of the PIN being known to another person for whatsoever reason.

2.3 When using the Card, the Cardholder / Cardmember should ensure

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 wi not relieve the Cardholder / Cardmember from liability for the use of the Card. The Cardholder / Cardmember should submit prior writter application to the Company if he wants to adopt a new signature fo the use of his Card. TRANSACTIONS EFFECTED THROUGH CARD

3.1 The Card may be used at any branch of the Company and other financial institutions and merchants, which accept the Card fo effecting purchases of goods and services, drawing of cash advance payment of the Cardholder's / Cardmember's outstanding accounts and such other credit card facilities or services as the Company ma from time to time provide or arrange. The Card may also be used by the Cardholder / Cardmember 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, "PayLite" Installment Program, Cash Conversion Program, Balance Transfer Program, Merchant Installment 3.2 The Cardholder / Cardmember will be liable for all transactions

Service and/or e-Advice Service from time to time at its sole discretion

at any time by giving prior notice to the Cardholder / Cardmember. The Cardholder / Cardmember understands that the e-Statement

Service and/or e-Advice Service are available to him provided that he

has appropriate internet access and telecommunications services

and equipment. The Cardholder / Cardmember shall keep such

equipment used for the e-Statement Service and/or e-Advice Service

with his updated and correct email address in order to use the

Upon reasonable attempt, failing to send emails in connection with

the e-Statement Service and/or e-Advice Service to the Cardholder

e-Advice Service will be automatically cancelled and the Company wil

resume sending Statements and/or advice in paper form to the

Service, the Cardholder / Cardmember shall give prior notice at least

O working days before the next Statement / advice date through

Citibank online banking or at least 15 working days through CitiPhone

Banking at (852) 2860 0333 / Platinum Service Line 2860 0360 (fo

Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citi ULTIMA Members only) / Citi Prestige Service Line at

2860 0338 (for Citi Prestige Cardholders only) / American Express Service Line 2860 0366 (for Citibank Cash Back American Express

Cardmembers only) or Citibank branches. Upon cancellation o

enrollment for the e-Statement Service and/or e-Advice Service, the

Company will resume sending Statements and/or advice in paper form

liable for any loss, damages or expenses that the Cardholder

Cardmember shall incur, including without limitation, any loss of damage caused to the Cardholder / Cardmember data, software.

computer, telecommunications equipment or other equipment in connection with the Cardholder's / Cardmember's use of the

e-Statement Service and/or e-Advice Service unless they are caused

reasonable effort to ensure that the e-Statement Service and/or

e-Advice Service are secure and cannot be accessed by unauthorized

third parties. However, the Cardholder / Cardmember acknowledges

that the Company does not warrant the security, secrecy o

confidentiality of any information transmitted through any applicable

system in any jurisdiction via the e-Statement Service and/o

e-Advice Service. The Cardholder / Cardmember confirms that he

understands and accepts all possible risks involved in using the

e-Statement Service and/or e-Advice Service including, without

limitation, the e-Statement Service and/or e-Advice Service being

intercepted, monitored, amended, tempered with or being sent of

disclosed to other parties without the Cardholder's / Cardmember's

software of the Company, the Company's affiliates or other software suppliers. The Cardholder / Cardmember agrees that the Company

has granted the Cardholder / Cardmember a non-exclusive license to

use this software in connection with the e-Statement Service and/or

e-Advice Service that allows the Cardholder / Cardmember to use

such software only for its intended purposes. The Cardholder

Cardmember agrees that he shall not disassemble, decompile, copy

nodify or reverse engineer any such software or allow anyone else to

10.1 The Cardholder / Cardmember agrees that by enrolling for and using

and agrees to be bound by this Clause 10 and to pay any

the service(s) wherein the Company will send alerts via electronic means ("Citi Alerts Services"), the Cardholder / Cardmember accepts

associated with the use of the Citi Alerts Services. The Cardholder

Cardmember agrees to abide by any and all laws, rules, regulations

and official issuances applicable to the Citi Alerts Services, now

existing or which may hereinafter been enacted, issued or enforced

as well as such other terms and conditions governing the use of other

facilities, benefits or services the Company may from time to time

9.10 The e-Statement Service and e-Advice Service use proprietary

internet service provider, network system or such other equivalent

solely and directly by the Company's negligence or willful defaul

9.9 The Cardholder / Cardmember agrees that the Company shall use

9.8 The Cardholder / Cardmember agrees that the Company shall not be

9.7 To cancel enrollment for the e-Statement Service and/or e-Advice

mber with reasonable retry, the e-Statement Service and/c

9.5 The Cardholder / Cardmember undertakes to provide to the Company

e-Statement Service and/or e-Advice Service.

Cardholder / Cardmembe

o the Cardholder / Cardmember.

10. CITI ALERTS SERVICE

("Transactions") effected through the use of the Card 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 / Cardmember's signature may include, without limitation, orders placed by telephone, fax, mail of 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 ayphone or any other device approved by the Company from time to

3.3 The Cardholder / Cardmember is not authorized to use the Card to take part in any illegal acts (including unlawful internet gambling). The company reserves the right to decline processing or paying any Fransaction which the Company suspects to be involved in illegal ambling or which may be illegal under any applicable laws e Company further reserves the right to refuse to process or pay any Transaction if the Company reasonably believes that by processing 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 payme

infrastructure provider (meaning a third party that forms part of the global payment system infrastructure, including without limitation, communications, clearing or payment systems, intermediary banks and correspondent banks (the "Payment Infrastructure Provider")) (the "Third Party Service Providers") may break (i) the law or regulation of any jurisdiction, domestic or foreign, or (ii) any agreement entered into between the Company and any competent regulatory, prosecuting, tax or governmental authority in any jurisdiction, domestic or foreign (the "Authorities") ((i) and (ii) collectively referred to as the "Law or Regulation"). The Company will not be liable to the Cardholder / Cardmember for any loss or damage suffered by the Cardholder / Cardmember resulting in any way from a refusal to

transaction is reported in accordance with this Agreement before its settlement date, Cardholder / Cardmember is entitled to withhold ayment of the disputed amount. While investigation is on-going, the Company will not impose any Finance Charge or interest on the isputed amount or make an adverse credit report against Cardholder,

goods or services in full or in part or is otherwise in default in relatio to the goods or services for any reason whatsoever, including without mitation the cessation of business or bankruptcy or winding-up of the merchant. Cardholder / Cardmember remains liable to pay the full amount of the Transaction, subject to the relevant Card association

3.6 Any claims, disputes or complaints arising from the goods and/or services shall be resolved directly with the merchant by the Cardholder / Cardmember. Regardless of whether such disputes including without limitation non-receipt of goods and/or non-performance of services) can be resolved, Cardholder Cardmember remains liable to repay the entire amount of the Fransaction in the manner stipulated by this Agreement, subject to e relevant Card association rules

4.1. The Company will maintain an account ("Account") in respect of the Card to which the values of all Transactions and all charges, fees, nterests, outstanding balances and other sums payable ("Charges" will be debited.

process or pay a Transaction under this clause.

3.4 Notwithstanding any provision in this Agreement, if an unauthorized

Cardmember. After investigation is completed in good faith and if the nvestigation result shows that the report was unfounded, the Company has the right to re-impose any outstanding Charges or nvestigation period). The result of the good faith investigation is inding on Cardholder / Cardmember. 3.5 In the event where a merchant is not able to deliver or perform the

3.7 The Company is neither the provider of the goods and services nor an

agent of the merchant, and shall not be responsible for the quality warranty, delivery, supply, installation, ownership of any intellectual property and any matter related to the goods or services. The merchant is solely responsible for all obligations and liabilities relating to such goods or services and all auxiliary services. CHARGES

4.2 The Company will issue to the Cardholder / Cardmember a monthly

statement ("Statement") of the Account setting out details of all

make available to the Cardholder / Cardmember in connection with

the Citi Alerts Services. 10.2 The Cardholder / Cardmember is responsible for the security of his telecommunications equipment and must take all reasonable precautions to prevent anyone else from accessing any confidential nformation and the Company is not liable for any disclosure o nfidential information.

10.3 The Cardholder / Cardmember agrees that the Company shall use reasonable effort to ensure that the Citi Alerts Services are secure and cannot be accessed by unauthorized third parties. However, the Cardholder / Cardmember acknowledges that the Company does not warrant the security, secrecy or confidentiality of any information transmitted via the Citi Alerts Services. The Cardholder / Cardmember onfirms that he understands and accepts all possible risks involved in using the Citi Alerts Services including, without limitation, the Citi Alerts Services being intercepted, monitored, amended, tempered with or being sent or disclosed to other parties without the Cardholde

10.4 The Cardholder / Cardmember acknowledges that any information received by the Cardholder / Cardmember via his telecommunications equipment pursuant to the Citi Alerts Services is for his (and not any other persons) reference only, and shall not be taken as conclusive vidence of the matters to which it relates.

10.5 Neither the Company nor any of the telecommunications compani designated by the Company for the purposes of providing the Citi Alerts Services will assume any liability or responsibility for any failure or delay in transmitting information to the Cardholder / Cardmember or for any error or inaccuracy in such information unless it results from any negligence or willful default on the part of the Company or of such elecommunications company. In particular, the Cardholder Cardmember understands that neither the Company nor any such telecommunications company shall assume any liability or responsibility for consequences arising from any cause beyond its reasonable control including, without limitation, failure of the Cardholder / Cardmember's telecommunications equipment to receive information for whatever reason, any telecommunications breakdown, Internet service provider failure, power failure, malfunction, breakdown, interruption or inadequacy of stallation, act of God, government act, civil commotion, strike, war, re, flood or explosion.

10.6 The Cardholder / Cardmember understands the third party supporting the Citi Alerts Services (including the telecommunications company designated by the Company) is neither agency of the Company nor epresenting the Company, and there is no co-operation, partnership, oint venture or other relationship with the Company and the mpany is not responsible for any loss caused by such third party

10.7 The Citi Alerts Services use proprietary software of the Company the Company's affiliates or other software suppliers. The Cardholder Cardmember agrees that the Company has granted the Cardholder Cardmember a non-exclusive license to use this software in onnection with the Citi Alerts Services which allow the Cardholder ardmember to use such software only for its intended purposes. The Cardholder / Cardmember agrees that he shall not disassemble decompile, copy, modify or reverse engineer any such software or allow anyone else to do so.

11. CANCELLATION

11.1 The Company reserves the right to and may at any time withdraw, suspend, extend or modify any of the facilities or services provided to the Cardholder / Cardmember, increase or reduce the Customer Credit Limit, Loan Limit or Cash Advance Limit, withdraw any or all of the Cards, close the Account or terminate this Agreement without any reason or cause nor prior notice to the Cardholder / Cardmember. Without limiting the Company's rights as aforesaid and as an illustration, any such right is likely to be exercised if the Cardholder / Cardmember is in breach of any of the terms of this Agreement, fails to nav anv amount when due, or commences or suffers to have any vency, execution or similar action or proceedings against himse or for the purpose of complying with the Law or Regulation.

11.2 The Cardholder / Cardmember may terminate this Agreement at any

time by written notice to the Company. 11.3 The Company may (with or without having suspended or reduced the

credits extended, withdrawn any Card or terminated this Agreement) equire the Cardholder / Cardmember to immediately pay the entire Transactions and Charges ("Statement Balance") and the date by which payment must be made ("Payment Due Date"). However, the Company may not issue a Statement to Cardholder / Cardmember if there has been no Transaction since the last Statement, and the credit or debit balance is less than such amount as may be determined by the ompany from time to time (currently HKD20.00).

4.3 Subject to the Company's right to require the Cardholder / Cardmember to pay the full amount of the Statement Balance on or before the Payment Due Date, the Cardholder / Cardmember will pay to the Company the following sums at such rates as shown in the Citi Credit Card Fees Schedule ("Fees Schedule") or as may be determined by the Company from time to time:-(a) Minimum Payment Due

The "Minimum Payment Due" as shown on the Statement ("Minimum Payment Due") although the Cardholder / Cardmember may pay any larger sum he wishes.

(b) Credit Excess In addition to the Minimum Payment Due, the Company may notwithstanding any imposition of over limit charge or instant temporary Customer Credit Limit upgrade fee, require payment of any or all of the excess beyond his Customer Credit Limit, if for whatsoever reason the Cardholder / Cardmember has been allowed to incur such excess.

(c) Cash Advance Fee and Charge A cash advance fee as shown in the Fees Schedule will be charged on each cash advance drawn by the Cardholder / Cardmemb and the aggregate amount of the cash advance (including the cash advance fee) will be subject to the applicable finance charge from the date when the cash advance is drawn until the entire amount of the outstanding cash advance balance is credited to the Account. All finance charges will be calculated and accrued on a daily basis. The total of cash advance fee and finance charge will be shown as a cash advance charge on the Statement in an Annualized Percentage Rate which is calculated according to the Net Present Value method as specified in the Code of Banking

(d) Finance Charge The Company will review the Account monthly, if the Account reveals that the entire amount of the Statement Balance stated in the previous Statement ("Previous Statement") is not so received on or before the Payment Due Date of the Previous Statement, a finance charge (as stipulated in the Statement or Fees Schedule or notified by the Company to the Cardholder / Cardmember from time to time at its discretion subject to a minimum amount as shown in the Fees Schedule) will be charged on the unpaid balance of the Previous Statement from the Previous Statement ransactions incurred since the Previous Statement date (except for Transactions relating to the subscription or purchase of any investment product with the Company) will be added to the unpaid balance for the purpose of assessing finance charge as rom the respective dates of such Transactions notwithstar that such Transactions will not be payable until the Payment Du Date stated in the current Statement. All finance charges will be calculated and accrued on a daily basis.

(e) Late Charge A late charge as specified in the Fees Schedule is charged if the full amount of Minimum Payment Due is not received by the Company on or before the Payment Due Date.

A non-refundable annual fee as specified in the Fees Schedule will be charged to the Account on a date stipulated by the Company, A service fee as specified in the Fees Schedule will be charged to the Account for any payment through cash deposit or or retrieval of any records in connection with the Card.

(g) Return Check / Reject Autopay Fee A return handling fee (if any) as specified in the Fees Schedule will be charged for any check issued in settlement of account which is lishonoured by the bank on which it is drawn or in relation to any autopay authorization which is either dishonoured or revoked. (h) Lost Card Replacement Fee

A handling fee (if any) as specified in the Fees Schedule will be charged for the issuance of any replacement Card.

outstanding balance under the Account. All obligations of the Cardholder / Cardmember incurred or existing under this Agreement as of the date of termination will survive such termination.

11.4 If the Company for whatever reason terminates this Agreement, the Company may at any time within six (6) months after the termination of this Agreement issue any card to the Cardholder / Cardmember in ubstitution for the Card. ermination of the Card issued to the Principal Cardholde

Cardmember ("Principal Card") for whatever reasons will terminate all 11.6 Either the Principal Cardholder / Cardmember or a Supplementar

(without terminating the Principal Card) by (i) giving notice to the Company and (ii) cutting the Supplementary Card or returning the nentary Card. If the Supplementary Card is not cut or returned ioned, the Company may upon receipt notice of termination take action in accordance with its procedures applicable terminated credit cards to prevent further use of the Supplementary Card. The Principal Cardholder / Cardmember will be able for any transactions made using the Supplementary Card until it has been cut or returned or until the Company is able to implement the procedures applicable to terminated credit cards, whichever is later.

12. AMENDMENTS 12.1 The Company hereby reserves the right at any time to amend the terms of this Agreement including, without limitation, the rates of any charges or fees and method of payment in any manner as the Company deems fit by prior notice. Amendments will take effect on such date as stipulated by the Company in accordance with the

applicable code of practice.

12.2 If the Cardholder / Cardmember does not accept the Company's amendments, the Cardholder / Cardmember will discontinue the Account by written notice to the Company before such amendments 12.3 Any Transaction using the Card after the effective date of the

ments will be deemed to be conclusive evidence that the Cardholder / Cardmember has accepted and agreed to such amendments without reservation.

CARDHOLDER/CARDMEMBER WHO HAS AN ACCOUNT WITH THE

COMPANY AND/OR CITIBANK, N.A., HONG KONG BRANCH 13.1 This clause applies when the Cardholder/Cardmember has an account of whichever type) with the Company (other than the account relating to the Card) and/or with Citibank, N.A., Hong Kong Branch.

13.2 The Citibank Terms and Conditions for Accounts and Services (as amended or supplemented from time to time) (the "CTC") shall be deemed to be incorporated in this Agreement by reference and in case of any inconsistency between the CTC and the terms of this Agreement, the terms of this Agreement shall prevail in respect of any services and/or arrangement to be provided by the Company in respect of the Card provided that, notwithstanding the foregoing, clauses 12.3, 12.4 and 12.5 of clause 12 (Charge, Lien, Set Off) of the CTC (each, a "CTC Applicable Clause") shall prevail over any term of this Agreement relating to the right of set off, combination consolidation of account or indemnity and the reference in a CTC "you" shall, for the purpose of this Agreement, be deemed to

nclude Citibank (Hong Kong) Limited and Citibank, N.A., Hong Kong Branch; and (b) "Citigroup Organisation" shall bear the meaning ascribed to that term in clause 2.3 of the CTC.

14. MISCELLANEOUS 14.1 The Company may at any time transfer, assign, delegate or sub-contract any or all of its rights or obligations hereunder to any person without prior notice to the Cardholder / Cardmember. Without prejudice to the foregoing, the Company may also transfer all or part of its rights and obligations hereunder and any amount in the Account to any Group Company if it reasonably considers necessary to comply with any Law or Regulation.

14.2 All notices, Statements or correspondence sent by the Company may be in the form of written notice, statement or advice insert, message by email or preprinted on Statement or advice, or through any other appropriate form determined by the Company. All such notices tatements or correspondence to be given by the Company will be validly given if dispatched to the Cardholder's / Cardmember's address last registered with the Company and will be deemed to be (i) Collection Fee If payment is made by the Cardholder / Cardmember in a currency other than Hong Kong dollars, the Account will only be credited with such payment after its receipt and deduction of all collection

(j) Over Limit Charge An over limit charge as specified in the Fees Schedule will be charged if the credit used exceeds the Customer Credit Limit.

(k) Charge Dispute Handling Fee A charge dispute handling fee (if any) as specified in the Fees Schedule will be imposed for any dispute proved to be invalid after (I) Default Finance Charge (If applicable)

The Company will review the Account monthly to determin whether default finance charge is chargeable to the Account. the Minimum Payment Due is not received by the Company on or efore the Payment Due Date specified in any State default finance charge as stated in the Fees Schedule will be charged (instead of the finance charge) on the unpaid balance of the second following Statement as well as all new Transactions notwithstanding that all such new Transactions will not be payable until the Payment Due Date specified in that State Such default finance charge will continue to apply until the Statements is received on or before the Payment Due Date specified in the relevant Statement, after which the finance charge will, where applicable, apply. The default finance charge vill be calculated and accrued on a daily basis.

(m) Credit Balance Withdrawal by Check Handling Fee A handling fee (if any) as specified in the Fees Schedule will be charged for each credit balance withdrawal by check.

A handling fee as specified in the Fees Schedule will be charged for request for retrieval of statement. (o) Sales Draft Retrieval Fee A handling fee (if any) as specified in the Fees Schedule will be

charged for request for retrieval of sales draft. (p) Personal Data Access Request A handling fee as specified in the Fees Schedule will be charged for each personal data access request.

(q) Instant Temporary Customer Credit Limit Upgrade Fee A handling fee (if any) as specified in the Fees Schedule will be charged on the full amount of the instant temporary upgraded credit limit granted to the Cardholder / Cardmember Dynamic Currency Conversion Fee

A dynamic currency conversion fee as specified in the Fees Schedule will be charged with respect to any dynamic currency conversion transaction effected in places outside Hong Kong for hich the value of the Transaction is debited to the Account in Hong Kong dollars. Merchant Installment Plan Cancellation Handling Fe

A handling fee (if any) as specified in the Fees Schedule will be charged in the event of cancellation of Merchant Installment

A handling fee as specified in the Fees Schedule will be charged for receiving paper statement. 4.4 Transactions which are effected in currencies other than Hong Kong

dollars are converted from the transaction currency into Hong Kong dollars at a wholesale market rate selected by VISA / MasterCard American Express from within a range of wholesale market rates on the conversion day. A handling charge as specified in the Fees chedule will also be charged on such transactions

4.5 The Cardholder / Cardmember agrees that it is the Cardholder's / Cardmember's sole responsibility to ensure that every Statement is received in due time and to enquire with and obtain the same from the Company forthwith if not duly received. The Cardholder / Cardmembe undertakes to verify the correctness of each Statement and to notify the Company within 60 days from the date of the Statement of any repancies, omissions, errors or wrong or incorrect entries of details. At the end of each such period, the Company's records and the details of the Statements shall be conclusive evidence against the Cardholder / Cardmember without any further proof that they are

received by the Cardholder / Cardmember within a generally acceptable me of that means of communication 14.3 The Company is hereby authorized (but is not obliged) to accept any nstructions given by (a) telephone, telex, mail, facsimile transr or in writing purportedly given by the Cardholder / Cardmember: or (b) electronic means (including emails and SMS) given in such manner as the Company may prescribe from time to time all without any inquiry by the Company as to the authority or identity of the person making or purporting to give such instructions or their authenticit notwithstanding any error, misunderstanding, fraud, forgery or lack o clarity in or authorization for their terms provided that the Company may refuse to act on the instructions if the Company reasonably elieves that by carrying out the instructions, (a) the Con of its Group Companies, and/or (c) any of its Third Party Service roviders may break the Law or Regulation. The Company will not be liable to the Cardholder / Cardmember for any loss or damage suffered by the Cardholder / Cardmember resulting in any way from a refusal to

act on the instructions under this clause.

14.4 These terms are translated from English to Chinese for guidance only. If there is any conflict or inconsistency between the two versions, the

English version will prevail. 14.5 Unless the context otherwise requires, all expressions herein in the singular will include the plural and vice versa and all expressions in the masculine gender will include the feminine and/or the neuter gende where applicable. Headings are for reference only and will not affect onstruction of this Agreement.

14.6 This Agreement will be governed by and construed in accordance with the laws of Hong Kong. The Cardholder / Cardmember hereby

submits to the non-exclusive jurisdiction of the courts of Hong Kong 14.7 Nothing in these terms, this Agreement, and/or any other agreement document, instrument or arrangement between Cardholder Cardmember and the Company, whether expressed or implied. ntended to, or will, confer on any person any benefit or any right t enforce any term which such person would not have but for the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong). ("CRTO") provided that (a) any Group Company (other than the Company) (each, a "Third Party") may, subject to and in accordance with this clause and the provisions of the CRTO, enforce any term or provision of this Agreement which grants or purports to grant any right to that Group Company; and (b) the parties to this Agreement do not require the consent of any Third Party to rescind or vary this Agreement at any time.

14.8 Disclosure regarding BDAI 'BDAI" refers to big data analytics and artificial intelligence applications, and generally involves quantitative method, system or approach that emulates human intelligence via computer programs to make estimates, predictions, recommendations or decisions in manners that go beyond classical statistical, mathematical, econometric or financial approaches in order to achieve automation and gain analytics insights of large volumes of structured and unstructured data created by the preservation and logging of activity from people, tools and machines, including without limitation data from social media, internet-enabled devices, machines, video and voice recordings. Machine learning, Multiple-Tree-based methods, natural language processing, Neural Network, biometric authentication ogy, internet cookies, web logs are examples of BDAI. BDAI may be used by the Bank in relation to personal data and non-personal data. Use of BDAI by the Bank in relation to personal data is governed by the Bank's Policy Statement relating to Personal

Data (Privacy) Ordinance ("Policy Statement"). In addition, the Bank may by itself, or via its service providers, use (a) performing statistical, trend, market, behaviour, usage pattern, ustomer segment and pricing analysis;

(b) performing credit, anti-money laundering, fraud prevention and (c) planning, research and developments, designing services or products, improving customer experience;

predicative modelling; and any other purposes relating thereto The Bank has in place robust policies and procedures to ensure the security and integrity of data and the use of BDAI is fair and in accordance with applicable laws and regulations

correct except as to any alleged errors so notified and subject to the Company's right to adjust and amend (which may be exercised by the Company at any time) any entries or details wrongly or mistakenl made by the Company.

4.6 Where Supplementary Card(s) is/are issued, the Company ma (a) set-off the credit balance in any other account(s) of the Principa Cardholder / Cardmember with the Company against the outsta balance of each Supplementary Card due from each Supplementary ardholder / Cardmember to the Company; and (b) only set-off the credit balance in any other account(s) of a upplementary Cardholder / Cardmember with the Company against

the outstanding balance of the Supplementary Card due from such

upplementary Cardholder / Cardmember to the Company. 4.7 All notices, Statements or correspondence given by the Company to the Principal Cardholder / Cardmember is deemed to be given to the Cardholder / Cardmember, Any instructions given by the Principal Cardholder / Cardmember to the Company will bind the Principa Cardholder / Cardmember and each Supplementary Cardholder Cardmember. Any dispute or claim between Principal Cardholder Cardmember and any Supplementary Cardholder / Cardmember wi not affect their respective obligations and liabilities under this PAYMENT OF CHARGES

5.1 Payments to the Company may be made by such means as the Company will from time to time stipulate. If payments are made through a customer activated terminal of or other acceptable to the Company, such payments will be subject to the Company's terms and conditions from time to time applicable thereto including those set out in transaction records and deposit envelope used in connection therewith applicable from time to time. Cas deposits through a customer activated terminal of the Company will be credited to the Account in the amount confirmed by the cash count

hereunder, the Company may appoint debt collection agencies to collect the same. If the Company has incurred any legal or collection ees or other expenses for the purpose of demanding, collecting o suing to recover any sum payable hereunder from the Cardholder Cardmember or other remedies resulting from the breach of non-compliance with any term of this Agreement, the Cardholder Cardmember will reimburse the Company all such legal fees as taxe by the court on a common fund basis (fees and disbursements which are of a reasonable amount and reasonably incurred) unless otherwis greed. Other reasonable fees and expenses (including the fees of the debt collection agencies) reasonably incurred in that connection will be reimbursed by the Cardholder / Cardmember up to a maximur of 30% of the original outstanding sum.

merchants and the Cardholder / Cardmember for goods and services purchased. The Company will not be responsible for goods and services supplied by merchants or for refusal of any merchant to accept or honour any Card. Credits to the Account for refunds made by merchants will be made only when the Company receives a proper ssued credit voucher.

5.4 Payments to the Company will only be deemed to be received by th cleared funds and if in foreign currency, after conversion by th deduction or withholding whatsoever.

5.5 Payments and credits to the Account may be applied in the followin

5.6 You agree that we may debit your Card Account to make a partial or full refund of your credit balance by sending a check to the address last

notified by you, at any time without prior notice. 5.7 Without prejudice to the other terms of this Agreement, if the Cardholder / Cardmember should be absent from Hong Kong for some time, arrangements to settle the Charges should be made prior to his

LOSS OR THEFT OF THE CARD 6.1 The Cardholder / Cardmember shall observe and follow any recommendation of the Company from time to time regarding the security of the card and the PIN. The Cardholder / Cardmember must inform the Company as soon as reasonably practicable through the Company's CitiPhone Banking 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citi ULTIMA Members only) / Citi Prestige Service Line at 2860 0338 (for Citi Prestige Cardholders only) 1 through chatting with us on the Citi Mobile® App (for Citi Plus Credi Cardholders only) / American Express Service Line 2860 0366 (fo Citibank Cash Back American Express® Cardmembers only) if any card is lost or stolen or when someone else knows his PIN

6.2 The Cardholder / Cardmember shall be fully liable for any transactions (whether or not authorized by him) effected by the use of the Cards before he has informed the Company that the Card/PIN has beer or stolen or that someone else knows the PIN. However, provided that negligence or in breach of Clause 6.1, the Cardholder's / Cardmember's maximum liabilities for such unauthorized transactions shall not exceed HKD500.00. The application of the aforesaid limitation of ability of the Cardholder / Cardmember does not apply to loss related to transactions resulting from use of Card in automated teller machine nether or not such device is that of the Company). 6.3 The Company will not be obliged to issue a replacement Card to the

Cardholder / Cardmember if his Card is lost or stolen. If the Company grees to issue a replacement Card, its use will be subject to the term RIGHTS OF THE COMPANY

7.1 The Cardholder / Cardmember hereby agrees that the Company may, at any time and without prior notice, set off or transfer any monies standing to the credit of the Cardholder's / Cardmember's account with the Company and bank accounts with the Company or Citibank N.A. of whatever description and in whatever currency and whethe held singly or jointly with others towards discharge of all sums due to the Company in connection with the Card in whatever currency nsofar as any of the sums may only be due to the Compan contingently or in future, the Company's and Citibank, N.A.'s liabilit to the Cardholder / Cardmember to make payment of any sum standing to the credit of any such accounts will to the extennecessary to cover such sums be suspended until the happening o the contingency or future event.
7.2 Save where Clause 13 (Cardholder / Cardmember who banks with

Citibank, N.A., Hong Kong Branch) applies, the Cardholder / Cardmember requests each of the Company and Citibank, N.A., Hong Kong Branch (each, a "Citi Paving Entity") to undertake to the othe (each, a "Citi Creditor") to discharge any indebtedness which the Cardholder / Cardmember owes to a Citi Creditor upon the written demand of that Citi Creditor certifying to the Citi Paying Entity that the Cardholder/Cardmember has failed to discharge any such indebtedness on its due date. The Cardholder/Cardmember undertakes to indemnify each of the Citi Paying Entities against all osses and liabilities which any of you may incur in connection with such undertaking.
7.3 Any Card issued to the Cardholder / Cardmember is and remains the

roperty of the Company, and is not transferable. The Cardholder ardmember will promptly return all Cards on demand.

7.4 The Cardholder / Cardmember agrees that (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Providers may withhold or deduct any collected amount, meaning an amount for or on account of, or which represents, withholding, income tax, value added tax, tax on the sale or disposition of any property, duties, or any other lawfully collected amount (the "Collected Amount"), which is equired to be withheld or deducted to comply with any Law or Regulation from any payment to the Cardholder / Cardmember, or to or from the Account or any of the Cardholder's / Cardmember's accounts.

accordance with the relevant requirement. The Cardholder / Cardmember will be notified of any Collected Amount as soon as reasonably practicable. The Cardholder / Cardmember acknowledge that the Company will not be required to reimburse the Cardholder Cardmember for any amount withheld or deducted by a Payment Infrastructure Provider. Further, to the extent the Company or any or its Group Companies or its Third Party Service Providers pays or has paid from its own funds or is or will become required to make a payment to an Authority in respect of an amount that should have been, but was not, a Collected Amount, the Cardholder / Cardmember will indemnify the Company for such payment, plus any interest and penalties thereon. The Cardholder / Cardmember understands that he Company is not required to contest any demand made by an luthority for such payment. PERSONAL DÁTA

The Cardholder / Cardmember hereby agrees that all personal data relating to the Cardholder / Cardmember collected by the Company from time to time may be used, held, disclosed, and/or transferred to any of the Group Companies or Third Party Service Providers and sucl persons (whether in or outside Hong Kong) as set out in the Policy Company from time to time in force available by the Company to its customers from time to time for the purposes as stated in the said Policy Statement and the Authorities for compliance with any Law or Regulation or as required by or for the purpose of any court, lega process, audit or investigation of any Authority. The aforesaid shall apply notwithstanding any applicable non-disclosure agreement. Th Cardholder / Cardmember acknowledges that such personal data and account information or records may be transferred to jurisdictions

which do not have strict data protection or data privacy laws.

The Cardholder / Cardmember hereby agrees that the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the Account and any matter arising therefron or incidental thereto. 8.3 The Cardholder / Cardmember understands and agrees that he must

provide the Company with such information as the Company may require from time to time to enable the Company or any of its Group mpanies to comply with any Law or Regulation 9. E-STATEMENT /E-ADVICE SERVICES

9.1 By enrolling for and using the service in which an electronic form of statement of account(s) and/or designated advice of account(s) wil be made available by electronic means (the "e-Statement Service" & "e-Advice Service" respectively), the Cardholder / Cardmember accepts and agrees to be bound by this Clause 9. Upon enrollment for the e-Statement Service and/or the e-Advice Service, the Cardholder Cardmember will no longer receive his Statements and/or designated advice in paper form (designated advice being the types of advice as listed on your website www.citibank.com.hk/e-advice from time to time). The Cardholder / Cardmember agrees to abide by any and al laws, rules, regulations and official issuances applicable to the e-Statement Service and/or the e-Advice Service (as the case may be) now existing or which may be reinafter be enacted issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services the Company may from time to time make available to the Cardholder / Cardmember in connection with the e-Statement Service and/or e-Advice Service.

The Cardholder / Cardmember agrees that the successful delivery of emails (if applicable) in connection with the e-Statement Service and/or e-Advice Service by the Company to the Cardholder's / Cardmember's designated email address shall be deemed to be delivery of the relevant Statement and/or designated advice to the Cardholder / Cardmember. The Company may, at its sole discretion and notwithstanding the Cardholder's / Cardmember's enrolment for the e-Statement Service and/or e-Advice Service, send any Statement and/or advice to the Cardholder's / Cardmember's last registered mailing address should the Company fail to send emails in connection with the e-Statement Service and/or e-Advice Service at the Cardholder's / Cardmember's registered email address or for any ther reason.

9.3 The Company has the discretion from time to time to modify, restrict withdraw, cancel, suspend or discontinue the e-Statement Service and/or e-Advice Service without giving any reason or prior notice. The Company reserves the right to impose such fee(s) for the e-Statement

16.2 In order to set up a Recurring Card Instruction, a Merchant will ask the Cardholder/ Cardmember to complete an instruction form. Details of when amounts under a Recurring Card Instruction are charged to the Card and the amounts to be charged should be set out in the

16.3 If the Cardholder / Cardmember has provided Recurring Card Instructions to a Merchant, the Cardholder / Cardmember will need to contact the Merchant directly to request a cancellation. The Company suggests that the Cardholder / Cardmember does this at least 15 days prior to the next scheduled payment. Until the Cardholder Cardmember cancels his authority, the Merchant has the right to request the Company to debit the Card Account and the Company is

obliged to process this request.

16.4 Subject to Clause 16.6 below, after Card cancellation or replacemen the Cardholder / Cardmember is responsible for reinstating all relevant Recurring Card Instruction(s). 16.5 Cardholder/Cardmember may retain a copy of the request to change

or cancel any Recurring Card Instruction(s) with a Merchant. The Cardholder / Cardmember may use this as proof if a Merchant has not acted in accordance with his request.

16.6 If Card number and/or Card expiry date is changed, for example as a result of previous Card being lost or stolen or Card otherwise being replaced, or Card is cancelled or Account is closed, the Cardholder Cardmember has the responsibility to contact the Merchant to cance or change the details of his Recurring Card Instructions. Without prejudice to Cardholder / Cardmember's aforesaid responsibility, i the relevant Card association provides the service of updating certain designated Merchants of such Card cancellation or Card details change and if Cardholder / Cardmember has not opted-out of such service, Cardholder / Cardmember is deemed to authorise the Company to (if the Company chooses to do so):
(a) provide his replacement Card details to such Card association to

Card association that his previous Card has been cancelled or the Account has been closed; and/or (b) where the Card has been replaced, treat the Recurring Card

Instruction(s) as applying to the replacement Card and/or its new expiry date (as the case may be) If the Company does this the replacement Card Account will continue to be debited in accordance with that Recurring Card Instruction except that the replacement Card number and/or its new expiry date will be used (instead of the previous Card details)

16.7 Before each payment under a Recurring Card Instruction, the Cardholder / Cardmember must ensure that he has available credit under his Card Account to enable that payment to be made within

16.8 If Card Account does not have sufficient Customer Credit Limit available to cover the payment of a Recurring Card Instruction, the Company may still, at its discretion and subject to the terms of this Agreement, honour the payment which may cause the Customer Credit Limit to be exceeded. However, this does not change the Customer Credit Limit and Cardholder / Cardmember should refer to the Fees Schedule to learn about any fee which may apply.



Citi Credit Card is issued by Citibank (Hong Kong) Limited

any other Transaction charged to the Account and subject to all terms of the Agreement. In any event, Cardholder / Cardmember required to repay the Loan Amount in full to the Company and is

liable for all charges, including without limitation to charges or overdue payments, in accordance with the terms of this

amount outstanding under the Loan, to the Company.

(g) 1.5% of the billed Installment will be included in the Minimum Payment Due.

However, if the Company does not receive the full payment of the

15.2 The Merchant Installment Plan (the "Plan") is a loan (the "Loan") ded by the Company at its abs 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 Plar (each, a "Plan Transaction"):

> date until the Loan Amount is fully repaid. Each date on which ar nstallment is charged to the Card is referred to as an "Installmen

(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 payment obligations under the Plan:

of the Company's staff members or its agents.

5.2 If the Cardholder / Cardmember fails to pay any sum due or payable

5.3 The Cardholder / Cardmember will directly settle disputes betwee

Company and credited to the Account when received in good and Company into Hong Kong dollars in accordance with its norma practice, and without any set-off, claim, condition, restriction

order: (1) legal and debt collection fees; (2) finance charges; (3) cash advance charges: (4) all other applicable fees and charges including but not limited to cash advance fees, late charges, over limit charge service, return check / reject autopay fee (if any), card replacement fe (if any) and charge dispute handling fees (if any); (5) outstanding installments of any Plan or other installment programs of the Compan and (6) the outstanding principal amount of other Transactions (where such Transactions are subject to different finance charge rates, in the application order from the Transactions with the highes rate to the lowest rate); or in any other order as the Company considers appropriate without prior reference to the Cardholder / Cardmember.

Disclosure regarding Citi Derived Data "Citi Derived Data" refers to aggregated and anonymized information or data collected, generated and/or derived by the Bank relating to its customers by way of BDAI or otherwise, but excludes any p information or data from which the identity of the individual can be

The Bank shall be free to use Citi Derived Data without restriction Without limiting the foregoing right of the Bank, Citi Derived Data in the form of research, trend or market analysis or reports may be transferred to its group companies, and other third parties by it or its group company, with or without remuneration, if and to the extent such transfer is permissible under applicable laws and regulations.

14.9 The Multiple Credit Reference Agencies Model ("MCRA Model") enables credit providers (such as Citibank) to share and use consumer

credit data through more than one credit reference agencies in the centralized database of the credit reference platform ("CRP" You understand, acknowledge and agree that Citibank is not operato of the CRP and shall not be liable for any loss or damage arising from the use of CRP and/or services provided by any CRAs, including without limitation: (a) any delay, unavailability, disruption, failure, error, inaccuracy

loss, misuse or compromise of data caused by CRP operations o use of CRP by any person or party, or (b) any breach of obligation, fraud, wilful default or negligence by any CRAs, any other credit providers, or any owners, operators service providers or other participants of the MCRA Model or CRI ou also agree and accept that owners and operators of the CR shall not be liable for any loss or damage arising from any use of

the CRP by any person or party.

15. MERCHANT INSTALLMENT PLAN 15.1 The following terms and conditions shall govern Merchant Installmen 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 require

> (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 a nstallment") 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" 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 f cancellation of the Plan by Cardholder/Cardmember, lerchant 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;

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 Custome Credit Limit. Any return or exchange of products will not affect the

(d) the Plan cannot be used in conjunction with any other omotional offers as determined by the Company and the Merchant in their sole discretion. All matters and disputes

Any Collected Amount shall be timely paid to the relevant Authority ir 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

(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 aforem event, or if the Cardholder / Cardmember cancels the Account Cardholder / Cardmember shall immediately repay all outstanding liabilities under the Account, including without limitation any

(h) The Company 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 Plan Transaction, ONLY if the Company receives (or had received) payment in full of the Statement Balance stated on your monthly Statement of Accoun by the Payment Due Date every month until you have paid all

Statement Balance as indicated in your a. current and previous monthly Statement of Account the billed monthly Installment due in current Statement of Account will be subject to the daily Finance Charge as set out in the Statement of Account from the Instal Date till one day before you pay the current outstanding balance in full, and ii. any unpaid portion of any previous monthly Installment(s) in your current Statement of Account, will be subject to

daily Finance Charge as set out in the Statement o

Account from one day after the current Statement Date

till one day before you pay the current outstanding balance in full b. current monthly statement of account only,
i. the billed monthly Installment due in current Statement of Account will be subject to the daily Finance Charge as set out in the Statement of Account from one day afte the current Statement Date till one day before the date

you pay the current outstanding balance in full. Please note that the Loan will take more than the scheduled term to pay off in full if only Minimum Payment Due is paid. The linimum Payment Due includes only 1.5% of billed Installment which is also specified in Clause 15.2 (g) of this Agreement and please refer to Clause 5.5 of this Agreement for the payment allocation sequence.
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 (if applicable). The prevailing Finance Charge, Default Finance Charge and Late Charge are available in the Fees Schedule. https://www.citibank.com.hk/english/ edit-cards/pdf/fee-schedule.pdf (i) Points, Octopus Cash or Cash Rebates will be credited monthly

corresponding to the Installment billed.

16. RECURRING CARD INSTRUCTIONS 16.1 The Cardholder/ Cardmember can authorise another party to debit his

Card Account on a recurring basis using his Card number and/or expiry date. This is called a Recurring Card Instruction ("Recurring Card

update the Recurring Card Instruction(s) or update the relevant

Copyright © 2023 Citigroup Inc. All rights reserved.

Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong)

Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.

Citi UnionPay Credit Card Agreement TERMS AND CONDITIONS (Applicable to Citibank Rewards UnionPay Card)

(Effective on November 20, 2023) Citi UnionPay Credit Card ("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 and the Cardholder (each a and together the "Cardholder") 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 Supplementar Cardholders, be liable for any payment to the Company in connection with the CARDHOLDER'S INFORMATION

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 or yment, business or residential address, permanent residence o phone number.

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

USE OF CARD The Card consists of both a Hong Kong Dollar (HKD) (primary) account (the "HKD Account") and a Renminbi (CNY) (alternate) account (the "CNY Account"), each of which will be regarded as an Account

2.2 The Cardholder will (a) sign the 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 persona 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 th Customer Credit Limit) assigned by the Company from time to time a its discretion ("Cash Advance Limit"); (e) not exceed the loan limit assigned by the Company from time to time at its discretion ("Loan mit"); and (f) not use the Card after it is withdrawn or cancelled

2.3 The Cardholder will keep any personal identification number ("PIN" in connection with the use of the Card strictly confidential an immediately inform the Company if the PIN is known to any other rson. The Cardholder will accept full and sole responsibility for and fully indemnify the Company against all consequences, losses and / o other liabilities incurred as a result of the PIN being known to anothe person for whatsoever reason.

2.4 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 the avoidance of doubt, failure to do so will not relieve the Cardholder from liability for the use of the Card. The Cardholde should submit prior written application to the Company if he wants to adopt a new signature for the use of his Card. TRANSACTIONS EFFECTED THROUGH CARD

3.1 The Card may be used at any branch of the Company and other inancial 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 credit card facilities or services as the Company may from time to time provide or arrange. The Card may also be used by the Cardholder by plying for a loan under any of the credit card loan programs run by Company from time to time (including, without limitation, "Quick Cash" Installment Program, "FlexiBill" Installment Program, "PayLite" Installment Program, Cash Conversion Program, Balance Transfer gram, Merchant Installment Plan)

3.2 The Cardholder / Cardmember will be liable for all transactions ransactions") effected through the use of the Card even if no sales draft is signed by him and/or the Customer Credit Limit or Loan Limit is and/or without Card activation. Types of Transactions effected without the Cardholder's / Cardmember's signature may include, without limitation, orders placed by telephone, fax, mail o electronic means, direct debit authorization, or use of the Card in an

agrees to abide by any and all laws, rules, regulations and official

Service (as the case may be), now existing or which may hereinafter be

enacted, issued or enforced, as well as such other terms and

conditions governing the use of other facilities, benefits or services

the Company may from time to time make available to the Cardholde

in connection with the e-Statement Service and/or e-Advice Service.

applicable) in connection with the e-Statement Service and/o

e-Advice Service by the Company to the Cardholder's designated

email address shall be deemed to be delivery of the relevan

may, at its sole discretion and notwithstanding the Cardholder's enrolment for the e-Statement Service and/or e-Advice Service, send

any Statement and/or advice to the Cardholder's last registere

mailing address should the Company fail to send emails in connectio

with the e-Statement Service and/or e-Advice Service at th

withdraw, cancel, suspend or discontinue the e-Statement Service

and/or e-Advice Service without giving any reason or prior notice. The

Company reserves the right to impose such fee(s) for the e-Statement Service and/or e-Advice Service from time to time at its sole discretion

at any time by giving prior notice to the Cardholder.
The Cardholder understands that the e-Statement Service and/or

e-Advice Service are available to him provided that he has appropriate

internet access and telecommunications services and equipment

The Cardholder shall keep such equipment used for the e-Statemen

updated and correct email address in order to use the e-Statement

the e-Statement Service and/or e-Advice Service to the Cardholder

with reasonable retry, the e-Statement Service and/or e-Advice

Service will be automatically cancelled and the Company will resume

sending Statements and/or advice in paper form to the Cardholde

To cancel enrollment for the e-Statement Service and/or e-Advice

Service, the Cardholder shall give prior notice at least 10 working days

before the next Statement 7 advice date through Citibank online

banking or at least 15 working days through CitiPhone Banking at (852) 2860 0333 / Platinum Service Line 2860 0360 (for Citibank

Platinum Cardholders only) / Ultima Service Line 2860 0308 (for

Citibank Ultima Cardholders only) / Citi Prestige Service Line at 2860 0338 (for Citi Prestige Cardholders only) / American Express

Service Line 2860 0366 (for Citi Cash Back American Express®

Cardmembers only) or Citibank branches. Upon cancellation of

enrollment for the e-Statement Service and/or e-Advice Service, the

Company will resume sending Statements and/or advice in paper form

loss, damages or expenses that the Cardholder shall incur, including

without limitation, any loss or damage caused to the Cardholder data

software, computer, telecommunications equipment or other equipment

in connection with the Cardholder's use of the e-Statement Service

and/or e-Advice Service unless they are caused solely and directly by

to ensure that the e-Statement Service and/or e-Advice Service are

However, the Cardholder acknowledges that the Company does not

warrant the security, secrecy or confidentiality of any information

transmitted through any applicable internet service provider, network

system or such other equivalent system in any jurisdiction via the e-Statement Service and/or e-Advice Service. The Cardholder confirms

that he understands and accepts all possible risks involved in using

the e-Statement Service and/or e-Advice Service including, without

limitation, the e-Statement Service and/or e-Advice Service being

intercepted, monitored, amended, tempered with or being sent of

closed to other parties without the Cardholder's authorization.

software of the Company, the Company's affiliates or other software

suppliers. The Cardholder agrees that the Company has granted the

9.10 The e-Statement Service and e-Advice Service use proprietary

secure and cannot be accessed by unauthorized third parties

9.8 The Cardholder agrees that the Company shall not be liable for any

9.9 The Cardholder agrees that the Company shall use reasonable effort

Company's negligence or willful default.

9.5 The Cardholder undertakes to provide to the Company with his

9.6 Upon reasonable attempt, failing to send emails in connection with

Service and/or e-Advice Service secure.

Service and/or e-Advice Service.

Cardholder's registered email address or for any other reason.

9.3 The Company has the discretion from time to time to modify, restrict.

Statement and/or designated advice to the Cardholder. The Company

9.2 The Cardholder agrees that the successful delivery of emails (i

ances applicable to the e-Statement Service and/or the e-Advice

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 ayphone or any other device approved by the Company from time to

3.3 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 decline processing or paying any Transaction which the Company suspects to be involved in illegal gambling or which may be illegal under any applicable laws. The Company fu reserves the right to refuse to process or pay any Transaction if the Company reasonably believes that by processing or paying the Fransaction, (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 tructure provider (meaning a third party that forms part of the global payment system infrastructure, including without limitation. communications, clearing or payment systems, intermediary banks and correspondent banks (the "Payment Infrastructure Provider")) the "Third Party Service Providers") may break (i) the law or regulation of any jurisdiction, domestic or foreign, or (ii) any agreement entered into between the Company and any competent regulatory, prosecuting, tax or governmental authority in any jurisdiction, domestic or foreign (the "Authorities") ((i) and (ii) collectively referred to as the "Law or egulation"). The Company will not be liable to the Cardholder for an loss or damage suffered by the Cardholder resulting in any way from a

fusal to process or pay a Transaction under this clause 3.4 Notwithstanding any provision in this Agreement, if an unauthorized transaction is reported in accordance with this Agreement before its settlement date. Cardholder is entitled to withhold payment of the disputed amount. While investigation is on-going, the Company will not impose any Finance Charge or interest on the disputed amount or make an adverse credit report against Cardholder. After investigation is completed in good faith and if the investigation result shows that the report was unfounded, the Company has the right to re-impose any outstanding Charges or interest on the disputed am whole period (including the investigation period). The result of the ood faith investigation is binding on Cardholder

3.5 In the event where a merchant is not able to deliver or perform the goods or services in full or in part or is otherwise in default in relation to the goods or services for any reason whatsoever, including without limitation the cessation of business or bankruptcy or winding-up of he merchant, Cardholder remains liable to pay the full amount of the ransaction, subject to the relevant Card association rules.

3.6 Any claims, disputes or complaints arising from the goods and/or services shall be resolved directly with the merchant by the Cardholder Regardless of whether such disputes (including without limitation non-receipt of goods and/or non-performance of services) can be esolved. Cardholder remains liable to repay the entire amount of the Transaction in the manner stipulated by this Agreement, subject to the relevant Card association rules.

3.7 The Company is neither the provider of the goods and services nor an agent of the merchant, and shall not be responsible for the quality, warranty, delivery, supply, installation, ownership of any intellectual property and any matter related to the goods or services. The to such goods or services and all auxiliary services.

 CHARGES
 The Company will maintain separate accounts for the HKD Account and the CNY Account in respect of the Card. Values of all Transactions denominated in CNY and all related charges, fees, interests, outstanding balances and other sums payable ("Charges") will be debited to the CNY Account. Values of all other Transactions and all lated Charges will be debited to the HKD Account.

4.2 The Company will issue to the Cardholder a monthly statement "Statement") of the Card setting out details of all Transactions and Charges of the Account ("Statement Balance") and the date by which payment must be made ("Payment Due Date"). The Statement will nclude separate sections for each of the HKD Account and the CNY Account specifying the respective payment details of each Account, and the Cardholder shall settle payment to each of the Accounts separately using funds in the currency in which the relevant Account is

4.3 The Company may not issue a Statement to the Cardholder if there has been no Transaction since the last Statement, and the credit or debit balance is less than such amount as may be determined by the

> 4.4 Subject to the Company's right to require the Cardholder to pay the full amount of the Statement Balance of each Account on or before the Payment Due Date, the Cardholder will pay to the Company the ring sums at such rates as shown in the Citibank Credit Card Fees Schedule ("Fees Schedule") or as may be determined by the

> > The "Minimum Payment Due" in respect of each Account as shown on the Statement ("Minimum Payment Due") although the

> > In addition to the Minimum Payment Due, the Company may, notwithstanding any imposition of over limit charge or instant temporary Customer Credit Limit upgrade fee, require payment of any or all of the excess beyond his Customer Credit Limit, if for whatsoever reason the Cardholder has been allowed to incur such excess.

(c) Cash Advance Fee and Charge A cash advance fee as shown in the Fees Schedule will be charged on each cash advance drawn by the Cardholder and the aggrega amount of the cash advance in each Account (including the cash idvance fee) will be subject to the applicable finance charge fron the date when the cash advance is drawn until the entire amount of the outstanding cash advance balance is credited to the relevant Account. Unless otherwise notified by the Company, if Union-Pay logo or at Citihank ATMs in Hong Kong Macau or be treated as a cash advance from the HKD Account. If the at ATMs with a UnionPay logo (excluding ATMs with a JETCO log or at Citibank ATMs, it will be treated as a cash advance from the CNY Account. All finance charges will be calculated and accrued on a daily basis. The total of the cash advance fee and the finance charge in respect of each Account will be shown as a cash advance charge of the relevant Account on the Statement in an nnualized Percentage Rate which is calculated according to the

Statement of either Account ("Previous Statement") is not so received on or before the Payment Due Date of the Previous palance of the Previous Statement from the Previous State ourpose of assessing finance charge as from the respective date of such Transactions notwithstanding that such Transactions will not be payable until the Payment Due Date stated in the current Statement. All finance charges will be calculated and accrued on a daily basis.

(e) Late Charge received by the Company on or before the Payment Due Date.

A non-refundable annual fee as specified in the Fees Schedule will be charged to the HKD Account on a date stipulated by the Company. A service fee as specified in the Fees Schedule will be

or for retrieval of any records in connection with such Account

(h) Lost Card Replacement Fee

A handling fee (if any) as specified in the Fees Schedule will be charged for the issuance of any replacement Card. Collection Fee

f payment is made by the Cardholder in a currency other than HKD for the HKD account or CNY for the CNY Account, the elevant Account will only be credited with such payment after its eceipt and deduction of all collection costs.

charged if the credit used exceeds the Customer Credit Limit. (k) Charge Dispute Handling Fee
A charge dispute handling fee (if any) as specified in the Fees

Schedule will be imposed for any dispute proved to be invalid after

charge will be calculated and accrued on a daily basis.

(m) Credit Balance Withdrawal by Check Handling Fee A handling fee (if any) as specified in the Fees Schedule will be charged for each credit balance withdrawal by check.

for request for retrieval of statement. (o) Sales Draft Retrieval Fee

charged for request for retrieval of sales draft. onal Data Access Request A handling fee as specified in the Fees Schedule will be charged

or each personal data access request. (g) Instant Temporary Customer Credit Limit Upgrade Fee credit limit granted to the Cardholder / Cardmember

Dynamic Currency Conversion Fee A dynamic currency conversion fee as specified in the Fees Schedule will be charged with respect to any dynamic currer conversion transaction effected in places outside Hong Kong for hich the value of the Transaction is debited to the HKD Account in HKD or CNY Account in CNY.

(s) Merchant Installment Plan Cancellation Handling Fe A handling fee (if any) as specified in the Fees Schedule will be charged in the event of cancellation of Merchant Installment

(t) Paper Statement Fee A handling fee as specified in the Fees Schedule will be charged

for receiving paper statement.

wholesale market rate selected by UnionPay from within a range of wholesale market rates on the conversion day. A handling charge as specified in the Fees Schedule will also be charged on such

with and obtain the same from the Company forthwith if not dul received. The Cardholder undertakes to verify the correctness of each Statement and to notify the Company within 60 days from the date of the Statement of any discrepancies, omissions, errors or wrong or incorrect entries or details. At the end of each such period Company's records and the details of the Statements shall be conclusive evidence against the Cardholder without any further proc that they are correct except as to any alleged errors so notified and subject to the Company's right to adjust and amend (which may be exercised by the Company at any time) any entries or details wrongly or mistakenly made by the Company.

(a) set-off the credit balance in any other account(s) of the Principa Cardholder with the Company against the outstanding balance of each Supplementary Card due from each Supplementary Cardholder to the Company; and

outstanding balance of the Supplementary Card due from such Supplementary Cardholder to the Company.

 All notices, Statements or correspondence given by the Company to the Principal Cardholder is deemed to be given to the Principal under this Agreement.

5.1 Payments to the Company may be made by such means as the Company will from time to time stipulate. If payments are made through a customer activated terminal of or other payment mean acceptable to the Company, such payments will be subject to the Company's terms and conditions from time to time applicable thereto of the Company's staff members or its agents.

verpayment from the HKD Account to the CNY Account or vice vers to settle the outstanding balance of the other Account. Th Cardholder shall make payment directly to the relevant Account in accordance with this Agreement in order to settle the outstanding

5.3 Any transfer or withdrawal in CNY from the credit balance in the CN Account shall be subject to the terms of this Agreement and such dail limit as may be imposed by the Company from time to time at its sold discretion. Notwithstanding anything contained in this Agreement the Company is entitled to repay any credit balance in the Account to the Cardholder in the same currency or a different currency as the Company may determine in its sole discretion at the prevailing rate of exchange at the time of conversion.

5.4 If a HKD bank account is designated by the Cardholder for settlemen of the CNY Account by way of ElexiAutopay or cheque payment, HKD will be converted into CNY at the prevailing rate of exchange determine by the Company on the date of processing of the FlexiAutopay each month or cheque payment. Due to fluctuation of the exchange rate, the Cardholder shall maintain sufficient funds in the relevant HKD bank account used for FlexiAutopay for conversion into CNY or pay sufficient funds for the cheque payment to avoid payment shortfa which will result in finance and/or other charges as provided in this

any sum payable hereunder from the Cardholder or other remedies esulting from the breach or non-compliance with any term of thi Agreement, the Cardholder will reimburse the Company all such legal ees as taxed by the court on a common fund basis (fees and disbursements which are of a reasonable amount and reasonable incurred) unless otherwise agreed. Other reasonable fees and expenses (including the fees of the debt collection agencies) reasonably incurred in that connection will be reimbursed by the

the Cardholder for goods and services purchased. The Company wil not be responsible for goods and services supplied by merchants o or refusal of any merchant to accept or honour any Card. Credits to ar Account for refunds made by merchants will be made only when the Company receives a properly issued credit voucher

cleared funds and if in foreign currency, after conversion by the Company into HKD (in the case of a credit to the HKD Account) or CN (in the case of a credit to the CNY Account) in accordance with its normal practice, and without any set-off, claim, condition, restriction,

5.8 Payments and credits to the Account may be applied in the following order: (1) legal and debt collection fees; (2) finance charges; (3) cash advance charges; (4) all other applicable fees and charges including but not limited to cash advance fees, late charges, over limit charges, service, return check / reject autopay fee (if any), card replacement fee (if any) and charge dispute handling fees (if any); (5) outstanding stallments of any Plan or other installment programs of the Company; and (6) the outstanding principal amount of other Transactions where such Transactions are subject to different finance charge rates, in the application order from the Transactions with the highest rate to the lowest rate); or in any other order as the Company considers appropriate without prior reference to the Cardholder.

5.9 You agree that we may debit your Card Account to make a partial or full refund of your credit balance by sending a check to the address last

5.10 Without prejudice to the other terms of this Agreement, if the Cardholder should be absent from Hong Kong for some time, arrangements to settle the Charges should be made prior to his

The Cardholder shall observe and follow any recommendation of the ompany from time to time regarding the security of the Card and the PIN. The Cardholder must inform the Company as soon as reasonable practicable through the Company's CitiPhone Banking 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citibank Ultima Cardholders only) if any Card is lost or stolen or when someone else knows his PIN.
6.2 The Cardholder shall be fully liable for any transactions (whether or

not authorized by him) effected by the use of the Cards before he has informed the Company that the Card/PIN has been lost or stolen o Cardholder has not acted fraudulently, with gross negligence or in breach of Clause 6.1, the Cardholder's maximum liabilities for such unauthorized transactions shall not exceed HKD500.00. The application of the aforesaid limitation on liability of the Cardholde does not apply to loss related to transactions resulting from use of Card in automated teller machine (whether or not such device is that

Cardholder if his Card is lost or stolen. If the Company agrees to issue a replacement Card, its use will be subject to the terms of this RIGHTS OF THE COMPANY

The Cardholder hereby agrees that the Company may, at any time and without prior notice, set off or transfer any monies standing to the credit of the Cardholder's account with the Company and bank accounts with the Company or Citibank, N.A. of whatever description and in whatever currency and whether held singly or jointly with others owards discharge of all sums due to the Company in connection with the Card in whatever currency. Insofar as any of the sums may only be due to the Company contingently or in future, the Company's and

sums standing to the credit of any such accounts will to the extent necessary to cover such sums be suspended until the happening of he contingency or future event.

Citibank, N.A.'s liability to the Cardholder to make payment of any

7.2 Save where Clause 13 (Cardholder who banks with Citibank, N.A. Hong Kong Branch) applies, the Cardholder requests each of the Company and Citibank, N.A., Hong Kong Branch (each, a "Citi Paying Entity") to undertake to the other (each, a "Citi Creditor") to discharge any indebtedness which the Cardholder owes to a Citi Creditor upon the written demand of that Citi Creditor certifying to the Citi Paying Entity that the Cardholder has failed to discharge any such indebtedness on its due date. The Cardholder undertakes to indemnif each of the Citi Paying Entities against all losses and liabilities which any of you may incur in connection with such undertaking.

Any Card issued to the Cardholder is and remains the property of the Company, and is not transferable. The Cardholder will promptly return

all Cards on demand.

The Cardholder agrees that (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Providers may withhold or deduct any collected amount, meaning an amount for or on accoun of, or which represents, withholding, income tax, value added tax, tax on the sale or disposition of any property, duties, or any other lawfully collected amount (the "Collected Amount"), which is required to be withheld or deducted to comply with any Law or Regulation from an payment to the Cardholder, or to or from the Account or any of the Cardholder's accounts. Any Collected Amount shall be timely paid to e relevant Authority in accordance with the relevant requirement The Cardholder will be notified of any Collected Amount as soon as reasonably practicable. The Cardholder acknowledges that the Company will not be required to reimburse the Cardholder for an amount withheld or deducted by a Payment Infrastructure Provider Further, to the extent the Company or any of its Group Companies or its Third Party Service Providers pays or has paid from its own funds or is or will become required to make a payment to an Authority in respect of an amount that should have been, but was not, a Collected Amount the Cardholder will indemnify the Company for such payment, plus any interest and penalties thereon. The Cardholder understands that ne Company is not required to contest any demand made by an Authority for such payment.

PERSONAL DATA 8.1 The Cardholder hereby agrees that all personal data relating to the Cardholder collected by the Company from time to time may be used, held, disclosed, and/or transferred to any of the Group Companies or Third Party Service Providers and such persons (whether in or outside Hong Kong) as set out in the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force available by the Company to its customers from time to time for the purposes as stated in the said Policy Statement and the Authorities or compliance with any Law or Regulation or as required by or for the purpose of any court, legal process, audit or investigation of any Authority. The aforesaid shall apply notwithstanding any applicable non-disclosure agreement. The Cardholder acknowledges that such personal data and account information or records may be transferred o jurisdictions which do not have strict data protection or data privacy laws.
The Cardholder hereby agrees that the Policy Statement relating to

8.2 the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the Account and any matter arising therefrom or incidental thereto. The Cardholder understands and agrees that he must provide the

Company with such information as the Company may require from time to time to enable the Company or any of its Group Companies to comply with any Law or Regu

E-STATEMENT /E-ADVICE SERVICES 9.1 By enrolling for and using the service in which an electronic form of statement of account(s) and/or designated advice of account(s) will be made available by electronic means (the "e-Statement Service" & "e-Advice Service" respectively), the Cardholder accepts and agrees to be bound by this Clause 9. Upon enrollment for the e-Statement

Charge, Default Finance Charge and Late Charge are available in

corresponding to the Installment billed.

Card Account on a recurring basis using his Card number and/or expiry date. This is called a Recurring Card Instruction ("Recurring Card 16.2 In order to set up a Recurring Card Instruction, a Merchant will ask the

Card and the amounts to be charged should be set out in the 16.3 If the Cardholder / Cardmember has provided Recurring Card Instructions to a Merchant, the Cardholder / Cardmember will need to contact the Merchant directly to request a cancellation. The Company suggests that the Cardholder/ Cardmember does this at least 15 days

prior to the next scheduled payment. Until the Cardholder Cardmember cancels his authority, the Merchant has the right to request the Company to debit the Card Account and the Company is obliged to process this request.

16.4 Subject to Clause 16.6 below, after Card cancellation or replacement

16.5 Cardholder / Cardmember may retain a copy of the request to change or cancel any Recurring Card Instruction(s) with a Merchant. The

(a) provide his replacement Card details to such Card association to update the Recurring Card Instruction(s) or update the relevant Card association that his previous Card has been cancelled or the Account

(b) where the Card has been replaced, treat the Recurring Card Instruction(s) as applying to the replacement Card and/or its new expiry date (as the case may be). If the Company does this, the replacement Card Account will continue to be debited in accordance with that Recurring Card Instruction except that the replacement Card number and/or its new expiry date will be used (instead of the

16.7 Before each payment under a Recurring Card Instruction, the Cardholder/ Cardmember must ensure that he has available credit under his Card Account to enable that payment to be made within

available to cover the payment of a Recurring Card Instruction, the Company may still, at its discretion and subject to the terms of this nent, honour the payment which may cause the Customer Credit Limit to be exceeded. However, this does not change the omer Credit Limit and Cardholder/Cardmember should refer to

citi

Cardholder a non-exclusive license to use this software in connection with the e-Statement Service and/or e-Advice Service that allows the Cardholder to use such software only for its intended purposes. The Cardholder agrees that he shall not disassemble, decompile, copy modify or reverse engineer any such software or allow anyone else to

10. CITI ALERTS SERVICE 10.1 The Cardholder agrees that by enrolling for and using the service(s) wherein the Company will send alerts via electronic means ("Citi Alerts Services"), the Cardholder accepts and agrees to be bound by this Clause 10 and to pay any fee associated with the use of the Citi Alerts Services. The Cardholder agrees to abide by any and all laws, rules, egulations and official issuances applicable to the Citi Alerts Services, now existing or which may hereinafter been enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services the Company may from time to time make available to the Cardholder in connection with the Cit

Alerts Services. 10.2 The Cardholder is responsible for the security of his telecommunications equipment and must take all reasonable precautions to prevent anyone else from accessing any confidential nformation and the Company is not liable for any disclosure of

idential information. 10.3 The Cardholder agrees that the Company shall use reasonable effort to ensure that the Citi Alerts Services are secure and cannot be accessed by unauthorized third parties. However, the Cardholder acknowledges that the Company does not warrant the security secrecy or confidentiality of any information transmitted via the Cit Alerts Services. The Cardholder confirms that he understands and accepts all possible risks involved in using the Citi Alerts Services including, without limitation, the Citi Alerts Services being intercepted, monitored, amended, tempered with or being sent or disclosed to other parties without the Cardholder's authorization.

10.4 The Cardholder acknowledges that any information received by the Cardholder via his telecomm Citi Alerts Services is for his (and not any other persons) reference only, and shall not be taken as conclusive evidence of the matters to which it relates.

10.5 Neither the Company nor any of the telecommunications companie designated by the Company for the purposes of providing the Citi Alerts Services will assume any liability or responsibility for any failure or delay in transmitting information to the Cardholder or for any error or inaccuracy in such information unless it results from any negligence or willful default on the part of the Company or of such telecommunications company. In particular, the Cardholder understands that neither the Company nor any such telecommunications company shall assume any liability or responsibility for consequences arising from any cause beyond its reasonable control including, without limitation, failure of the Cardholder's telecommunications equipment to receive information for whatever reason, any telecommunications breakdown. Internet service provider failure, power failure, malfunction, breakdown, nterruption or inadequacy of equipment or installation, act of God,

vernment act, civil commotion, strike, war, fire, flood or explosion 10.6 The Cardholder understands the third party supporting the Citi Alerts Services (including the telecommunications company designated by the Company) is neither agency of the Company nor representing the Company, and there is no co-operation, partnership, joint venture or other relationship with the Company and the Company is not esponsible for any loss caused by such third party including system

10.7 The Citi Alerts Services use proprietary software of the Company, the Company's affiliates or other software suppliers. The Cardholde agrees that the Company has granted the Cardholder a non-exclusive icense to use this software in connection with the Citi Alerts Services which allow the Cardholder to use such software only for its intended purposes. The Cardholder agrees that he shall not disassemble. ecompile, copy, modify or reverse engineer any such software or allow anyone else to do so.

11.1 The Company reserves the right to and may at any time withdraw, suspend, extend or modify any of the facilities or services provided to the Cardholder, increase or reduce the Customer Credit Limit, Loan

Account or terminate this Agreement without any reason or cause nor prior notice to the Cardholder. Without limiting the Company's rights as aforesaid and as an illustration, any such right is likely to be exercised if the Cardholder is in breach of any of the terms of this Agreement, fails to pay any amount when due, or commences or suffers to have any insolvency, execution or similar action or proceedings against himself or for the purpose of complying with the aw or Regulation.

notice to the Company 11.3 The Company may (with or without having suspended or reduced the credits extended, withdrawn any Card or terminated this Agreement) require the Cardholder to immediately pay the entire outstanding balance under each of the Accounts. All obligations of the Cardholder

vill survive such termination. ompany may at any time within six (6) months after the termination of this Agreement issue any card to the Cardholder in substitution for

sued under it. 11.6 Either the Principal Cardholder or a Supplementary Cardholder may terminate a Supplementary Card (without terminating the Principal Card) by (i) giving notice to the Company and (ii) cutting the

pplementary Card or returning the Supplementary Card. If the Supplementary Card is not cut or returned as aforementioned, the Company may upon receipt notice of termination take action in accordance with its procedures applicable to terminated credit cards to prevent further use of the Supplementary Card. The Principal Cardholder will be liable for any transactions made using the upplementary Card until it has been cut or returned or until the Company is able to implement the procedures applicable to terminated

ompany hereby reserves the right at any time to amend the terms charges or fees and method of payment in any manner as the ompany deems fit by prior notice. Amendments will take effect on such date as stipulated by the Company in accordance with the

applicable code of practice.

12.2 If the Cardholder does not accept the Company's amendments, the Cardholder will discontinue the Card by written notice to the Company

amendments will be deemed to be conclusive evidence that the Cardholder has accepted and agreed to such amendments without 13. CARDHOLDER WHO HAS AN ACCOUNT WITH THE COMPANYAND/OR

13.1 This clause applies when the Cardholder has an account (of whichever

TIBANK, N.A., HONG KONG BRANCH

services and/or arrangement to be provided by the Company in respect of the Card provided that, notwithstanding the foregoing, this Agreement relating to the right of set off, combination Applicable Clause to:

Kong Branch; and (b) "Citigroup Organisation" shall bear the meaning ascribed to that term in clause 2.3 of the CTC. 14. MISCELLANEOUS

include Citibank (Hong Kong) Limited and Citibank, N.A., Hong

(i) Over Limit Charge An over limit charge as specified in the Fees Schedule will be

(I) Default Finance Charge (If applicable) The Company will review each Account monthly to determine whether default finance charge is chargeable to the relevant Account. If the Minimum Payment Due of an Account is not received by the Company on or before the Payment Due Date pecified in any Statement, a default finance charge as stated in the Fees Schedule will be charged (instead of the finance charge) on the unpaid balance of the second following Statement of the relevant Account as well as all new Transactions of the relevant Account incurred from the date of the second following Statemen notwithstanding that all such new Transactions will not be payable until the Payment Due Date specified in that Statement Such default finance charge will continue to apply until the respective Minimum Payment Due of the relevant Account in any six consecutive Statements is received on or before the Payment Due Date specified in the relevant Statement, after which the nance charge will, where applicable, apply. The default finance

(n) Statement Retrieval Fee A handling fee as specified in the Fees Schedule will be charged

A handling fee (if any) as specified in the Fees Schedule will be

A handling fee (if any) as specified in the Fees Schedule will be charged on the full amount of the instant temporary upgraded

4.5 Transactions which are effected in currencies other than CNY shall be debited to the HKD Account, while transactions which are effected in CNY shall be debited to the CNY Account. Transactions effected in currencies other than HKD and CNY shall be debited to the HKD ccount after conversion from the transaction currency into HKD at a

14.1 The Company may at any time transfer, assign, delegate or sub-contract any or all of its rights or obligations hereunder to any person without prior notice to the Cardholder. Without prejudice to the foregoing, the Company may also transfer all or part of its rights and obligations hereunder and any amount in the Account to any Group Company if it reasonably considers necessary to comply with any Law or Regulation.

14.2 All notices, Statements or correspondence sent by the Company may

be in the form of written notice, statement or advice insert, messag by email or preprinted on Statement or advice, or through any other appropriate form determined by the Company. All such notice Statements or correspondence to be given by the Company will be alidly given if dispatched to the Cardholder's address last registered with the Company and will be deemed to be received by the Cardholder within a generally acceptable time of that means of ommunication. 14.3 The Company is hereby authorized (but is not obliged) to accept any

nstructions given by (a) telephone, telex, mail, facsimile trans or in writing purportedly given by the Cardholder; or (b) electronic neans (including emails and SMS) given in such manner as the Company may prescribe from time to time all without any inquiry by the Company as to the authority or identity of the person making or purporting to give such instructions or their authenticit notwithstanding any error, misunderstanding, fraud, forgery or lack of clarity in or authorization for their terms provided that the Company may refuse to act on the instructions if the Company reasonably believes that by carrying out the instructions, (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Service Providers may break the Law or Regulation. The Company will not be liable to the Cardholder for any loss or damage suffered by the Cardholder resulting in any way from a refusal to act on the

nstructions under this clause. 14.4 These terms are translated from English to Chinese for guidance only If there is any conflict or inconsistency between the two versions, the

nglish version will prevail. 14.5 Unless the context otherwise requires, all expressions herein in the singular will include the plural and vice versa and all expressions in the nasculine gender will include the feminine and/or the neuter gender where applicable. Headings are for reference only and will not affect

construction of this Agreement.

14.6 This Agreement will be governed by and construed in accordance with the laws of Hong Kong. The Cardholder hereby submits to the non-exclusive jurisdiction of the courts of Hong Kong.

14.7 Nothing in these terms, this Agreement, and/or any other agreement document, instrument or arrangement between Cardholder and the Company, whether expressed or implied, is intended to, or will, confer on any person any benefit or any right to enforce any term which such person would not have but for the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong). ("CRTO") provided that (a) any Group Company (other than the Company) (each, a "Third Party") may, subject to and in accordance with this clause and the provisions of the CRTO, enforce any term or provision of this Agreement which grants or purports to grant any right to that Group Company; and (b) the parties to this Agreement do not require the consent of any Third Party to rescind or vary this Agreement at any

14.8 Disclosure regarding BDAI "BDAI" refers to big data analytics and artificial intelligence applications, and generally involves quantitative method, system or approach that emulates human intelligence via computer programs to make estimates, predictions, recommendations or decisions in manners that go beyond classical statistical, mathematical, econometric or inancial approaches in order to achieve automation and gain analytics insights of large volumes of structured and unstructured data created by the preservation and logging of activity from people, tools and machines, including without limitation data from social media, internet-enabled devices, machines, video and voice recordings. Machine learning, Multiple-Tree-based methods, natural language processing, Neural Network, biometric authentication plogy, internet cookies, web logs are examples of BDAL. BDAI may be used by the Bank in relation to personal data and non-personal data. Use of BDAI by the Bank in relation to personal

In addition, the Bank may by itself, or via its service providers, use (a) performing statistical, trend, market, behaviour, usage pattern

other risk assessments (c) planning, research and developments, designing services or products, improving customer experience;

accordance with applicable laws and regulations. Disclosure regarding Citi Derived Data "Citi Derived Data" refers to aggregated and anonymized information or data collected, generated and/or derived by the Bank relating to its

Without limiting the foregoing right of the Bank, Citi Derived Data i the form of research, trend or market analysis or reports may b transferred to its group companies, and other third parties by it or its group company, with or without remuneration, if and to the extent such transfer is permissible under applicable laws and regulations...

credit data through more than one credit reference agencies ("CRAs"), with all consumer credit data transmitted through or stored n the centralized database of the credit reference platform ("CRP" You understand, acknowledge and agree that Citibank is not operator of the CRP and shall not be liable for any loss or damage arising from the use of CRP and/or services provided by any CRAs, including (a) any delay, unavailability, disruption, failure, error, inaccuracy

CRAs, any other credit providers, or any owners, operators service providers or other participants of the MCRA Model or CRP You also agree and accept that owners and operators of the CRF shall not be liable for any loss or damage arising from any use of the CRP by any person or party.

15. MERCHANT INSTALLMENT PLAN

greement, unless otherwise defined or the context require 15.2 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 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

(a) Cardholder irrevocably authorizes the Company to pay the full 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 Loar Amount. The Company will proportionally restore the Custome Credit Limit every month after payment of each Installment b Cardholder. 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

(d) the Plan cannot be used in conjunction with any othe 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 al terms of the Agreement. In any event, Cardholder 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

Cardholder cancels the Account, Cardholder shall immediately repay all outstanding liabilities under the Account, including without limitation any amount outstanding under the Loan, to the (g) 1.5% of the billed Installment will be included in the Minimum Payment Due.

(h) The Company 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 Plan Transaction, ONLY if the Company receives (or had received) payment in full of the

However, if the Company does not receive the full payment of the Statement Balance as indicated in your a. current and previous monthly Statement of Account,
 i. the billed monthly Installment due in current Statement

> balance in full, and ii. any unpaid portion of any previous monthly Installment(s) your current Statement of Account, will be subject to daily Finance Charge as set out in the Statement o Account from one day after the current Statement Date till one day before you pay the current outstanding balance in full

b. current monthly statement of account only, you pay the current outstanding balance in full.
Please note that the Loan will take more than the scheduled term

to pay off in full if only Minimum Payment Due is paid. The Minimum Payment Due includes only 1.5% of billed Installment which is also specified in Clause 15.2 (g) of this Agreement and please refer to Clause 5.8 of this Agreement for the payment allocation sequence.
In addition, if the Company does not receive the full payment of

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

Service and/or the e-Advice Service, the Cardholder will no longer

receive his Statements and/or designated advice in paper form

(designated advice being the types of advice as listed on your website www.citibank.com.hk/e-advice from time to time). The Cardholder

RECURRING CARD INSTRUCTIONS
 16.1 The Cardholder/ Cardmember can authorise another party to debit his

Cardholder/ Cardmember to complete an instruction form. Details of when amounts under a Recurring Card Instruction are charged to the

the Cardholder / Cardmember is responsible for reinstating all relevant Recurring Card Instruction(s).

Cardholder / Cardmember may use this as proof if a Merchant has not acted in accordance with his request. 16.6 If Card number and/or Card expiry date is changed, for example as a result of previous Card being lost or stolen or Card otherwise being replaced, or Card is cancelled or Account is closed, the Cardholde Cardmember has the responsibility to contact the Merchant to cance or change the details of his Recurring Card Instructions. Without prejudice to Cardholder / Cardmember's aforesaid responsibility, if the relevant Card association provides the service of updating certain designated Merchants of such Card cancellation or Card details change and if Cardholder/ Cardmember has not opted-out of such service. Cardholder / Cardmember is deemed to authorise the Company

to (if the Company chooses to do so): has been closed; and/or

evious Card details)

16.8 If Card Account does not have sufficient Customer Credit Limit

Citi Credit Card is issued by Citibank (Hong Kong) Limited

Copyright © 2023 Citigroup Inc. All rights reserved.

Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong)

Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.

ompany from time to time (currently HKD20.00 in respect of the HKD Account or CNY20.00 in respect of the CNY Account). (a) Minimum Payment Due ardholder may pay any larger sum he wishes. (b) Credit Excess

the Cardholder withdraws cash at ATMs with a JETCO logo, a other countries (excluding Mainland China), the withdrawal will Cardholder withdraws cash in CNY at ATMs with a JETCO logo (excluding Citibank ATMs) in Mainland China, it will be treated as a cash advance from the HKD Account. If the withdrawal is made

Net Present Value method as specified in the Code of Banking Practice. (d) Finance Charge The Company will review each Account monthly, if the entire amount of the Statement Balance stated in the previous

Statement, a finance charge (as stipulated in the Statement or ees Schedule or notified by the Company to the Cardholder from time to time at its discretion subject to the minimum amount as shown in the Fees Schedule) will be charged on the unpaid date until full payment is credited to the relevant Account. All new ransactions in the relevant Account incurred since the Previous Statement date will be added to the unpaid balance for the

A late charge as specified in the Fees Schedule is charged if the full amount of Minimum Payment Due of an Account is not

charged to each Account for any payment through cash deposit Limit or Cash Advance Limit, withdraw any or all of the Cards, close the

11.2 The Cardholder may terminate this Agreement at any time by written

incurred or existing under this Agreement as of the date of termination 11.4 If the Company for whatever reason terminates this Agreement, the

11.5 Termination of the Card issued to the Principal Cardholder ("Principal Card") for whatever reasons will terminate all Supplementary Card(s)

credit cards, whichever is later. 12. AMENDMENTS of this Agreement including, without limitation, the rates of any

before such amendments become effective.

12.3 Any Transaction using the Card after the effective date of the

and/or with Citibank, N.A., Hong Kong Branch.

13.2 The Citibank Terms and Conditions for Accounts and Services (as amended or supplemented from time to time) (the "CTC") shall be deemed to be incorporated in this Agreement by reference and in case of any inconsistency between the CTC and the terms of this Agreement, the terms of this Agreement shall prevail in respect of any clauses 12.3, 12.4 and 12.5 of clause 12 (Charge, Lien, Set Off) of the CTC (each, a "CTC Applicable Clause") shall prevail over any term of dation of account or indemnity and the reference in a CTC "you" shall, for the purpose of this Agreement, be deemed to

type) with the Company (other than the account relating to the Card)

data is governed by the Bank's Policy Statement relating to Personal Data (Privacy) Ordinance ("Policy Statement")

(g) Return Check / Reject Autopay Fee A return handling fee (if any) as specified in the Fees Schedule will be charged for any check issued in settlement of account which is dishonoured by the bank on which it is drawn or in relation to any autopay authorization which is either dishonoured or revoked.

4.6 The Cardholder agrees that it is the Cardholder's sole responsibility to ensure that every Statement is received in due time and to enquire

4.7 Where Supplementary Card(s) is/are issued, the Company ma

(b) only set-off the credit balance in any other account(s) of a Supplementary Cardholder with the Company against the

Cardholder and each Supplementary Cardholder. Any instructions given by the Principal Cardholder to the Company will bind the rincipal Cardholder and each Supplementary Cardholder. Any dispute or claim between Principal Cardholder and any Supplementar Cardholder will not affect their respective obligations and liabilitie PAYMENT OF CHARGES

including those set out in transaction records and deposit envelope used in connection therewith applicable from time to time. Cash deposits through a customer activated terminal of the Company will be credited to the Account in the amount confirmed by the cash count 5.2 The Company will not convert and/or transfer any credit balance or

5.5 If the Cardholder fails to pay any sum due or payable hereunder, the Company may appoint debt collection agencies to collect the same. I the Company has incurred any legal or collection fees or othe expenses for the purpose of demanding, collecting or suing to recover

customer segment and pricing analysis;
(b) performing credit, anti-money laundering, fraud prevention and

(d) predicative modelling; and The Bank has in place robust policies and procedures to ensure the security and integrity of data and the use of BDAI is fair and in

customers by way of BDAI or otherwise, but excludes any personal customers by way of BDAI or otherwise, but excludes any personal customers by way of BDAI or otherwise, but excludes any personal customers by way of BDAI or otherwise, but excludes any personal customers by way of BDAI or otherwise, but excludes any personal customers by way of BDAI or otherwise, but excludes any personal customers by way of BDAI or otherwise, but excludes any personal customers are customers and customers are customers. information or data from which the identity of the individual can be The Bank shall be free to use Citi Derived Data without restriction

14.9 The Multiple Credit Reference Agencies Model ("MCRA Model" enables credit providers (such as Citibank) to share and use consume

loss, misuse or compromise of data caused by CRP operations or use of CRP by any person or party, or tion, fraud, wilful default or negligence by any

5.1 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

Plan Transaction amount ("Loan Amount") to the Merchant in one lumn sum (which may be before all or part of the relevant goods of 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

Cardholder up to a maximum of 30% of the original outstanding sum.
5.6 The Cardholder will directly settle disputes between merchants and

5.7 Payments to the Company will only be deemed to be received by the Company and credited to the Account when received in good and

notified by you, at any time without prior notice.

6. LOSS OR THEFT OF THE CARD

6.3 The Company will not be obliged to issue a replacement Card to the

under the Plan;

without giving any prior notice and reason, (i) not offer the Plan to Cardholder; or (ii) withdraw or cancel the Plan/Loan/Account. Upon the occurrence of any of the aforementioned event, or if the

Statement Balance stated on your monthly Statement of Accoun by the Payment Due Date every month until you have paid all

> of Account will be subject to the daily Finance Charge as set out in the Statement of Account from the Installmen Date till one day before you pay the current outstanding

> the billed monthly Installment due in current Statement of Account will be subject to the daily Finance Charge as set out in the Statement of Account from one day after the current Statement Date till one day before the date

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 4.4 (I) of this Agreement for the charging logic of the Default Finance Charge (if applicable). The prevailing Finance

the Fees Schedule to learn about any fee which may apply.

Citi Octopus Credit Card Agreement TERMS AND CONDITIONS

(Effective on November 20, 2023)

Citi Octopus Credit Card ("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 and any Supplementary Cardholder. (each a and together the "Cardholder") 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

- CARDHOLDER'S INFORMATION 1.1 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
- conversations between the Cardholder and the Company.

 2. USE OF CARD 1.2 The Cardholder agrees to the Company recording the telephone
- The Cardholder will (a) sign the Card upon receipt (adopting the same signature in the application form or such other documents as may be cribed by the Company); (b) keep the Card under his persona 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 limi assigned by the Company from time to time at its discretion ("Loar imit"); and (f) not use the Card after it is withdrawn, cancelled or
- 2.2 The Cardholder will keep any personal identification number ("PIN") in connection with the use of the Card strictly confidential and immediately inform the Company if the PIN is known to 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 known to another rson for whatsoever reas
- 2.3 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.

 2.4 The Card may be used as a credit card and/or as an Octopus stored
- value card as specified in Clause 3 below TRANSACTIONS EFFECTED THROUGH CARD
- Credit card functionality 3.1.1 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 credit card facilities or services as the Company may 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 he Company from time to time (including, without limitation, "Quick Cash" Installment Program, "FlexiBill" Installment Program, "PayLite" Installment Program, Cash Conversion Program, Balance Transfer Program, Merchant Installment Plan).
 3.1.2 The Cardholder / Cardmember will be liable for all transactions
 - ("Transactions") effected through the use of the Card even i no sales draft is signed by him and/or the Customer Credit Limit or Loan Limit is exceeded and/or without Card activation. Types Transactions effected without the Cardholder's Cardmember'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

receive his Statements and/or designated advice in paper form

(designated advice being the types of advice as listed on your website www.citibank.com.hk/e-advice from time to time). The Cardholder

agrees to abide by any and all laws, rules, regulations and official issuances applicable to the e-Statement Service and/or the e-Advice

Service (as the case may be), now existing or which may hereinafter be

enacted, issued or enforced, as well as such other terms and

conditions governing the use of other facilities, benefits or services

the Company may from time to time make available to the Cardholde

applicable) in connection with the e-Statement Service and/o

e-Advice Service by the Company to the Cardholder's designated

email address shall be deemed to be delivery of the relevant ement and/or designated advice to the Cardholder. The Cor

may, at its sole discretion and notwithstanding the Cardholder

any Statement and/or advice to the Cardholder's last registered

mailing address should the Company fail to send emails in connection with the e-Statement Service and/or e-Advice Service at the

withdraw, cancel, suspend or discontinue the e-Statement Service

and/or e-Advice Service without giving any reason or prior notice. The

Company reserves the right to impose such fee(s) for the e-Statement Service and/or e-Advice Service from time to time at its sole discretion

at any time by giving prior notice to the Cardholder.

The Cardholder understands that the e-Statement Service and/or

e-Advice Service are available to him provided that he has appropriate

The Cardholder shall keep such equipment used for the e-Statemen

the e-Statement Service and/or e-Advice Service to the Cardholder

with reasonable retry, the e-Statement Service and/or e-Advice

vice, the Cardholder shall give prior notice at least 10 working days

Service will be automatically cancelled and the Company will resume

before the next Statement 7 advice date through Citibank online

banking or at least 15 working days through CitiPhone Banking at (852) 2860 0333 / Platinum Service Line 2860 0360 (for Citibank

Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citibank Ultima Cardholders only) / Citi Prestige Service Line at

2860 0338 (for Citi Prestige Cardholders only) / American Express Service Line 2860 0366 (for Citi Cash Back American Express®

Cardmembers only) or Citibank branches. Upon cancellation of enrollment for the e-Statement Service and/or e-Advice Service, the

Company will resume sending Statements and/or advice in paper form

without limitation, any loss or damage caused to the Cardholder data, software, computer, telecommunications equipment or other

equipment in connection with the Cardholder's use of the

e-Statement Service and/or e-Advice Service unless they are caused

to ensure that the e-Statement Service and/or e-Advice Service are secure and cannot be accessed by unauthorized third parties.

However, the Cardholder acknowledges that the Company does not warrant the security, secrecy or confidentiality of any information

transmitted through any applicable internet service provider, network system or such other equivalent system in any jurisdiction via the

e-Statement Service and/or e-Advice Service The Cardholde

confirms that he understands and accepts all possible risks involved

in using the e-Statement Service and/or e-Advice Service including without limitation, the e-Statement Service and/or e-Advice Service

being intercepted, monitored, amended, tempered with or being sent

software of the Company, the Company's affiliates or other software

9.10 The e-Statement Service and e-Advice Service use proprietary

osed to other parties without the Cardholder's authorization

9.8 The Cardholder agrees that the Company shall not be liable for any loss, damages or expenses that the Cardholder shall incur, including

solely and directly by the Company's negligence or willful default.

9.9 The Cardholder agrees that the Company shall use reasonable effort

9.5 The Cardholder undertakes to provide to the Company with his updated and correct email address in order to use the e-Statement

9.6 Upon reasonable attempt, failing to send emails in connection with

sending Statements and/or advice in paper form to the Cardholder.

9.7 To cancel enrollment for the e-Statement Service and/or e-Advice

ervice and/or e-Advice Service secure.

Service and/or e-Advice Service.

nternet access and telecommunications services and equipment.

Cardholder's registered email address or for any other reason.

9.3 The Company has the discretion from time to time to modify, restrict.

nent for the e-Statement Service and/or e-Advice Service, send

9.2 The Cardholder agrees that the successful delivery of emails (

connection with the e-Statement Service and/or e-Advice Service.

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.

3.2. Octopus stored value card functionality

3.2.1 The physical Card may be used as an Octopus stored value card ("Physical Octopus Card"). Such use is provided by Octopus Cards Limited ("OCL") and is subject to the Conditions of Issue of Octopus issued and amended by OCL from time to time 'Conditions of Issue").

3.2.2 The value stored in the Physical Octopus Card (regardless of whether it is for the Principal Cardholder or Supplementary Cardholder) shall be automatically reloaded through the Automatic Add Value Service ("AAVS"), and the reloading amount shall be charged against the Account of the Principal Cardholder. The AAVS is subject to the Octopus Automatic Add Value Agreement between the Cardholder and OCL ("Octopus Automatic Add Value Agreement"). The Cardholder may not cancel the AAVS (unless terminated together with the Card itself) nor link the Card to another Octopus stored value card except Citi Octopus Card on iPhone or Apple Watch) through

3.2.3 Citi Octopus Card on iPhone or Apple Watch
If and when the service is available, the Cardholder may add the Octopus stored value card function of the Card (without credit card function) onto Apple Pay via Octopus mobile application This virtual form of Octopus stored value card is referred to as "Citi Octopus Card on iPhone or Apple Watch". The Cardholder

understands and agrees that: a) Citi Octopus Card on iPhone or Apple Watch is an additional Octopus stored value card (in virtual form) and is separate rom, and does not share the value stored in, the Physical

Octopus Card; Citi Octopus Card on iPhone or Apple Watch is provided by OCL and is subject to the Conditions of Issue, as well as other terms and conditions imposed by OCL;

each Cardholder may only add one Citi Octobus Card on Phone or Apple Watch onto one mobile wallet at any one

(d) Citi Octopus Card on iPhone or Apple Watch is not a credit card but is a stored value card:

in the event of malfunction, termination or cancellation of the Citi Octopus Card on iPhone or Apple Watch, the negative value stored on the Citi Octopus Card on iPhone or Apple Watch shall be debited from the Account of the Principal Cardholder and, if applicable, any unused remaining value stored on the Citi Octopus Card on iPhone or Apple Watch shall be refunded to the Account of the Principal Cardholder without prior notice; and

(f) the value stored in the Citi Octopus Card on iPhone or Apple Watch shall be automatically reloaded through the AAVS, and the reloading amount shall be charged against the Account of the Principal Cardholder. The AAVS is subject to the Octopus Automatic Add Value Agreement. The Cardholder may not cancel the AAVS linked to the Citi Octopus Card on iPhone or Apple Watch (unless

terminated together with the Card).

3.3 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 decline processing or paying 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 ompanies to provide services to it and who is not a payment nfrastructure provider (meaning a third party that forms part of the global payment system infrastructure, including without limitation. communications, clearing or payment systems, intermediary banks and correspondent banks (the "Payment Infrastructure Provider")) (the "Third Party Service Providers") may break (i) the law or regulation of any jurisdiction, domestic or foreign, or (ii) any agreement entered into between the Company and any competent regulatory, prosecuting, tax or governmental authority in any jurisdiction,

suppliers. The Cardholder agrees that the Company has granted the

with the e-Statement Service and/or e-Advice Service that allows the

Cardholder to use such software only for its intended purposes. The

modify or reverse engineer any such software or allow anyone else to

10. CITI ALERTS SERVICE 10.1 The Cardholder agrees that by enrolling for and using the service(s) wherein the Company will send alerts via electronic means ("Citi Alerts Services"), the Cardholder accepts and agrees to be bound by this Clause 10 and to pay any fee associated with the use of the Citi Alerts Services. The Cardholder agrees to abide by any and all laws, rules, regulations and official issuances applicable to the Citi Alerts Services, now existing or which may hereinafter been enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services the Company may from time o time make available to the Cardholder in connection with the Citi

Cardholder a non-exclusive license to use this software in co

10.2 The Cardholder is responsible for the security of his telecommunications equipment and must take all reasonable precautions to prevent anyone else from accessing any confidential information and the Company is not liable for any disclosure of onfidential information

10.3 The Cardholder agrees that the Company shall use reasonable effort to ensure that the Citi Alerts Services are secure and cannot be accessed by unauthorized third parties. However, the Cardholde acknowledges that the Company does not warrant the security, secrecy or confidentiality of any information transmitted via the Citi Alerts Services. The Cardholder confirms that he understands and accepts all possible risks involved in using the Citi Alerts Services including, without limitation, the Citi Alerts Services being ntercepted, monitored, amended, tempered with or being sent or disclosed to other parties without the Cardholder's authorization.

10.4 The Cardholder acknowledges that any information received by the Cardholder via his telecommunications equipment pursuant to the Citi Alerts Services is for his (and not any other persons) reference

10.5 Neither the Company nor any of the telecommunications com designated by the Company for the purposes of providing the Citi Alerts Services will assume any liability or responsibility for any failure or delay in transmitting information to the Cardholder or for any error or inaccuracy in such information unless it results from any negligence or willful default on the part of the Company or of such telecommunications company. In particular, the Cardholder understands that neither the Company nor any such telecommunications company shall assume any liability or responsibility for consequences arising from any cause beyond its reasonable control including, without limitation, failure of the Cardholder's telecommunications equipment to receive information for whatever reason, any telecommunications breakdown, Internet service provider failure, power failure, malfunction, break nterruption or inadequacy of equipment or installation, act of God. ment act, civil commotion, strike, war, fire, flood or explosion.

10.6 The Cardholder understands the third party supporting the Citi Alerts Services (including the telecommunications company designated by the Company) is neither agency of the Company nor representing the Company, and there is no co-operation, partnership, joint venture or other relationship with the Company and the Company is not esponsible for any loss caused by such third party including system

10.7 The Citi Alerts Services use proprietary software of the Company, the Company's affiliates or other software suppliers. The Cardholder agrees that the Company has granted the Cardholder a non-exclusive license to use this software in connection with the Citi Alerts Services which allow the Cardholder to use such software only for its intended purposes. The Cardholder agrees that he shall not disassemble decompile, copy, modify or reverse engineer any such software or llow anyone else to do so

11. CANCELLATIÓN The Company reserves the right to and may at any time withdraw, suspend, extend or modify any of the facilities or services provided to the Cardholder, increase or reduce the Customer Credit Limit, Loan Limit or Cash Advance Limit, withdraw any or all of the Cards, close the Account or terminate this Agreement without any reason or cause nor

domestic or foreign (the "Authorities") ((i) and (ii) collectively referred to as the "Law or Regulation"). The Company will not be liable to the Cardholder for any loss or damage suffered by the Cardholder resulting in any way from a refusal to process or pay a Transaction under this

3.4 Notwithstanding any provision in this Agreement, if an unauthorized transaction is reported in accordance with this Agreement before its settlement date, Cardholder is entitled to withhold payment of the disputed amount. While investigation is on-going, the Company will not impose any Finance Charge or interest on the disputed amount or make an adverse credit report against Cardholder. After investigation is completed in good faith and if the investigation result shows that the report was unfounded, the Company has the right to re-impose any outstanding Charges or interest on the disputed amount over the whole period (including the investigation period). The result of the good faith investigation is binding on Cardholder.

3.5 In the event where a merchant is not able to deliver or perform the

goods or services in full or in part or is otherwise in default in relation to the goods or services for any reason whatsoever, including without limitation the cessation of business or bankruptcy or winding-up of the merchant, Cardholder remains liable to pay the full amount of the ransaction, subject to the relevant Card association rules.

3.6 Any claims, disputes or complaints arising from the goods and/or services shall be resolved directly with the merchant by the Cardholder. Regardless of whether such disputes (including without limitation non-receipt of goods and/or non-performance of services) can be resolved, Cardholder remains liable to repay the entire amount of the Transaction in the manner stipulated by this Agreement ubject to the relevant Card association rules.

3.7 The Company is neither the provider of the goods and services nor an agent of the merchant, and shall not be responsible for the quality, warranty, delivery, supply, installation, ownership of any intellectual property and any matter related to the goods or services. The merchant is solely responsible for all obligations and liabilities relating such goods or services and all auxiliary services.

The Company will maintain an account ("Account") in respect of the Card to which the values of all Transactions and all charges, fees, terests, outstanding balances and other sums payable ("Charges")

vill be debited. 4.2 The Company will issue to the Cardholder a monthly statement ("Statement") of the Account setting out details of all Transactions and Charges ("Statement Balance") and the date by which payment must be made ("Payment Due Date"). However, the Company may not ssue a Statement to Cardholder if there has been no Transaction since the last Statement, and the credit or debit balance is less than such amount as may be determined by the Company from time to time currently HKD20.00).

4.3 Subject to the Company's right to require the Cardholder to pay the full amount of the Statement Balance on or before the Payment Due Date, the Cardholder will pay to the Company the following sums at such rates as shown in the Citibank Credit Card Fees Schedule ("Fees Schedule") or as may be determined by the Company from time to (a) Minimum Payment Due

"Minimum Payment Due" as shown on the Statement ("Minimum Payment Due") although the Cardholder may pay any arger sum he wishes.

(b) Credit Excess In addition to the Minimum Payment Due, the Company may, notwithstanding any imposition of over limit charge or instant temporary Customer Credit Limit upgrade fee, require payment of any or all of the excess beyond his Customer Credit Limit, if for vhatsoever reason the Cardholder has been allowed to incur such excess.

(c) Cash Advance Fee and Charge A cash advance fee as shown in the Fees Schedule will be charged on each cash advance drawn by the Cardholder and the aggregate amount of the cash advance (including the cash dvance fee) will be subject to the applicable finance charge from the date when the cash advance is drawn until the entire amount of the outstanding cash advance balance is credited to the Account. All finance charges will be calculated and accrued on a daily basis. The total of cash advance fee and finance charge will be shown as a cash advance charge on the Statement in an

prior notice to the Cardholder. Without limiting the Company's rights

as aforesaid and as an illustration, any such right is likely to be exercised if the Cardholder is in breach of any of the terms of this

Agreement, fails to pay any amount when due, or commences or

suffers to have any insolvency, execution or similar action or proceedings against himself or for the purpose of complying with the

Law or Regulation. The Cardholder may terminate this Agreement at any time by written

credits extended, withdrawn any Card or terminated this Agreement)

require the Cardholder to immediately pay the entire outstandin balance under the Account. All obligations of the Cardholder incurre

or existing under this Agreement as of the date of termination will

of this Agreement issue any card to the Cardholder in substitution for

(a) the Company may set off any remaining value in the Octopus stored value card function against any outstanding debts owed by the Cardholder, or

(b) any negative balance in the Octopus stored value card function

Card") for whatever reasons will terminate all Supplementary Card(s)

terminate a Supplementary Card (without terminating the Principal Card) by (i) giving notice to the Company and (ii) cutting the

Supplementary Card or returning the Supplementary Card. If the

upplementary Card is not cut or returned as aforementioned, the

ompany may upon receipt notice of termination take action in

prevent further use of the Supplementary Card. The Principal

applementary Card until it has been cut or returned or until the

accordance with its procedures applicable to terminated credit cards

Cardholder will be liable for any transactions made using the

ompany is able to implement the procedures applicable

of this Agreement including, without limitation, the rates of any charges or fees and method of payment in any manner as the

Company deems fit by prior notice. Amendments will take effect on such date as stipulated by the Company in accordance with the

ardholder will discontinue the Account by written notice to the ompany before such amendments become effective.

Cardholder has accepted and agreed to such amendments without

This clause applies when the Cardholder has an account (of whichever

deemed to be incorporated in this Agreement by reference and in case

of any inconsistency between the CTC and the terms of this Agreement, the terms of this Agreement shall prevail in respect of any

lauses 12.3, 12.4 and 12.5 of clause 12 (Charge, Lien, Set Off) of the

CTC (each, a "CTC Applicable Clause") shall prevail over any term of

consolidation of account or indemnity and the reference in a CTC

(b) "Citigroup Organisation" shall bear the meaning ascribed to that term in clause 2.3 of the CTC.

"you" shall, for the purpose of this Agreement, be deemed to

nclude Citibank (Hong Kong) Limited and Citibank, N.A., Hong

this Agreement relating to the right of set off, combine

services and/or arrangement to be provided by the Company in respect of the Card provided that, notwithstanding the foregoing.

type) with the Company (other than the account relating to the Card) and/or with Citibank, N.A., Hong Kong Branch.

13.2 The Citibank Terms and Conditions for Accounts and Services (as amended or supplemented from time to time) (the "CTC") shall be

12.1 The Company hereby reserves the right at any time to amend the terms

applicable code of practice.

12.2 If the Cardholder does not accept the Company's amendments, the

Any Transaction using the Card after the effective date of the amendments will be deemed to be conclusive evidence that the

13. CARDHOLDER WHO HAS AN ACCOUNT WITH THE COMPANY AND/OR

shall be deducted from the Account.

11.6 Termination of the Card issued to the Principal Cardholder ("Principal

11.7 Either the Principal Cardholder or a Supplementary Cardholder may

notice to the Company.

11.3 The Company may (with or without having suspended or reduced the

11.4 If the Company for whatever reason terminates this Agreement, the Company may at any time within six (6) months after the termination

11.5 If the Card is terminated for whatever reason.

terminated credit cards, whichever is later.

ITIBANK, N.A., HONG KONG BRANCH

ssued under it.

redited to the Account. All new Transactions incurred since the Previous Statement date (except for Transactions relating to the subscription or purchase of any investment product with the Company) will be added to the unpaid balance for the purpose of assessing finance charge as from the respective dates of such Transactions notwithstanding that such Transactions will not be ayable until the Payment Due Date stated in the current statement. All finance charges will be calculated and accrued on (e) Late Charge A late charge as specified in the Fees Schedule is charged if the full amount of Minimum Payment Due is not received by the Company on or before the Payment Due Date.

Annualized Percentage Rate which is calculated according to the

The Company will review the Account monthly, if the Account

eveals that the entire amount of the Statement Balance stated in

n or before the Payment Due Date of the Previous Statement, a

inance charge (as stipulated in the Statement or Fees Schedule

r notified by the Company to the Cardholder from time to time at

its discretion subject to a minimum amount as shown in the Fees

Schedule) will be charged on the unpaid balance of the Previous

Statement from the Previous Statement date until full payment is

the previous Statement ("Previous Statement") is not so received

Net Present Value method as specified in the Code of Banking

A non-refundable annual fee as specified in the Fees Schedule will be charged to the Account on a date stipulated by the Company. A service fee as specified in the Fees Schedule will be harged to the Account for any payment through cash deposit or

(g) Return Check / Reject Autopay Fee A return handling fee (if any) as specified in the Fees Schedule will e charged for any check issued in settlement of account which is lishonoured by the bank on which it is drawn or in relation to any utopay authorization which is either dishonoured or revoked (h) Lost Card Replacement Fee

or retrieval of any records in connection with the Card.

A handling fee (if any) as specified in the Fees Schedule will be charged for the issuance of any replacement Card.

If payment is made by the Cardholder in a currency other than Hong Kong dollars, the Account will only be credited with such payment after its receipt and deduction of all collection costs. (j) Over Limit Charge
An over limit charge as specified in the Fees Schedule will be

charged if the credit used exceeds the Customer Credit Limit.
(k) Charge Dispute Handling Fee A charge dispute handling fee (if any) as specified in the Fees Schedule will be imposed for any dispute proved to be I nvalid

(I) Default Finance Charge (If applicable) The Company will review the Account monthly to determine whether default finance charge is chargeable to the Account. If the Minimum Payment Due is not received by the Company on or efore the Payment Due Date specified in any Statement, a default finance charge as stated in the Fees Schedule will be charged (instead of the finance charge) on the unpaid balance of the second following Statement as well as all new Transactions notwithstanding that all such new Transactions will not be payable until the Payment Due Date specified in that Statemen Such default finance charge will continue to apply until the Statements is received on or before the Payment Due Date charge will, where applicable, apply. The default finance charge

(m) Credit Balance Withdrawal by Check Handling Fee A handling fee (if any) as specified in the Fees Schedule will be charged for each credit balance withdrawal by check. ment Retrieval Fee

A handling fee as specified in the Fees Schedule will be charged for request for retrieval of statement.

(o) Sales Draft Retrieval Fee

14.1 The Company may at any time transfer, assign, delegate or sub-contract any or all of its rights or obligations hereunder to any person without prior notice to the Cardholder. Without prejudice to he foregoing, the Company may also transfer all or part of its rights and obligations hereunder and any amount in the Account to any Group Company if it reasonably considers necessary to comply with

any Law or Regulation. 14.2 All notices, Statements or correspondence sent by the Company may be in the form of written notice, statement or advice insert, message by email or preprinted on Statement or advice, or through any other appropriate form determined by the Company. All such notices, validly given if dispatched to the Cardholder's address last registered with the Company and will be deemed to be received by the Cardholder within a generally acceptable time of that means of

14.3 The Company is hereby authorized (but is not obliged) to accept any instructions given by (a) telephone, telex, mail, facsimile transmission or in writing purportedly given by the Cardholder, or (b) electronic means (including emails and SMS) given in such manner as the Company may prescribe from time to time all without any inquiry by the Company as to the authority or identity of the person making o purporting to give such instructions or their authenticity notwithstanding any error, misunderstanding, fraud, forgery or lack of clarity in or authorization for their terms provided that the Company may refuse to act on the instructions if the Company reasonabl believes that by carrying out the instructions, (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Service roviders may break the Law or Regulation. The Company will not be liable to the Cardholder for any loss or damage suffered by the Cardholder resulting in any way from a refusal to act on the instructions under this clause.

14.4 These terms are translated from English to Chinese for guidance only If there is any conflict or inconsistency between the two versions, the English version will prevail.

14.5 Unless the context otherwise requires, all expressions herein in the

singular will include the plural and vice versa and all expressions in the masculine gender will include the feminine and/or the neuter where applicable. Headings are for reference only and will not affect onstruction of this Agreement.

14.6 This Agreement will be governed by and construed in accordance with the laws of Hong Kong. The Cardholder hereby submits to the non-exclusive jurisdiction of the courts of Hong Kong.

14.7 Nothing in these terms, this Agreement, and/or any other agreement document, instrument or arrangement between Cardholder and the Company, whether expressed or implied, is intended to, or will, confer on any person any benefit or any right to enforce any term which such person would not have but for the Contracts (Rights of Third Parties) Ordinance (Cap.623 of the Laws of Hong Kong). ("CRTO") provided that (a) any Group Company (other than the Company) (each, a "Third Party") may, subject to and in accordance with this clause and the provisions of the CRTO, enforce any term or provision of this Agreement which grants or purports to grant any right to that Group Company; and (b) the parties to this Agreement do not require the consent of any Third Party to rescind or vary this Agreement at any

14.8 Disclosure regarding BDAI "BDAI" refers to big data analytics and artificial intelligence applications, and generally involves quantitative method, system or approach that emulates human intelligence via computer programs to nake estimates, predictions, recommendations or decisions in manners that go beyond classical statistical, mathematical, econometric or financial approaches in order to achieve automation and gair analytics insights of large volumes of structured and unstructure data created by the preservation and logging of activity from people, tools and machines, including without limitation data from social media, internet-enabled devices, machines, video and voice recordings. Machine learning, Multiple-Tree-based methods, natural language processing, Neural Network, biometric authentication logy, internet cookies, web logs are examples of BDAI. BDAI may be used by the Bank in relation to personal data and non-personal data. Use of BDAI by the Bank in relation to personal data is governed by the Bank's Policy Statement relating to Personal oata (Privacy) Ordinance ("Policy Statement")

A handling fee (if any) as specified in the Fees Schedule will be (n) Personal Data Access Request

A handling fee as specified in the Fees Schedule will be charged for each personal data access request.

(q) Instant Temporary Customer Credit Limit Upgrade Fee A handling fee (if any) as specified in the Fees Schedule will be charged on the full amount of the instant temporary upgraded credit limit granted to the Cardholder / Cardmember.

(r) Dynamic Currency Conversion Fee
A dynamic currency conversion fee as specified in the Fees Schedule will be charged with respect to any dynamic currency conversion transaction effected in places outside Hong Kong for which the value of the Transaction is debited to the Account ir Hong Kong dollars. (s) Merchant Installment Plan Cancellation Handling Fe

A handling fee (if any) as specified in the Fees Schedule will be charged in the event of cancellation of Merchant Installment Plan.
(t) Paper Statement Fee A handling fee as specified in the Fees Schedule will be charged for receiving paper statement

4.4 Transactions which are effected in currencies other than Hong Kon dollars are converted from the transaction currency into Hong Kong dollars at a wholesale market rate selected by VISA/MasterCard from within a range of wholesale market rates on the conversion day. handling charge as specified in the Fees Schedule will also be charged on such transactions. 4.5 The Cardholder agrees that it is the Cardholder's sole responsibility t

ensure that every Statement is received in due time and to enquir with and obtain the same from the Company forthwith if not dul Statement and to notify the Company within 60 days from the date of the Statement of any discrepancies, omissions, errors or wrong or incorrect entries or details. At the end of each such period, the Company's records and the details of the Statements shall b conclusive evidence against the Cardholder without any further proc that they are correct except as to any alleged errors so notified and subject to the Company's right to adjust and amend (which may be exercised by the Company at any time) any entries or details wrongly or mistakenly made by the Company.

4.6 Where Supplementary Card(s) is/are issued, the Company may:
(a) set-off the credit balance in any other account(s) of the Principal Cardholder with the Company against the outstanding balance of each Supplementary Card due from each Supplementary

Cardholder to the Company; and
(b) only set-off the credit balance in any other account(s) of a Supplementary Cardholder with the Company against the outstanding balance of the Supplementary Card due from such Supplementary Cardholder to the Company.

4.7 All notices, Statements or correspondence given by the Company t

the Principal Cardholder is deemed to be given by the Company of the Principal Cardholder and each Supplementary Cardholder. Any instructions given by the Principal Cardholder to the Company will bind the Principal Cardholder and each Supplementary Cardholder. Any dispute or claim between Principal Cardholder and any Supplementa Cardholder will not affect their respective obligations and liabilities under this Agreement.
PAYMENT OF CHARGES

5.1 Payments to the Company may be made by such means as the company will from time to time stipulate. If payments are made through a customer activated terminal of or other payment means acceptable to the Company, such payments will be subject to the Company's terms and conditions from time to time applicable thereto including those set out in transaction records and deposit envel used in connection therewith applicable from time to time. Cas deposits through a customer activated terminal of the Company w be credited to the Account in the amount confirmed by the cash count of the Company's staff members or its agents.

5.2 If the Cardholder fails to pay any sum due or payable hereunder, the

Company may appoint debt collection agencies to collect the same. I the Company has incurred any legal or collection fees or othe expenses for the purpose of demanding, collecting or suing to recover any sum payable hereunder from the Cardholder or other remedies resulting from the breach or non-compliance with any term of this Agreement, the Cardholder will reimburse the Company all such lega

fees as taxed by the court on a common fund basis (fees and disbursements which are of a reasonable amount and reaso incurred) unless otherwise agreed. Other reasonable fees and expenses (including the fees of the debt collection agencies) reasonably incurred in that connection will be reimbursed by the Cardholder up to a maximum of 30% of the original outstanding sum.
5.3 The Cardholder will directly settle disputes between merchants and the Cardholder for goods and services purchased. The Company will not be responsible for goods and services supplied by merchants or

for refusal of any merchant to accept or honour any Card. Credits to the Account for refunds made by merchants will be made only when the Company receives a properly issued credit voucher.

5.4 The Cardholder will directly settle disputes between Octopus and the

Cardholder for any matters in relation to Octopus stored value card function or transactions in relation thereto. The Company shall not be responsible for any such matters.

5.5 Payments to the Company will only be deemed to be received by the

Company and credited to the Account when received in good and cleared funds and if in foreign currency, after conversion by the Company into Hong Kong dollars in accordance with its norma practice, and without any set-off, claim, condition, restriction, deduction or withholding whatsoever.

5.6 Payments and credits to the Account may be applied in the following order: (1) legal and debt collection fees; (2) finance charges; (3) cash

advance charges; (4) all other applicable fees and charges including but not limited to cash advance fees, late charges, over limit charge service, return check / reject autopay fee (if any), card replacement for (if any) and charge dispute handling fees (if any); (5) outstanding installments of any Plan or other installment programs of the Company; and (6) the outstanding principal amount of other Transactions (where such Transactions are subject to different finance charge rates, in the application order from the Transactions with the highest rate to the lowest rate); or in any other order as the Company conside appropriate without prior reference to the Cardholder.

5.7 You agree that we may debit your Card Account to make a partial or full refund of your credit balance by sending a check to the address last notified by you, at any time without prior notice. 5.8 Without prejudice to the other terms of this Agreement, if the

Cardholder should be absent from Hong Kong for some time, arrangements to settle the Charges should be made prior to his 6. LOSS OR THEFT OF THE CARD The Cardholder shall observe and follow any recommendation of the Company from time to time regarding the security of the card and the PIN. The Cardholder must inform the Company as soon as reasonably practicable through the Company's CitiPhone Banking 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders

Cardholders only) if any card is lost or stolen or when someone else 6.2 The Cardholder shall be fully liable for any transactions (whether or not authorized by him) effected by the use of the Cards before he has informed the Company that the Card / PIN has been lost or stolen or that someone else knows the PIN. However, provided that the Cardholder has not acted fraudulently, with gross negligence or ir breach of Clause 6.1, the Cardholder's maximum liab unauthorized transactions shall not exceed HKD500.00. The application of the aforesaid limitation on liability of the Cardhold does not apply to loss related to transactions resulting from (i) use o Card in automated teller machine (whether or not such device is that of the Company); or (ii) use of the Octopus stored value card function on the Card or Citi Octopus Card on iPhone or Apple Watch (i

only) / Ultima Service Line 2860 0308 (for Citibank Ultima

6.3 The Company will not be obliged to issue a replacement Card to the Cardholder if his Card is lost or stolen. If the Company agrees to issue replacement Card, its use will be subject to the terms of this

6.4 The Cardholder shall report lost or stolen Citi Octopus Card on iPhone or Apple Watch to OCL immediately in accordance with the Condition of Issue and/or such other instructions issued and amended by OCL rom time to time RIGHTS OF THE COMPANY

applicable)

The Cardholder hereby agrees that the Company may, at any time and without prior notice, set off or transfer any monies standing to the credit of the Cardholder's account with the Company and bank

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, As such, only the outstanding Installment amounts

exchange of products will not affect the payment obligations

offers as determined by the Company and the Merchant in their sole discretion. All matters and disputes relating to the Plan are

any other Transaction charged to the Account and subject to al

terms of the Agreement. In any event, Cardholder is required t

repay the Loan Amount in full to the Company and is liable for al

charges, including without limitation to charges on overdue

without giving any prior notice and reason, (i) not offer the Plan to

Cardholder; or (ii) withdraw or cancel the Plan/Loan/Account. Upon the occurrence of any of the aforementioned event, or if the

Cardholder cancels the Account, Cardholder shall immediately repay all outstanding liabilities under the Account, including

without limitation any amount outstanding under the Loan, to the

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 Plan Transaction, ONLY if the Company receives (or had received) payment in full of the

Statement Balance stated on your monthly Statement of Accour

by the Payment Due Date every month until you have paid al

However, if the Company does not receive the full payment of the

of Account will be subject to the daily Finance Charge as set out in the Statement of Account from the Installment

ii. any unpaid portion of any previous monthly Installment(s) in your current Statement of Account, will be subject to daily Finance Charge as set out in the

Date till one day before you pay the current outstanding

tatement of Account from one day after the current

Statement Date till one day before you pay the current

the billed monthly Installment due in current Statement

of Account will be subject to the daily Finance Charge as

set out in the Statement of Account from one day after the current Statement Date till one day before the date

you pay the current outstanding balance in full.

Please note that the Loan will take more than the scheduled term

to pay off in full if only Minimum Payment Due is paid. The

Minimum Payment Due includes only 1.5% of billed Installment, which is also specified in Clause 15.2 (g) of this Agreement and

please refer to Clause 5.6 of this Agreement for the paymen

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 (I) of this Agreement for the charging logic of

the Default Finance Charge (if applicable). 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.

Statement Balance as indicated in your
a. current and previous monthly Statement of Account,
i. the billed monthly Installment due in current Statement

balance in full, and

outstanding balance in full.

b. current monthly statement of account only,

Payment Due.
(h) The Company will charge the interest rate and/or fees as

under the Plan;
(d) the Plan cannot be used in conjunction with any other promotiona

(e) payment of each Installment shall be treated in the same way as

payments, in accordance with the terms of this Agreement

subject to the final decision of the Company

accounts with the Company or Citibank, N.A. of whatever description and in whatever currency and whether held singly or jointly with others towards discharge of all sums due to the Company in connection with the Card in whatever currency. Insofar as any of the sums may only be due to the Company contingently or in future, the Company's and Citibank, N.A.'s liability to the Cardholder to make payment of an sums standing to the credit of any such accounts will to the exten necessary to cover such sums be suspended until the happening of the contingency or future event.

7.2 Save where Clause 13 (Cardholder who banks with Citibank, N.A. Hong Kong Branch) applies, the Cardholder requests each of the Company and Citibank, N.A., Hong Kong Branch (each, a "Citi Paying Entity") to undertake to the other (each, a "Citi Creditor") to discharge any indebtedness which the Cardholder owes to a Citi Creditor upon the written demand of that Citi Creditor certifying to the Citi Paying Fntity that the Cardholder has failed to discharge any sucl ndebtedness on its due date. The Cardholder undertakes to indemnif each of the Citi Paying Entities against all losses and liabilities which any of you may incur in connection with such undertaking.

Any Card issued to the Cardholder is and remains the property of the Company, and is not transferable. The Cardholder will promptly return

The Cardholder agrees that (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Providers may withhold of deduct any collected amount, meaning an amount for or on account of, or which represents, withholding, income tax, value added tax, tax on the sale or disposition of any property, duties, or any other lawfully collected amount (the "Collected Amount"), which is required to be withheld or deducted to comply with any Law or Regulation from any payment to the Cardholder, or to or from the Account or any of the ardholder's accounts. Any Collected Amount shall be timely paid to the relevant Authority in accordance with the relevant requirement The Cardholder will be notified of any Collected Amount as soon as reasonably practicable. The Cardholder acknowledges that the Company will not be required to reimburse the Cardholder for any amount withheld or deducted by a Payment Infrastructure Provider Further, to the extent the Company or any of its Group Companies or its Third Party Service Providers pays or has paid from its own funds or is or will become required to make a payment to an Authority in respect of an amount that should have been, but was not, a Collected Amount the Cardholder will indemnify the Company for such payment, plus any interest and penalties thereon. The Cardholder understands that the Company is not required to contest any demand made by an Authority for such payment.

PERSONAL DATA The Cardholder hereby agrees that all personal data relating to the Cardholder collected by the Company from time to time may be used, held, disclosed, and/or transferred to any of the Group Companies or Third Party Service Providers and such persons (whether in or outside Hong Kong) as set out in the Policy Statement relating to the Persona Data (Privacy) Ordinance of the Company from time to time in force available by the Company to its customers from time to time for the purposes as stated in the said Policy Statement and the Authorities for compliance with any Law or Regulation or as required by or for the purpose of any court, legal process, audit or investigation of any Authority. The aforesaid shall apply notwithstanding any applicable non-disclosure agreement. The Cardholder acknowledges that such personal data and account information or records may be transferred to jurisdictions which do not have strict data protection or data The Cardholder hereby agrees that the Policy Statement relating to

the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the Account and any matter arising therefrom or incidental thereto. 8.3 The Cardholder understands and agrees that he must provide the Company with such information as the Company may require from

time to time to enable the Company or any of its Group Companies to comply with any Law or Regulation
9. E-STATEMENT /E-ADVICE SERVICES

By enrolling for and using the service in which an electronic form of statement of account(s) and/or designated advice of account(s) will be made available by electronic means (the "e-Statement Service" & e-Advice Service" respectively), the Cardholder accepts and agrees to be bound by this Clause 9. Upon enrollment for the e-Statement Service and/or the e-Advice Service, the Cardholder will no longer

16. RECURRING CARD INSTRUCTIONS

16.1 The Cardholder/ Cardmember can authorise another party to debit his Card Account on a recurring basis using his Card number and/or expiry date. This is called a Recurring Card Instruction ("Recurring Card Instruction") 16.2 In order to set up a Recurring Card Instruction, a Merchant will ask the

Cardholder / Cardmember to complete an instruction form. Details of when amounts under a Recurring Card Instruction are charged to the Card and the amounts to be charged should be set out in the 16.3 If the Cardholder / Cardmember has provided Recurring Card Instructions to a Merchant, the Cardholder / Cardmember will need to

contact the Merchant directly to request a cancellation. The Company suggests that the Cardholder/ Cardmember does this at least 15 days prior to the next scheduled payment. Until the Cardholder Cardmember cancels his authority, the Merchant has the right to request the Company to debit the Card Account and the Company is liged to process this request. 16.4 Subject to Clause 16.6 below, after Card cancellation or replacement the Cardholder / Cardmember is responsible for reinstating all

relevant Recurring Card Instruction(s).

16.5 Cardholder / Cardmember may retain a copy of the request to change or cancel any Recurring Card Instruction(s) with a Merchant. The Cardholder / Cardmember may use this as proof if a Merchant has not acted in accordance with his request.

16.6 If Card number and/or Card expiry date is changed, for example as a result of previous Card being lost or stolen or Card otherwise being replaced, or Card is cancelled or Account is closed, the Cardholder/Cardmember has the responsibility to contact the Merchant to cancel or change the details of his Recurring Card Instructions. Withou prejudice to Cardholder / Cardmember's aforesaid responsibility, the relevant Card association provides the service of updating certain designated Merchants of such Card cancellation or Card details change and if Cardholder / Cardmember has not opted-out of such ervice, Cardholder / Cardmember is deemed to authorise the Company to (if the Company chooses to do so):

provide his replacement Card details to such Card association to update the Recurring Card Instruction(s) or update the relevant Account has been closed; and/or

(b) where the Card has been replaced, treat the Recurring Card Instruction(s) as applying to the replacement Card and/or its new expiry date (as the case may be). If the Company does this, the accordance with that Recurring Card Instruction except that the replacement Card number and/or its new expiry date will be used (instead of the previous Card details).

16.7 Before each payment under a Recurring Card Instruction, the Cardholder/ Cardmember must ensure that he has available credit under his Card Account to enable that payment to be made within 16.8 If Card Account does not have sufficient Customer Credit Limit

available to cover the payment of a Recurring Card Instruction, the Company may still, at its discretion and subject to the terms of this Agreement, honour the payment which may cause the Customer Credit Limit to be exceeded. However, this does not change the omer Credit Limit and Cardholder/Cardmember should refer to the Fees Schedule to learn about any fee which may apply.

cîti

Citi Credit Card is issued by Citibank (Hong Kong) Limited

Copyright © 2023 Citigroup Inc. All rights reserved.

Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong)

Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.

In addition, the Bank may by itself, or via its service providers, use (a) performing statistical, trend, market, behaviour, usage pattern customer segment and pricing analysis;
(b) performing credit, anti-money laundering, fraud prevention and

other risk assessments: (c) planning, research and developments, designing services or products, improving customer experience; predicative modelling; and

any other purposes relating thereto. accordance with applicable laws and regulations.

customers by way of BDAI or otherwise, but excludes any pe The Bank shall be free to use Citi Derived Data without restriction

credit data through more than one credit reference agencies ("CRAs"), with all consumer credit data transmitted through or store n the centralized database of the credit reference platform ("CRP" You understand, acknowledge and agree that Citibank is not operato of the CRP and shall not be liable for any loss or damage arising from the use of CRP and/or services provided by any CRAs, including

use of CRP by any person or party, or

provided by the Company at its absolute discretion and is only applicable to the Cardholder at such merchants as may be designate

outstanding Loan Amount will he hilled 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 month stallments. Each Installment is irrevocable and will be debited

The Bank has in place robust policies and procedures to ensure the security and integrity of data and the use of BDAI is fair and in Disclosure regarding Citi Derived Data "Citi Derived Data" refers to aggregated and anonymized information or data collected, generated and/or derived by the Bank relating to its

information or data from which the identity of the individual can be Without limiting the foregoing right of the Bank, Citi Derived Data in the form of research, trend or market analysis or reports may be transferred to its group companies, and other third parties by it or its group company, with or without remuneration, if and to the exten

(b) any breach of obligation, fraud, wilful default or negligence by any CRAs, any other credit providers, or any owners, operator service providers or other participants of the MCRA Model or CRI

. MERCHANT INSTALLMENT PLAN The following terms and conditions shall govern Merchant Installmen Plan, subject to and in addition to this Agreement. All capitalize terms shall have their respective meanings as defined in this

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

(f) the Company may at its absolute discretion and at any time

such transfer is permissible under applicable laws and regulations."

14.9 The Multiple Credit Reference Agencies Model ("MCRA Model") enables credit providers (such as Citibank) to share and use consumer

loss, misuse or compromise of data caused by CRP operations or

the CRP by any person or party.

(a) Cardholder irrevocably authorizes the Company to pay the full

(g) 1.5% of the billed Installment will be included in the Minimum

(a) any delay, unavailability, disruption, failure, error, inaccuracy,

Agreement, unless otherwise defined or the context requires otherwise

15.2 The Merchant Installment Plan (the "Plan") is a loan (the "Loan") and communicated by the Company from time to time (each a "Merchant"). In respect of each Transaction using the Plan (each, a

Merchant Installment Plan Cancellation Handling Fee (if any) as specified in the Fees Schedule may be charged and the

You also agree and accept that owners and operators of the CR shall not be liable for any loss or damage arising from any use o

Citi HKTVmall Card Agreemen TERMS AND CONDITIONS

(Effective on November 20, 2023) Citi HKTVmall Card is issued by Citibank (Hong Kong) Limited (the "Company") to you ("Principal Cardholder") and any person nominated by the Principa Cardholder and approved by the Company to receive a Supplementary Card ntary Cardholder") upon the following terms. By signing or using th Card, the Principal Cardholder and any Supplementary Cardholder (each a and together the "Cardholder" or "you") jointly and severally agree or confirm their greement 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 DEFINITIONS AND INTERPRETATION 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 associatio payment channel between the Company and HKTVmall that the Cardholder may choose to effect payment to HKTVmall using the Enabled Device" has the meaning defined in Clause 15.1

"HKTVmall" means Hong Kong TV Shopping Network Company "HKTVmall Platform" means the e-commerce platform developed operated and maintained by HKTVmall, including the HKTVmal website (https://www.hktvmall.com/ (or such other URI that may serve the same purpose from time to time)), the HKTVmall mobile app and such other digital interfaces and channels which HKTVmall ma 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 th HKTVmall Transactions" means purchases of goods or services b

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

facial recognition, personal identification number, passcode

One-time Password (OTP) as applicable for the use of the Card and/or

includes biometric verification such as fingerprint identity o

the Enabled Device; and Transactions" means transactions conducted by the Cardholde through use of the Card, including without limitation, those effecte through use of the HKTVmall Instant Credit.

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 in writing upon any change of such information including that or employment, business or residential address, permanent residence of lephone number

2.2 The Cardholder agrees to the Company recording the telephone 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

10.1 By enrolling for and using the service in which an electronic form of

the applicable legal and regulatory requirements.

10. E-STATEMENT /E-ADVICE SERVICES

it in accordance with its respective privacy policies and practices and

statement of account(s) and/or designated advice of account(s) wi

be made available by electronic means (the "e-Statement Service" & e-Advice Service" respectively), the Cardholder accepts and agree

to be bound by this Clause 10. Upon enrollment for the e-Statement

Service and/or the e-Advice Service, the Cardholder will no longe

receive his Statements and/or designated advice in paper form

(designated advice being the types of advice as listed on your websit

www.citibank.com.hk/e-advice from time to time). The Cardholder

agrees to abide by any and all laws, rules, regulations and officia

Service (as the case may be), now existing or which may hereinafter be

enacted, issued or enforced, as well as such other terms and

conditions governing the use of other facilities, benefits or services

the Company may from time to time make available to the Cardholder

e-Advice Service by the Company to the Cardholder's designated email address shall be deemed to be delivery of the relevant

Statement and/or designated advice to the Cardholder. The Company

may, at its sole discretion and notwithstanding the Cardholder's

enrolment for the e-Statement Service and/or e-Advice Service, ser

any Statement and/or advice to the Cardholder's last registered

mailing address should the Company fail to send emails in connection

ardholder's registered email address or for any other reason.

10.3 The Company has the discretion from time to time to modify, restrict

at any time by giving prior notice to the Cardholder.

10.4 The Cardholder understands that the e-Statement Service and/

ervice and/or e-Advice Service secure

Service and/or e-Advice Service.

with the e-Statement Service and/or e-Advice Service at the

withdraw, cancel, suspend or discontinue the e-Statement Service

and/or e-Advice Service without giving any reason or prior notice. The

Company reserves the right to impose such fee(s) for the e-Statement

e-Advice Service are available to him provided that he has appropriate

internet access and telecommunications services and equipment

10.5 The Cardholder undertakes to provide to the Company with his

10.6 Upon reasonable attempt, failing to send emails in connection with

10.7 To cancel enrollment for the e-Statement Service and/or e-Advice

he Cardholder shall keep such equipment used for the e-Statement

updated and correct email address in order to use the e-Statement

the e-Statement Service and/or e-Advice Service to the Cardholder

with reasonable retry, the e-Statement Service and/or e-Advice

Service will be automatically cancelled and the Company will resume

ending Statements and/or advice in paper form to the Cardholder.

Service, the Cardholder shall give prior notice at least 10 working days

before the next Statement I advice date through Citibank online

Service and/or e-Advice Service from time to time at its sole discretion

10.2 The Cardholder agrees that the successful delivery of emails (

ces applicable to the e-Statement Service and/or the e-Advic

ection with the e-Statement Service and/or e-Advice Service

able) in connection with the e-Statement Service and/

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 Instar Credit by the Company. Rejected or lapsed Application is withou prejudice to the Cardholder's obligations under this Agreement in respect of Transactions already effected through use of the HKTVmall

3.2 The Cardholder acknowledges and agrees that use of the Card includes enrolling the Card in HKTVmall Platform for effecting ment and/or using the HKTVmall Instant Credit The Cardholder will (a) sign the plastic Card upon receipt (adopting

the same signature in the application form or such other docume 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 Cre-_imit"); (d) not exceed the cash advance limit (which forms part of th Customer Credit Limit) assigned by the Company from time to time a its discretion ("Cash Advance Limit"); (e) not exceed the loan lim assigned by the Company from time to time at its discretion ("Loa Limit"); and (f) not use the Card after it is withdrawn, cancelled o

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

3.5 When using the Card, the Cardholder should ensure that the signatur 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 purpos For the avoidance of doubt, failure to do so will not relieve the Cardholder from liability for the use of the Card. The Cardholde should submit prior written application to the Company if he wants to adopt a new signature for the use of his Card. TRANSACTIONS EFFECTED THROUGH CARD

4.1 Credit card functionality

4.1.1 The Card may be used at any branch of the Company and othe financial institutions and merchants, which accept the Card for effecting purchases of goods and services, drawing of cas advance, payment of the Cardholder's outstanding accounts and such other credit card facilities or services as the Compan may from time to time provide or arrange. The Card may also b used by the Cardholder by applying for a loan under any of the (including, without limitation, "Quick Cash" Installmen Program, "FlexiBill" Installment Program, "PayLite" Installmer Program, Cash Conversion Program, Balance Transfer Program,

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 draf signed by him and/or the Customer Credit Limit or Loan Lim s exceeded and/or without card activation. Types o Fransactions effected without the Cardholder's signature may include, without limitation, orders placed by telephone, fa mail or electronic means, direct debit authorization, or use o the Card in an automated teller machine (whether or not such 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. 4.2 Membership and Rewards

4.2.1 The Cardholder shall register with HKTVmall as a member of the HKTVmall Rewards Programme operated solely by HKTVmal and be subject to the Terms and Conditions for HKTVmal 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 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

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 decline processing or paying any Transaction which the Company suspects to be involved in illegal gambling or which may be illegal under any applicable laws. The Company furthe reserves the right to refuse to process or pay any Transaction if the Company reasonably believes that by processing or paying the ansaction. (a) the Company o) 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 banks and correspondent banks (the "Payment Infrastructure Provider")) (the "Third Party Service Providers") may oreak (i) the law or regulation of any jurisdiction, domestic or foreign or (ii) any agreement entered into between the Company and an competent regulatory, prosecuting, tax or governmental authority i any jurisdiction, domestic or foreign (the "Authorities") ((i) and (i collectively referred to as the "Law or Regulation"). The Company wil not be liable to the Cardholder for any loss or damage suffered by the Cardholder resulting in any way from a refusal to process or pay a ansaction under this clause.

 Notwithstanding any provision in this Agreement, if an unauthorized transaction is reported in accordance with this Agreement before its ettlement date, Cardholder is entitled to withhold payment of th disputed amount. While investigation is on-going, the Company will not impose any Finance Charge or interest on the disputed amount or make an adverse credit report against Cardholder. After investigation is completed in good faith and if the investigation result shows that the report was unfounded, the Company has the right to re-impose any outstanding Charges or interest on the disputed amount over the whole period (including the investigation period). The result of the good faith investigation is binding on Cardholder. 4.5 In the event where a merchant is not able to deliver or perform the

goods or services in full or in part or is otherwise in default in relation

Transaction in the manner stipulated by this Agreement, subject to

to the goods or services for any reason whatsoever, including withou imitation the cessation of business or bankruptcy or winding-up o the merchant, Cardholder remains liable to pay the full amount of the ansaction, subject to the relevant Card associa 4.6 Any claims, disputes or complaints arising from the goods and/or services shall be resolved directly with the merchant by the Cardholder. Regardless of whether such disputes (including without limitatio non-receipt of goods and/or non-performance of services) can be solved, Cardholder remains liable to repay the entire amount of the

ne relevant Card association rules. 4.7 The Company is neither the provider of the goods and services nor an agent of the merchant, and shall not be responsible for the quality varranty, delivery, supply, installation, ownership of any intelle property and any matter related to the goods or services. The merchant is solely responsible for all obligations and liabilities relating to such goods or services and all auxiliary services.

The Company will maintain an account ("Account") in respect of the Card to which the values of all Transactions and all charges, fee terests, outstanding balances and other sums payable ("Charges' will be debited.

The Company will issue to the Cardholder a monthly statement ("Statement") of the Account setting out details of all Transactions and Charges ("Statement Balance") and the date by which payment must be made ("Payment Due Date"). However, the Company may no issue a Statement to Cardholder if there has been no Transaction since the last Statement, and the credit or debit balance is less than such amount as may be determined by the Company from time to time (currently HKD20.00).

5.3 Subject to the Company's right to require the Cardholder to pay the full amount of the Statement Balance on or before the Payment Due Date, the Cardholder will pay to the Company the following sums at such rates as shown in the Citibank Credit Card Fees Schedule ("Fees Schedule") or as may be determined by the Company from time to

any or all of the excess beyond his Customer Credit Limit, if for hatsoever reason the Cardholder has been allowed to incur such excess. (c) Cash Advance Fee and Charge A cash advance fee as shown in the Fees Schedule will be charged on each cash advance drawn by the Cardholder and the aggregate amount of the cash advance (including the cash advance fee) will be subject to the applicable finance charge fron the date when the cash advance is drawn until the entire amour of the outstanding cash advance balance is credited to the

he "Minimum Payment Due" as shown on the Statement

("Minimum Payment Due") although the Cardholder may pay any

In addition to the Minimum Payment Due, the Company may

notwithstanding any imposition of over limit charge or instant

temporary Customer Credit Limit upgrade fee, require payment of

(a) Minimum Payment Due

larger sum he wishes.

Account. All finance charges will be calculated and accrued on a daily basis. The total of cash advance fee and finance charge will be shown as a cash advance charge on the Statement in a Annualized Percentage Rate which is calculated according to the Net Present Value method as specified in the Code of Banking (d) Finance Charge The Company will review the Account monthly, if the Account reveals that the entire amount of the Statement Balance stated in the previous Statement ("Previous Statement") is not so received

on or before the Payment Due Date of the Previous Statement, finance charge (as stipulated in the Statement or Fees Schedule or notified by the Company to the Cardholder from time to time at its discretion subject to a minimum amount as shown in the Fee Schedule) will be charged on the unpaid balance of the Previous ment from the Previous Statement date until full payment is credited to the Account. All new Transactions incurred since the Previous Statement date (except for Transactions relating to the subscription or purchase of any investment product with the Company) will be added to the unpaid balance for the purpose o assessing finance charge as from the respective dates of such Transactions notwithstanding that such Transactions will not be payable until the Payment Due Date stated in the current ement. All finance charges will be calculated and accrued on

(e) Late Charge A late charge as specified in the Fees Schedule is charged if the full amount of Minimum Payment Due is not received by the Company on or before the Payment Due Date.

A non-refundable annual fee as specified in the Fees Schedule will be charged to the Account on a date stipulated by the Company, A service fee as specified in the Fees Schedule will be charged to the Account for any payment through cash deposit or retrieval of any records in connection with the Card. (g) Return Check / Reject Autopay Fee A return handling fee (if any) as specified in the Fees Schedule wil

be charged for any check issued in settlement of account which is dishonoured by the bank on which it is drawn or in relation to any autopay authorization which is either dishonoured or revoked (h) Lost Card Replacement Fee A handling fee (if any) as specified in the Fees Schedule will be

charged for the issuance of any replacement Card. (i) Collection Fee If payment is made by the Cardholder in a currency other than Hong Kong dollars, the Account will only be credited with such payment after its receipt and deduction of all collection costs.

for each personal data access request. (q) Instant Temporary Customer Credit Limit Upgrade Fee
 A handling fee (if any) as specified in the Fees Schedule will be charged on the full amount of the instant temporary upgraded credit limit granted to the Cardholder / Cardmember (r) Dynamic Currency Conversion Fee A dynamic currency conversion fee as specified in the Fee: Schedule will be charged with respect to any dynamic currency which the value of the Transaction is debited to the Account in long Kong dollars.

(s) Merchant Installment Plan Cancellation Handling Fee A handling fee (if any) as specified in the Fees Schedule will be charged in the event of cancellation of Merchant Installmen (t) Paper Statement Fee

An over limit charge as specified in the Fees Schedule will be

charge dispute handling fee (if any) as specified in the Fees

Schedule will be imposed for any dispute proved to be invalid after

The Company will review the Account monthly to determine

whether default finance charge is chargeable to the Account. If

the Minimum Payment Due is not received by the Company on or

efore the Payment Due Date specified in any Statement, a

default finance charge as stated in the Fees Schedule will be charged (instead of the finance charge) on the unpaid balance of

he second following Statement as well as all new Transaction:

incurred from the date of the second following Statemen

notwithstanding that all such new Transactions will not be

payable until the Payment Due Date specified in that Statement

Statements is received on or before the Payment Due Date

charge will, where applicable, apply. The default finance charge

A handling fee (if any) as specified in the Fees Schedule will be

A handling fee as specified in the Fees Schedule will be charged

A handling fee (if any) as specified in the Fees Schedule will be

A handling fee as specified in the Fees Schedule will be charged

espective Minimum Payment Due in any six

charged for each credit balance withdrawal by check.

vill be calculated and accrued on a daily basis

charged for request for retrieval of sales draft.

(m) Credit Balance Withdrawal by Check Handling Fe

for request for retrieval of statement.

(n) Statement Retrieval Fee

Sales Draft Retrieval Fee

Personal Data Access Request

Such default finance charge will continue to apply until the

charged if the credit used exceeds the Customer Credit Limit

(k) Charge Dispute Handling Fee

(I) Default Finance Charge (If applicable)

A handling fee as specified in the Fees Schedule will be charged for receiving paper statement. 5.4 Transactions which are effected in currencies other than Hong Kong

dollars are converted from the transaction currency into Hong Kong dollars at a wholesale market rate selected by VISA/MasterCard from within a range of wholesale market rates on the conversion day. handling charge as specified in the Fees Schedule will also be charged 5.5 The Cardholder agrees that it is the Cardholder's sole responsibility to

ensure that every Statement is received in due time and to enquir with and obtain the same from the Company forthwith if not duly received. The Cardholder undertakes to verify the correctness of eac Statement and to notify the Company within 60 days from the date o the Statement of any discrepancies, omissions, errors or wrong o prrect entries or details. At the end of each such period Company's records and the details of the Statements shall be conclusive evidence against the Cardholder without any further proc that they are correct except as to any alleged errors so notified and subject to the Company's right to adjust and amend (which may be exercised by the Company at any time) any entries or details wrongly or mistakenly made by the Company.

Cardholder within a generally acceptable time of that means of

16.3 The Company is hereby authorized (but is not obliged) to accept any structions given by (a) telephone, telex, mail, facsim or in writing purportedly given by the Cardholder; or (b) electronic means (including emails and SMS) given in such manner as the Company may prescribe from time to time all without any inquiry by the Company as to the authority or identity of the person making o purporting to give such instructions or their authent notwithstanding any error, misunderstanding, fraud, forgery or lack of clarity in or authorization for their terms provided that the Company may refuse to act on the instructions if the Company reasonable believes that by carrying out the instructions, (a) the Company, (b) an anies, and/or (c) any of its Third Party Service Providers may break the Law or Regulation. The Company will not be liable to the Cardholder for any loss or damage suffered by the Cardholder resulting in any way from a refusal to act on the

nstructions under this clause 16.4 These terms are translated from English to Chinese for guidance only. If there is any conflict or inconsistency between the two versions, the

16.5 Unless the context otherwise requires, all expressions herein in the singular will include the plural and vice versa and all expressions in the ıline gender will include the feminine and/or the neuter gende where applicable. Headings are for reference only and will not affect

16.6 This Agreement will be governed by and construed in accordance with the laws of Hong Kong. The Cardholder hereby submits to the non-exclusive jurisdiction of the courts of Hong Kong

16.7 Nothing in these terms, this Agreement, and/or any other agreement ment, instrument or arrangement between Cardholder and the Company, whether expressed or implied, is intended to, or will, confer person would not have but for the Contracts (Rights of Third Parties Ordinance (Cap.623 of the Laws of Hong Kong). ("CRTO") provided that (a) any Group Company (other than the Company) (each, a "Third Party") may, subject to and in accordance with this clause and th provisions of the CRTO, enforce any term or provision of thi Agreement which grants or purports to grant any right to that Group Company; and (b) the parties to this Agreement do not require the consent of any Third Party to rescind or vary this Agreement at any

16.8 Disclosure regarding BDAI "BDAI" refers to big data analytics and artificial intelligence applications, and generally involves quantitative method, system or logy, internet cookies, web logs are examples of BDAI. BDAI may be used by the Bank in relation to personal data and Data (Privacy) Ordinance ("Policy Statement'

customer segment and pricing analysis: (b) performing credit, anti-money laundering, fraud prevention and accordance with applicable laws and regulations. Disclosure regarding Citi Derived Data

"Citi Derived Data" refers to aggregated and anonymized informatio or data collected, generated and/or derived by the Bank relating to its customers by way of BDAI or otherwise, but excludes any personal information or data from which the identity of the individual can be lirectly or indirectly ascertained The Bank shall be free to use Citi Derived Data without restriction.

5.6 Where Supplementary Card(s) is/are issued, the Company may:
(a) set-off the credit balance in any other account(s) of the Principa

Cardholder to the Company; and

under this Agreement
. PAYMENT OF CHARGES

Supplementary Cardholder to the Company.

5.7 All notices, Statements or correspondence given by the Company t

dispute or claim between Principal Cardholder and any Supple

6.1 Payments to the Company may be made by such means as the

Cardholder with the Company against the outstanding balance o

each Supplementary Card due from each Supplementary

upplementary Cardholder with the Company against the

outstanding balance of the Supplementary Card due from such

(b) only set-off the credit balance in any other account(s) of a

the Principal Cardholder is deemed to be given to the Principal

Cardholder and each Supplementary Cardholder. Any instructions

given by the Principal Cardholder to the Company will bind the

Principal Cardholder and each Supplementary Cardholder, Any

Cardholder will not affect their respective obligations and liabilities

Company will from time to time stipulate. If payments are made

through a customer activated terminal of or other payment means

acceptable to the Company, such payments will be subject to the

Company's terms and conditions from time to time applicable thereto.

including those set out in transaction records and deposit envelope

used in connection therewith applicable from time to time. Cash

deposits through a customer activated terminal of the Company will

6.2 If the Cardholder fails to pay any sum due or payable hereunder, the

of the Company's staff members or its agents.

credited to the Account in the amount confirmed by the cash count

Company may appoint debt collection agencies to collect the same. If

the Company has incurred any legal or collection fees or other

expenses for the purpose of demanding, collecting or suing to recov

any sum payable hereunder from the Cardholder or other remedies

resulting from the breach or non-compliance with any term of this

Agreement, the Cardholder will reimburse the Company all such lega

fees as taxed by the court on a common fund basis (fees and

disbursements which are of a reasonable amount and reasonable

incurred) unless otherwise agreed. Other reasonable fees and

expenses (including the fees of the debt collection agencies

the Cardholder for goods and services purchased. The Company will

not be responsible for goods and services supplied by merchants o

for refusal of any merchant to accept or honour any Card. Credits to

the Cardholder for any matters in relation to HKTVmall Transactions

The Company shall not be responsible for any such matters. The

Company shall not be responsible or liable in any way if HKTVmall or

any other merchant(s) are not able to deliver or perform the goods or

cessation of business or bankruptcy or winding up of HKTVmall o

such merchant(s). Any dispute in relation to goods or services

supplied is between Cardholder and the relevant merchant, and the

Company shall not be deemed to be a party to such dispute. The

Company shall not be liable or responsible for the quantity, quality

timeliness, merchantability, fitness for purpose or any other aspect

of the goods or services supplied by a merchant or in respect of any

without limitation any mechanism which may allow the Cardholder t

raise any disputes with the Company in respect of any credit card

(collectively, the "chargeback mechanism"), are not applicable to Ci

HKTVmall Card Payment Channel Transaction because they will not b

processed through credit card association. As such, Cardholder is no

entitled to chargeback mechanism and accepts there will be no

dispute handling for Citi HKTVmall Card Payment Channel Transaction. Refunds (if any) will only be made if HKTVmall agrees to refund and

6.5 All rules and regulations of credit card association (VISA), including

ansaction, either directly or via credit card association or oth

the Account for refunds made by merchants will be made only when

6.3 The Cardholder will directly settle disputes between merchants and

the Company receives a properly issued credit voucher.
6.4 The Cardholder will directly settle disputes between HKTVmall and

services for any reason, whatsoever, including without lim

Cardholder connected with the use of the Card.

easonably incurred in that connection will be reimbursed by the

dholder up to a maximum of 30% of the original outstanding sum

Without limiting the foregoing right of the Bank, Citi Derived Data in the form of research, trend or market analysis or reports may be transferred to its group companies, and other third parties by it or its group company, with or without remuneration, if and to the exten transfer is permissible under applicable laws and reg 16.9 The Multiple Credit Reference Agencies Model ("MCRA Model" enables credit providers (such as Citibank) to share and use consume

t data through more than one credit reference agencies ("CRAs"), with all consumer credit data transmitted through or store in the centralized database of the credit reference platform ("CRP" You understand, acknowledge and agree that Citibank is not operato of the CRP and shall not be liable for any loss or damage arising from the use of CRP and/or services provided by any CRAs, including without limitation:

(a) any delay, unavailability, disruption, failure, error, inaccuracy loss, misuse or compromise of data caused by CRP operations o use of CRP by any person or party, or

any breach of obligation, fraud, wilful default or negligence by any CRAs, any other credit providers, or any owners, operato service providers or other participants of the MCRA Model or CRI You also agree and accept that owners and operators of the CRP shall not be liable for any loss or damage arising from any use of the CRP by any person or party.

17. MERCHANT INSTALLMENT PLAN

The following terms and conditions shall govern Merchant Installmen 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

17.2 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 at such merchants as may be designate and communicated by the Company from time to time (each a Merchant"). In respect of each Transaction using the Plan (each, a

(a) Cardholder irrevocably authorizes the Company to pay the full Plan Transaction amount ("Loan Amount") to the Merchant in on 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, Merchant Installment Plan Cancellation Handling Fee (if any) as specified in the Fees Schedule may be charged and outstanding Loan Amount will be billed in full:

monthly from the Account until full repayment of the Loa Amount. The Company will proportionally restore the Custome Credit Limit every month after payment of each Installment b Cardholder. 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

and (6) the outstanding principal amount of other Transactions (where such Transactions are subject to different finance charge rates, in the application order from the Transactions with the higher rate to the lowest rate); or in any other order as the Company consider appropriate without prior reference to the Cardholder 6.8 You agree that we may debit your Card Account to make a partial or full refund of your credit balance by sending a check to the address last

LOSS OR THEFT OF THE CARD The Cardholder shall observe and follow any recommendation of the

Device and the PIN (including without limitation those provided in Clause 15). The Cardholder must inform the Company as soon as reasonably practicable through the Company's CitiPhone Banking 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citiban Ultima Cardholders only) if any card or Enabled Device is lost or stoler 7.2 The Cardholder shall be fully liable for any transactions (whether or not authorized by him) effected by the use of the Cards before he has informed the Company that the Card / Enabled Device/PIN has bee lost or stolen or that someone else knows the PIN. However, provide that the Cardholder has not acted fraudulently, with gross negligen

of the Company) 7.3 The Company will not be obliged to issue a replacement Card to the

The Cardholder hereby agrees that the Company may, at any time and the contingency or future event.

the written demand of that Citi Creditor certifying to the Citi Paying Entity that the Cardholder has failed to discharge any such ness on its due date. The Cardholder undertakes to indemnify each of the Citi Paying Entities against all losses and liabilities

which any of you may incur in connection with such undertaking. 8.3 Any Card issued to the Cardholder is and remains the property of the Company, and is not transferable. The Cardholder will promptly return 8.4 The Cardholder agrees that (a) the Company, (b) any of its Group

Companies, and/or (c) any of its Third Party Providers may withhold or deduct any collected amount, meaning an amount for or on account of, or which represents, withholding, income tax, value added tax, tax on the sale or disposition of any property, duties, or any other lawfully collected amount (the "Collected Amount"), which is required to be withheld or deducted to comply with any Law or Regulation from any payment to the Cardholder, or to or from the Account or any of the Cardholder's accounts. Any Collected Amount shall be timely paid to the relevant Authority in accordance with the relevant requirement Γhe Cardholder will be notified of any Collected Amount as soon a reasonably practicable. The Cardholder acknowledges that the Company will not be required to reimburse the Cardholder for any mount withheld or deducted by a Payment Infrastructure Provider Further, to the extent the Company or any of its Group Companies of ts Third Party Service Providers pays or has paid from its own funds o is or will become required to make a payment to an Authority in respect of an amount that should have been, but was not, a Collected Amount the Cardholder will indemnify the Company for such payment, plu any interest and penalties thereon. The Cardholder understands that he Company is not required to contest any demand made by an Authority for such payment.

The Cardholder hereby agrees that all personal data relating to the Cardholder collected by the Company from time to time may be used eld, disclosed, and/or transferred to any of the Group Companies or Third Party Service Providers and such persons (whether in or outside Hong Kong) as set out in the Policy Statement relating to the Persona Data (Privacy) Ordinance of the Company from time to time in force available by the Company to its customers from time to time for the purposes as stated in the said Policy Statement and the Authoritie r compliance with any Law or Regulation or as required by or for the ourpose of any court, legal process, audit or investigation of any authority. The aforesaid shall apply notwithstanding any applicable non-disclosure agreement. The Cardholder acknowledges that such personal data and account information or records may be transferred to jurisdictions which do not have strict data protection or data

9.2 The Cardholder hereby agrees that the Policy Statement relating to the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the int and any matter arising therefrom or incidental thereto. 9.3 The Cardholder understands and agrees that he must provide the Company with such information as the Company may require from

time to time to enable the Company or any of its Group Companies to

comply with any Law or Regulation.
9.4 The Cardholder acknowledges, agrees and consents to the collection use, disclosure, exchange and transfer from time to time of personal data contained in the card application and relating to use of the Card by the Cardholder (including purchase transactions data and credi card transactions data relating to my purchases with HKTVmall and any other merchants (including but not limited to date, amount and nerchant information)) (collectively "Co-Brand Card Data")) to, by and between the Company and HKTVmall for the purposes of (considering and processing Application, (ii) operation of the Card, (ii registration and operation of HKTVmall Membership Program, (iv) analysis of customer behavior and usage patterns; (v) conducting notions and/or marketing of offers related to the Card; (vi) (where the Company is the data user) for all purposes as disclosed in the Company's Policy Statement relating to the Personal Data (Privacy Ordinance; and (vii) any other purposes relating to the aforementioned purposes. Each of the Company and HKTVmall shall be solely responsible for using and handling such data transferred to

Cardholder/ Cardmember to complete an instruction form. Details of

18.3 If the Cardholder/ Cardmember has provided Recurring Card nstructions to a Merchant, the Cardholder/ Cardmember will need to contact the Merchant directly to request a cancellation. The Company suggests that the Cardholder/ Cardmember does this at least 15 days prior to the next scheduled payment. Until the Cardholder Cardmember cancels his authority, the Merchant has the right to

acted in accordance with his request.

(a) provide his replacement Card details to such Card association to update the Recurring Card Instruction(s) or update the relevant Card association that his previous Card has been cancelled or the account has been closed: and/or

(b) where the Card has been replaced, treat the Recurring Card Instruction(s) as applying to the replacement Card and/or its new expiry date (as the case may be). If the Company does this, the replacement Card Account will continue to be debited in accordance with that Recurring Card Instruction except that the eplacement Card number and/or its new expiry date will be used (instead of the previous Card details).

18.7 Before each payment under a Recurring Card Instruction, the Cardholder/ Cardmember must ensure that he has available credit under his Card Account to enable that payment to be made within

available to cover the payment of a Recurring Card Instruction, the Company may still, at its discretion and subject to the terms of this Agreement, honour the payment which may cause the Custome Credit Limit to be exceeded. However, this does not change the Customer Credit Limit and Cardholder/Cardmember should refer to the Fees Schedule to learn about any fee which may apply.

nding to the Installment billed 18.1 The Cardholder/ Cardmember can authorise another party to debit his

(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 is required to

promotional offers as determined by the Company and the

Merchant in their sole discretion. All matters and dispute

relating to the Plan are subject to the final decision of the

repay the Loan Amount in full to the Company and is liable for all charges, including without limitation to charges on overdue ments, in accordance with the terms of this Agreement: (f) the Company may at its absolute discretion and at any tim without giving any prior notice and reason, (i) not offer the Plan to Cardholder; or (ii) withdraw or cancel the Plan/Loan/Account on the occurrence of any of the aforementioned event, or if the Cardholder cancels the Account, Cardholder shall immediately repay all outstanding liabilities under the Account, including

(g) 1.5% of the billed Installment will be included in the Minimum (h) The Company will charge the interest rate and/or fees a

without limitation any amount outstanding under the Loan, to the

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 Plan Transaction, ONLY the Company receives (or had received) payment in full of the by the Payment Due Date every month until you have paid al However, if the Company does not receive the full payment of the

Statement Balance as indicated in your a. current and previous monthly Statement of Account, . the billed monthly Installment due in current Statemen of Account will be subject to the daily Finance Charge as set out in the Statement of Account from the Installment Date till one day before you pay the current outstanding balance in full, and

, any unpaid portion of any previous month nstallment(s) in your current Statement of Account, will he subject to daily Finance Charge as set out in the tatement of Account from one day after the current Statement Date till one day before you pay the current outstanding balance in full.

b. current monthly statement of account only, i. the billed monthly Installment due in current Statement of Account will be subject to the daily Finance Charge as set out in the Statement of Account from one day after the current Statement Date till one day before the date you pay the current outstanding balance in full.

please refer to Clause 6.7 of this Agreement for the payment allocation sequence. n 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 you Citi Credit Card account. The Cardholder/ Cardmember show refer to Clause 5.3 (I) of this Agreement for the charging logic of

(i) Points, Octopus Cash or Cash Rebates will be credited monthly

Please note that the Loan will take more than the scheduled term to pay off in full if only Minimum Payment Due is paid. The Minimum Payment Due includes only 1.5% of billed Installment which is also specified in Clause 17.2 (g) of this Agreement and

the Default Finance Charge (if applicable). The prevailing Finance Charge, Default Finance Charge and Late Charge are available in Fees Schedule. https://www.citibank.com.hk/english/ edit-cards/pdf/fee-schedule.pdf

18. RECURRING CARD INSTRUCTIONS

Card Account on a recurring basis using his Card number and/or expiry

banking or at least 15 working days through CitiPhone Banking at (852) 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citibank Ultima Cardholders only) / Citi Prestige Service Line at 2860 0338 (for Citi Prestige Cardholders only) or Citibank branches. Upon cancellation of enrollment for the e-Statement Service and/or e-Advice Service, the Company will resume sending Statements l/or advice in paper form to the Cardholde 10.8 The Cardholder agrees that the Company shall not be liable for any loss, damages or expenses that the Cardholder shall incur, including

without limitation, any loss or damage caused to the Cardholder data software, computer, telecommunications equipment or other equipmen in connection with the Cardholder's use of the e-Statement Service and/or e-Advice Service unless they are caused solely and directly by

Company's negligence or willful default. 10.9 The Cardholder agrees that the Company shall use reasonable effort to ensure that the e-Statement Service and/or e-Advice Service are secure and cannot be accessed by unauthorized third parties However, the Cardholder acknowledges that the Company does not warrant the security, secrecy or confidentiality of any information

transmitted through any applicable internet service provider, network system or such other equivalent system in any jurisdiction via the e-Statement Service and/or e-Advice Service. The Cardholder confirm that he understands and accepts all possible risks involved in using the e-Statement Service and/or e-Advice Service including, withou limitation, the e-Statement Service and/or e-Advice Service being intercepted, monitored, amended, tempered with or being sent

closed to other parties without the Cardholder's authorization 10.10 The e-Statement Service and e-Advice Service use proprietar software of the Company, the Company's affiliates or other software suppliers. The Cardholder agrees that the Company has granted the Cardholder a non-exclusive license to use this software in connection with the e-Statement Service and/or e-Advice Service that allows the Cardholder to use such software only for its intended purposes. Th Cardholder agrees that he shall not disassemble, decompile, copy modify or reverse engineer any such software or allow anyone else to

11.1 The Cardholder agrees that by enrolling for and using the service(s) wherein the Company will send alerts via electronic means ("Citi Alerts ices"), the Cardholder accepts and agrees to be bound by the Clause 11 and to pay any fee associated with the use of the Citi Alerts Services. The Cardholder agrees to abide by any and all laws, rules regulations and official issuances applicable to the Citi Alert Services, now existing or which may hereinafter been enacted, issued or enforced, as well as such other terms and conditions governing th use of other facilities, benefits or services the Company may from t to time make available to the Cardholder in connection with the Cit

Alerts Services 11.2 The Cardholder is responsible for the security of his mmunications equipment and must take all reaso precautions to prevent anyone else from accessing any confidential formation and the Company is not liable for any disclosure o

onfidential information 11.3 The Cardholder agrees that the Company shall use reasonable effort to ensure that the Citi Alerts Services are secure and cannot be accessed by unauthorized third parties. However, the Cardholde acknowledges that the Company does not warrant the securit secrecy or confidentiality of any information transmitted via the Cit Alerts Services. The Cardholder confirms that he understands and accepts all possible risks involved in using the Citi Alerts Services including, without limitation, the Citi Alerts Services being intercepted, nonitored, amended, tempered with or being sent or disclosed to

other parties without the Cardholder's authorization. 11.4 The Cardholder acknowledges that any information received by the Cardholder via his telecommunications equipment pursuant to the Citi Alerts Services is for his (and not any other persons) reference

only, and shall not be taken as conclusive evidence of the matters to which it relates. 11.5 Neither the Company nor any of the telecommunications companie designated by the Company for the purposes of providing the Cit Alerts Services will assume any liability or responsibility for any failure or delay in transmitting information to the Cardholder or for any erro or inaccuracy in such information unless it results from any negligence or willful default on the part of the Company or of such telecommunications company. In particular, the Cardholder understands that neither the Company nor any such telecommunications company shall assume any liability or responsibility for consequences arising from any cause beyond its reasonable control including, without limitation, failure of the Cardholder's telecommunications equipment to receive information for whateve reason, any telecommunications breakdown, Internet service provide failure, power failure, malfunction, breakdown, interruption or inadequacy of equipment or installation, act of God, government act, ommotion, strike, war, fire, flood or explosion.

11.6 The Cardholder understands the third party supporting the Citi Alerts

ervices (including the telecommunications company designated b

the Company) is neither agency of the Company nor representing the

Company, and there is no co-operation, partnership, joint venture or

other relationship with the Company and the Company is not

responsible for any loss caused by such third party including system

11.7 The Citi Alerts Services use proprietary software of the Company, the Company's affiliates or other software suppliers. The Cardholde agrees that the Company has granted the Cardholder a non-exclusive cense to use this software in connection with the Citi Alerts Service which allow the Cardholder to use such software only for its intended purposes. The Cardholder agrees that he shall not disassemble decompile, copy, modify or reverse engineer any such software or allow anyone else to do so. 12. CANCELLATION

12.1 The Company reserves the right to and may at any time withdraw suspend, extend or modify any of the facilities or services p the Cardholder, increase or reduce the Customer Credit Limit, Loan Limit or Cash Advance Limit, withdraw any or all of the Cards, close the Account or terminate this Agreement without any reason or cause no prior notice to the Cardholder. Without limiting the Company's rights as aforesaid and as an illustration, any such right is likely to be exercised if the Cardholder is in breach of any of the terms of this Agreement, fails to pay any amount when due, or commences or suffers to have any insolvency, execution or similar action or proceedings against himself or for the purpose of complying with the

12.2 The Cardholder may terminate this Agreement at any time by written notice to the Company 12.3 The Company may (with or without having suspended or reduced the credits extended, withdrawn any Card or terminated this Agreement require the Cardholder to immediately pay the entire outstandin balance under the Account. All obligations of the Cardholder incurre or existing under this Agreement as of the date of termination will

12.4 If the Company for whatever reason terminates this Agreement, the Company may at any time within six (6) months after the termination of this Agreement issue any card to the Cardholder in substitution fo

12.5 Termination of the Card issued to the Principal Cardholder ("Principal

Card") for whatever reasons will terminate all Supplementary Card(s) issued under it. 12.6 Fither the Principal Cardholder or a Supplementary Cardholder ma ate a Supplementary Card (without terminating the Principa Card) by (i) giving notice to the Company and (ii) cutting the Supplementary Card or returning the Supplementary Card. If the applementary Card is not cut or returned as aforementioned, the Company may upon receipt notice of termination take action in accordance with its procedures applicable to terminated credit cards to prevent further use of the Supplementary Card. The Principal ardholder will be liable for any transactions made using the applementary Card until it has been cut or returned or until the Company is able to implement the procedures applicable to

ed credit cards, whichever is later. 13. AMENDMENTS 13.1 The Company hereby reserves the right at any time to amend the terms of this Agreement including without limitation, the rates of any charges or fees and method of payment in any manner as the Company deems fit by prior notice. Amendments will take effect on such date as stipulated by the Company in accordance with the

13.2 If the Cardholder does not accept the Company's amendments, the ardholder will discontinue the Account by written notice to the ompany before such amendments become effective. 13.3 Any Transaction using the Card after the effective date of the nendments will be deemed to be conclusive evidence that the

14. CARDHOLDER WHO HAS AN ACCOUNT WITH THE COMPANY AND/OR

ITIBANK, N.A., HONG KONG BRANCH

Cardholder has accepted and agreed to such amendments without

14.1 This clause applies when the Cardholder has an account (of whicheve type) with the Company (other than the account relating to the Card) nd/or with Citibank, N.A., Hong Kong Branch. 14.2 The Citibank Terms and Conditions for Accounts and Services (as amended or supplemented from time to time) (the "CTC") shall be deemed to be incorporated in this Agreement by reference and in case of any inconsistency between the CTC and the terms of this

reement, the terms of this Agreement shall prevail in respect of any

services and/or arrangement to be provided by the Company in espect of the Card provided that, notwithstanding the fore clauses 12.3, 12.4 and 12.5 of clause 12 (Charge, Lien, Set Off) of the C (each, a "CTC Applicable Clause") shall prevail over any term o this Agreement relating to the right of set off, combination of onsolidation of account or indemnity and the reference in a CTC oplicable Clause to: "you" shall, for the purpose of this Agreement, be deemed to

nclude Citibank (Hong Kong) Limited and Citibank, N.A., Hong Kong Branch: and (b) "Citigroup Organisation" shall bear the meaning ascribed to that term in clause 2.3 of the CTC CARD ENROLLMENT IN HKTVmall PLATFORM The Cardholder may enroll the Card in HKTVmall Platform through a

Enabled Device"). 15.2 By enrolling the Card for payment in HKTVmall Platform as provided in ause 15.1, the Cardholder agrees that: a) the Cardholder shall keep the Enabled Device safe and secure (including ensuring that the Enabled Device is not modified manufacturer, locking it when not in use or when it is unattended and by installing up-to-date anti-virus software on it) and ensure that PIN is not disclosed to anyone and the Cardholder must take all steps to prevent any fraud, loss or theft in respect of the PIN

mobile device of the Cardholder for payment of HKTVmall Transactions

nabled Device or the Card; (b) if biometric details may be used to identify the Cardholder or be used to grant access to the Enabled Device to access and use the Card or to authorize any Transaction, the Cardholder must not save a third party's biometrics such as fingerprint (biometric mation) on the Enabled Device;

(c) in the event a third party's biometrics are saved on the Enabled Device, whether now or in the future, and such biometric detail can be used to grant access to the Enabled Device to access and use the Card or to authorize any Transaction, the Cardholder understands, acknowledges and agrees that such person, using his or her biometrics, will be able to access and use the Card and authorize Transactions using the Card, and the relevant Transactions will be deemed as authorized by the Cardholder and be charged to the Card, for which the Cardholder shall be fully

(d) the Cardholder shall remove the HKTVmall mobile app from the bled Device before disposing of the Enabled Device. 15.3 The Cardholder shall follow the instructions from HKTVmall if the ardholder no longer wishes to enroll the Card for payment in HKTVmall Platform. Removal of the Card from HKTVmall Platform will not terminate the plastic Card unless it is terminated in accordance

15.4 HKTVmall Platform is provided by HKTVmall, and without any recommendation, endorsement, representation or warranty of any kind from the Company. The Cardholder acknowledges and agrees that the Company will not be liable for any claims, losses, liabilities damages, costs or expenses arising from or related to use of the Card through the HKTVmall Platform, including without limitation, due to any error, virus, failure, delay, interruption, disruption or unavailability of the HKTVmall Platform. Any inquiries or complaints relating to the use of HKTVmall Platform shall be directed to HKTVmall

16.1 The Company may at any time transfer, assign, delegate or sub-contract any or all of its rights or obligations hereunder to any person without prior notice to the Cardholder. Without prejudice to he foregoing, the Company may also transfer all or part of its rights and obligations hereunder and any amount in the Account to ar Group Company if it reasonably considers necessary to comply with any Law or Regulation.

16.2 All notices, Statements or correspondence sent by the Company may be in the form of written notice, statement or advice insert, message

by email or preprinted on Statement or advice, or through any other

appropriate form determined by the Company. All such notices

Statements or correspondence to be given by the Company will be validly given if dispatched to the Cardholder's address last registered

with the Company and will be deemed to be received by the

16. MISCELLANEOUS

approach that emulates human intelligence via computer programs to nake estimates, predictions, recommendations or decisions in manner that go beyond classical statistical, mathematical, econometric or financial approaches in order to achieve automation and gain analytics insights of large volumes of structured and unstructured data created by the preservation and logging of activity from people tools and machines, including without limitation data from social media, internet-enabled devices, machines, video and voice recordings. Machine learning, Multiple-Tree-based methods, natural language processing, Neural Network, biometric authentication

non-personal data. Use of BDAI by the Bank in relation to personal data is governed by the Bank's Policy Statement relating to Personal In addition, the Bank may by itself, or via its service providers, use (a) performing statistical, trend, market, behaviour, usage pattern

other risk assessment (c) planning, research and developments, designing services or products, improving customer experience; (d) predicative modelling; and any other purposes relating thereto.

security and integrity of data and the use of BDAI is fair and in

The Bank has in place robust policies and procedures to ensure the

(c) the Loan Amount will be held from the Customer Credit Limit according to the tenor of the Plan and shall be repaid by month Installments. Each Installment is irrevocable and will be debite

(d) the Plan cannot be used in conjunction with any other

not be made by way of credits to the Account, and subject to the contract governing the transaction between the Cardholder and HKTVmal 6.6 Payments to the Company will only be deemed to be received by the Company and credited to the Account when received in good and cleared funds and if in foreign currency, after conversion by the

puts the Company in funds for such purpose, and refunds (if any) ma

Company into Hong Kong dollars in accordance with its normal practice, and without any set-off, claim, condition, restriction, Payments and credits to the Account may be applied in the following order: (1) legal and debt collection fees; (2) finance charges; (3) cas advance charges; (4) all other applicable fees and charges including but not limited to cash advance fees, late charges, over limit charge vice, return check / reject autopay fee (if any), card replacement fe (if any) and charge dispute handling fees (if any): (5) outstanding installments of any Plan or other installment programs of the Company

otified by you, at any time without prior notic

6.9 Without prejudice to the other terms of this Agreement, if the Cardholder should be absent from Hong Kong for some time arrangements to settle the Charges should be made prior to his

ompany from time to time regarding the security of the Card, Enabled

or in breach of Clause 7.1, the Cardholder's maximum liabilities for rized transactions shall not exceed HKD500.00. T application of the aforesaid limitation on liability of the Cardholde does not apply to loss related to transactions resulting from use of

Cardholder if his Card is lost or stolen. If the Company agrees to issue a replacement Card, its use will be subject to the terms of this RIGHTS OF THE COMPANY

Card in automated teller machine (whether or not such device is that

without prior notice, set off or transfer any monies standing to the credit of the Cardholder's account with the Company and bank accounts with the Company or Citibank, N.A. of whatever description and in whatever currency and whether held singly or jointly with others owards discharge of all sums due to the Company in connection wit the Card in whatever currency. Insofar as any of the sums may only b lue to the Company contingently or in future, the Company's and Citibank, N.A.'s liability to the Cardholder to make payment of any sums standing to the credit of any such accounts will to the exter ecessary to cover such sums be suspended until the happening o

8.2 Save where Clause 14 (Cardholder who banks with Citibank, N.A Hong Kong Branch) applies, the Cardholder requests each of the Company and Citibank, N.A., Hong Kong Branch (each, a "Citi Paying Entity") to undertake to the other (each, a "Citi Creditor") to discharge any indebtedness which the Cardholder owes to a Citi Creditor upor

> date. This is called a Recurring Card Instruction ("Recurring Card 18.2 In order to set up a Recurring Card Instruction, a Merchant will ask the

when amounts under a Recurring Card Instruction are charged to the Card and the amounts to be charged should be set out in the

request the Company to debit the Card Account and the Company is bliged to process this request 18.4 Subject to Clause 18.6 below, after Card cancellation or replacement he Cardholder/ Cardmember is responsible for reinstating all relevant

ecurring Card Instruction(s). 18.5 Cardholder/Cardmember may retain a copy of the request to change or cancel any Recurring Card Instruction(s) with a Merchant. The Cardholder/ Cardmember may use this as proof if a Merchant has not

18.6 If Card number and/or Card expiry date is changed, for example as a result of previous Card being lost or stolen or Card otherwise being replaced, or Card is cancelled or Account is closed, the Cardholder/ or change the details of his Recurring Card Instructions. Without prejudice to Cardholder/ Cardmember's aforesaid responsibility, if the relevant Card association provides the service of updating certain designated Merchants of such Card cancellation or Card details change and if Cardholder/ Cardmember has not opted-out of such service, Cardholder/ Cardmember is deemed to authorise the

Company to (if the Company chooses to do so):

18.8 If Card Account does not have sufficient Customer Credit Limit

Citi Credit Card is issued by Citibank (Hong Kong) Limited Copyright © 2023 Citigroup Inc. All rights reserved.

Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong)

Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.

Citi The Club Credit Card Agreement **TERMS AND CONDITIONS**

Citi The Club Credit 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 Cardhold (each a and together the "Cardholder" or "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 Principa Cardholder or other Supplementary Cardholders, be liable for any payment to the Company in connection with the following terms: DEFINITIONS AND INTERPRETATION

(Effective on November 20, 2023)

Unless the context otherwise requires, the following expressions shall have the following meanings in this Agreemen

"Club HKT" means Club HKT Limited, a member of HKT Group

Cardholder" means holder of the Card, and includes prospective

"Card Data" means the data relating to a Cardholder received the usage of the Card, including but not limited to personal data contained in the application for the Card, transaction data, data arising from or relating to the Cardholder's responses made to ar advertising or promotional campaigns relating to the Card, credit limit utilization rate, account status, and data on installment loans (if any);

spending using the Card; Clubpoints Program" means the Citi The Club Credit Card Clubpoin Rebate Program that applies to spending by the Principal and/or Supplementary Cardholder with the Card: HKT Customer Data" means the data obtained, received or generated by Club HKT (or any of its affiliates) from time to time relating to a member of The Club who is a Cardholder, including without limitation, data relating to the Cardholder's persona particulars, membership, activities (including data on Clubpoint redemption and rewards) and transactions conducted by the member through The Club or Club Shopping Platform;

"Clubpoints" means points awarded to The Club members for certain

"HKT Group" means HKT Limited and its subsidiaries, affiliates and associated companies, including Club HKT; PIN" includes biometric verification such as fingerprint identity of facial recognition, personal identification number, passcode

One-time Password (OTP) as applicable for the use of the Card: "Qualifying Services" means selected services supplied by the companies within the HKT Group or the PCCW Group and currer individual customers of these selected services will be awarded with Clubpoints which are proportionate to the eligible spending for those qualifying services and will be automatically credited to customer membership accounts in The Club. Contemporary information relating to the qualifying services, eligible spending and the rate of conversion can be found on www.theclub.com.hk or https://shop.theclub.com.hk/ or such other URL that may serve the same purpose from time to time and are subject to change from time to time without prior notice; The Club" or "The Club Membership Program" means a loyalt

program operated by Club HKT, which provides a platform offering its members various benefits and services including the redemption Clubpoints for designated goods and services, tailored marketing an management of members' accounts of Qualifying Services. A membe of The Club will be able to receive and/or redeem various benefit Club (https://www.theclub.com.bk/en/terms-_and-conditions.html) and other relevant terms which may be announced or notified to nembers from time to time by different means of communication; and Transactions" means transactions conducted by the Cardholder through use of the Card and includes purchase, payment, ATM, cash withdrawal, bank transfer and installment transactions, as applicable 2. CARDHOLDER'S INFORMATION

the analysis of customer behavior and usage patterns; (iv) exploring practical enhancements in respect of the Card; (v) conduct motions and marketing related to the Card by the Company and/ Club HKT of offers relating to the Card; and (vi) subject to Clause 9.5 Personal Data (Privacy) Ordinance of the Company (in the case of the Company), or the Personal Information Collection Statement of Clu case of Club HKT). The Company and Club HKT shall each be solely responsible for using and handling such data collected by and/or practices and the applicable legal and regulatory require

9.5 The Cardholder acknowledges and understands that Club HKT will not use his personal data for the purposes of direct marketing un the Cardholder has provided consent directly to Club HKT, except that if the Cardholder is an existing member of The Club, his direct marketing preferences and any consents that he has previous provided to Club HKT will continue to apply. The Cardholder acknowledges and understands that he may withdraw his consent t the use of his personal data for direct marketing purposes by Club HKT at any time by using Club HKT's mobile application or website or any other platform or channel provided by Club HKT. The Cardholder acknowledges that Citibank cannot accept or process any withdraw of consent request in relation to direct marketing that is communicated

10. E-STATEMENT /E-ADVICE SERVICES

- 10.1 By enrolling for and using the service in which an electronic form of statement of account(s) and/or designated advice of account(s) w be made available by electronic means (the "e-Statement Service" & "e-Advice Service" respectively), the Cardholder accepts and agree to be bound by this Clause 10. Upon enrollment for the e-Statemer Service and/or the e-Advice Service, the Cardholder will no longe receive his Statements and/or designated advice in paper form (designated advice being the types of advice as listed on your website www.citibank.com.hk/e-advice from time to time). The Cardholder ees to ahide by any and all laws ru issuances applicable to the e-Statement Service and/or the e-Advice Service (as the case may be), now existing or which may hereinafter be enacted issued or enforced as well as such other terms and conditions governing the use of other facilities, benefits or services the Company may from time to time make available to the Cardholder connection with the e-Statement Service and/or e-Advice Service
- 10.2 The Cardholder agrees that the successful delivery of emails (if applicable) in connection with the e-Statement Service and/or e-Advice Service by the Company to the Cardholder's designated email address shall be deemed to be delivery of the relevant Statement and/or designated advice to the Cardholder. The Company may, at its sole discretion and notwithstanding the Cardholder's enrolment for the e-Statement Service and/or e-Advice Service, send any Statement and/or advice to the Cardholder's last registered mailing address should the Company fail to send emails in connection with the e-Statement Service and/or e-Advice Service at the ardholder's registered email address or for any other reaso
- 10.3 The Company has the discretion from time to time to modify, restrict withdraw, cancel, suspend or discontinue the e-Statement Service and/or e-Advice Service without giving any reason or prior notice. The Company reserves the right to impose such fee(s) for the e-Statement Service and/or e-Advice Service from time to time at its sole discretion any time by giving prior notice to the Cardholder
- 10.4 The Cardholder understands that the e-Statement Service and/or e-Advice Service are available to him provided that he has appropriate internet access and telecommunications services and equipmen The Cardholder shall keep such equipment used for the e-Statement ervice and/or e-Advice Service secure
- 10.5 The Cardholder undertakes to provide to the Company with his updated and correct email address in order to use the e-Statement Service and/or e-Advice Service
- 10.6 Upon reasonable attempt, failing to send emails in connection with the e-Statement Service and/or e-Advice Service to the Cardholder with reasonable retry, the e-Statement Service and/or e-Advice

- 2.1 The Cardholder understands that the Company issues the Card on the basis that information provided by the Cardholder is and will remain in writing upon any change of such information including that or employment, business or residential address, permanent residence o
- 2.2 The Cardholder agrees to the Company recording the telephone conversations between the Cardholder and the Company. USE OF CARD
- 3.1 The Cardholder will (a) sign the plastic Card upon receipt (adopting the same signature in the application form or such other document as may be prescribed by the Company); (b) keep the Card under his nersonal control at all times, and should not authorize any third part to use the Card in any manner; (c) not exceed the credit limit assigne by the Company from time to time at its discretion ("Customer Cre Limit"); (d) not exceed the cash advance limit (which forms part of the Customer Credit Limit) assigned by the Company from time to time a its discretion ("Cash Advance Limit"); (e) not exceed the loan lim assigned by the Company from time to time at its discretion ("Loa Limit"); and (f) not use the Card after it is withdrawn, cancelled or
- 3.2 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 to any other person. The Cardholder will accept full and sole responsibility for and fully indemnify the Company against a consequences, losses and / or other liabilities incurred as a result of the PIN being known to another person for whatsoever reason
- 3.3 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 b 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. TRANSACTIONS EFFECTED THROUGH CARD
- 4.1 Credit card functionality 4.1.1 The Card may be used at any branch of the Company and othe financial institutions and merchants, which accept the Card fo effecting purchases of goods and services, drawing of cash advance, payment of the Cardholder's outstanding accounts and such other credit card facilities or services as the Compa may from time to time provide or arrange. The Card may also b used by the Cardholder by applying for a loan under any of the (including, without limitation, "Quick Cash" Installment Program xiBill" Installment Program, "PayLite" 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 dra is signed by him and/or the Customer Credit Limit or Loan Limit is exceeded and/or without card activation. Types o Transactions effected without the Cardholder's signature ma 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 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.
- nbership and Rewards 4.2.1 The Cardholder must be a member of The Club and maintain The Club membership account for Clubpoints redemption and usage, in which Principal Cardholder will be awarded with Clubpoints as a reward of spending with the Card by the Principal Cardholder and each Supplementary Cardholder. Th Cardholder acknowledges and understands that if he is not an existing member of The Club, he will not be able to conduct any activities relating to his The Club membership (including bu

Service will be automatically cancelled and the Company will resume

nding Statements and/or advice in paper form to the Cardholde

Service, the Cardholder shall give prior notice at least 10 working days

before the next Statement / advice date through Citibank onlin

banking or at least 15 working days through CitiPhone Banking at (852) 2860 0333 / Platinum Service Line 2860 0360 (for Citibank

Platinum Cardholders only) / Ultima Service Line 2860 0308 (fo

Citibank Ultima Cardholders only) / Citi Prestige Service Line a

2860 0338 (for Citi Prestige Cardholders only) or Citibank branches

Jpon cancellation of enrollment for the e-Statement Service and/

e-Advice Service, the Company will resume sending Statements

loss, damages or expenses that the Cardholder shall incur, including

without limitation, any loss or damage caused to the Cardholder data

equipment in connection with the Cardholder's use of the e-Statemer

Service and/or e-Advice Service unless they are caused solely and

to ensure that the e- Statement Service and/or e-Advice Service are

secure and cannot be accessed by unauthorized third parties

However, the Cardholder acknowledges that the Company does no

warrant the security, secrecy or confidentiality of any information

system or such other equivalent system in any jurisdiction via the

e-Statement Service and/or e-Advice Service. The Cardholder confirms

that he understands and accepts all possible risks involved in using

the e-Statement Service and/or e-Advice Service including, without

disclosed to other parties without the Cardholder's authorization

10.10 The e-Statement Service and e-Advice Service use proprietary

limitation, the e-Statement Service and/or e-Advice Service being

ntercepted, monitored, amended, tempered with or being sent of

software of the Company, the Company's affiliates or other software

Cardholder a non-exclusive license to use this software in connection

with the e-Statement Service and/or e-Advice Service that allows the

Cardholder to use such software only for its intended purposes. The

Cardholder agrees that he shall not disassemble, decompile, copy,

modify or reverse engineer any such software or allow anyone else to

11.1 The Cardholder agrees that by enrolling for and using the service(s)

wherein the Company will send alerts via electronic means ("Citi Alerts

Services"), the Cardholder accepts and agrees to be bound by this

Clause 11 and to pay any fee associated with the use of the Citi Alerts

Services. The Cardholder agrees to abide by any and all laws, rules

regulations and official issuances applicable to the Citi Alerts

Services, now existing or which may hereinafter been enacted, issued

or enforced, as well as such other terms and conditions governing the

11.2 The Cardholder is responsible for the security of his

11.3 The Cardholder agrees that the Company shall use reasonable effort

Alerts Services.

use of other facilities, benefits or services the Company may from time

to time make available to the Cardholder in connection with the Citi

telecommunications equipment and must take all reasonable

precautions to prevent anyone else from accessing any confidential

nformation and the Company is not liable for any disclosure of

to ensure that the Citi Alerts Services are secure and cannot be

accessed by unauthorized third parties. However, the Cardholder

acknowledges that the Company does not warrant the security

secrecy or confidentiality of any information transmitted via the Cit

Alerts Services. The Cardholder confirms that he understands and

accepts all possible risks involved in using the Citi Alerts Services

including, without limitation, the Citi Alerts Services being

intercepted, monitored, amended, tempered with or being sent or

disclosed to other parties without the Cardholder's authorization

11.4 The Cardholder acknowledges that any information received by the

transmitted through any applicable internet service provider, netw

10.8 The Cardholder agrees that the Company shall not be liable for any

ectly by the Company's negligence or willful default

10.9 The Cardholder agrees that the Company shall use reasonable effor

and/or advice in paper form to the Cardholder

10.7 To cancel enrollment for the e-Statement Service and/or e-Advice

not limited to the redemption of Clubpoints, viewing and editing my membership profile or making any purchases at Club Shopping) until Club HKT has approved his application for The 4.7 The Company is neither the provider of the goods and services nor an Club membership and he has completed the activation process

or his The Club membership account 4.2.2 The Clubpoints earned by both the Principal Cardholder and/or Supplementary Cardholder(s) by spending with the Card will be awarded and credited to The Club membership account of the incipal Cardholder, unless otherwise specified

4.2.3 Reward of Clubpoints for spending with the Card and all matters relating thereto are governed by the "Citi The Club and any other applicable terms and conditions, as may be ssued or amended from time to time by the Company.

4.2.4 Redemption of Clubpoints, rewards of Clubpoints that are inrelated to spending with the Card and all matters relating to The Club Membership Program are subject to the Terms and Conditions of The Club issued by Club HKT and may be amended by Club HKT from time to time. The Company shall no in any way be responsible or liable for any matters or dealings. nder or relating to The Club Membership Program. 4.2.5 No Citi ThankYou Rewards Points, cash or any other forms of

rebates will be granted by the Company for spending with the Card, 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 Compan reserves the right to decline processing or paying any Transaction which the Company suspects to be involved in illegal gambling o which may be illegal under any applicable laws. The Company furthe 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 o companies, including the Company (the "Group Companies"), and/o c) any third party selected by the Company or any of its Group Companies to provide services to it (including, without limitation Club HKT and its Affiliates) and who is not a payment infrastructur provider (meaning a third party that forms part of the global paymen system infrastructure, including without limitation, communications clearing or payment systems, intermediary banks and corresp banks (the "Payment Infrastructure Provider")) (the "Third Party Service Providers") may break (i) the law or regulation of any risdiction, domestic or foreign, or (ii) any agreement entered int between the Company and any competent regulatory, prosecuting tax or governmental authority in any jurisdiction, domestic or foreign (the "Authorities") ((i) and (ii) collectively referred to as the "Law o Regulation"). The Company will not be liable to the Cardholder for any loss or damage suffered by the Cardholder resulting in any way from a efusal to process or pay a Transaction under this clause.
- 4.4 Notwithstanding any provision in this Agreement, if an unauthorized transaction is reported in accordance with this Agreement before its settlement date, Cardholder is entitled to withhold payment of the disputed amount. While investigation is on-going, the Company will not impose any Finance Charge or interest on the disputed amount or make an adverse credit report against Cardholder. After investigatio is completed in good faith and if the investigation result shows that the report was unfounded, the Company has the right to re-impose whole period (including the investigation period). The result of the good faith investigation is binding on Cardholde 4.5 In the event where a merchant is not able to deliver or perform the
- goods or services in full or in part or is otherwise in default in relation to the goods or services for any reason whatsoever, including withou imitation the cessation of business or bankruptcy or winding-up o the merchant. Cardholder remains liable to pay the full amount of the Fransaction, subject to the relevant Card association rules
- 4.6 Any claims, disputes or complaints arising from the goods and/or services shall be resolved directly with the merchant by the Cardholder. Regardless of whether such disputes (including withou imitation non-receipt of goods and/or non-performance of services can be resolved. Cardholder remains liable to repay the entire amoun

Cardholder via his telecommunications equipment pursuant to the

Citi Alerts Services is for his (and not any other persons) reference

only, and shall not be taken as conclusive evidence of the matters to

designated by the Company for the purposes of providing the Citi

Alerts Services will assume any liability or responsibility for any failure

or delay in transmitting information to the Cardholder or for any error

or willful default on the part of the Company or of sucl

telecommunications company. In particular, the Cardholde

understands that neither the Company nor any such

telecommunications company shall assume any liability or

responsibility for consequences arising from any cause beyond its

reasonable control including, without limitation, failure of the

Cardholder's telecommunications equipment to receive information

service provider failure, power failure, malfunction, breakdown

interruption or inadequacy of equipment or installation, act of God

11.6 The Cardholder understands the third party supporting the Citi Alerts

11.7 The Citi Alerts Services use proprietary software of the Company, the

nment act, civil commotion, strike, war, fire, flood or explosi

Services (including the telecommunications company designated by

the Company) is neither agency of the Company nor representing the

Company, and there is no co-operation, partnership, joint venture or other relationship with the Company and the Company is not

responsible for any loss caused by such third party including system

Company's affiliates or other software suppliers. The Cardholde

agrees that the Company has granted the Cardholder a non-exclusive

license to use this software in connection with the Citi Alerts Service:

which allow the Cardholder to use such software only for its intended

purposes. The Cardholder agrees that he shall not disassemble

12.1 The Company reserves the right to and may at any time withdraw,

allow anyone else to do so.

Law or Regulation.

issued under it.

notice to the Company.

decompile, copy, modify or reverse engineer any such software or

suspend, extend or modify any of the facilities or services provided to

the Cardholder, increase or reduce the Customer Credit Limit, Loan

Limit or Cash Advance Limit, withdraw any or all of the Cards, close the

prior notice to the Cardholder Without limiting the Company's rights

as aforesaid and as an illustration, any such right is likely to be

exercised if the Cardholder is in breach of any of the terms of this

Agreement, fails to pay any amount when due, or commences or

suffers to have any insolvency, execution or similar action or

credits extended, withdrawn any Card or terminated this Agreement)

require the Cardholder to immediately pay the entire outstanding

or existing under this Agreement as of the date of termination will

Company may at any time within six (6) months after the termination

of this Agreement issue any card to the Cardholder in substitution for

Card") for whatever reasons will terminate all Supplementary Card(s)

terminate a Supplementary Card (without terminating the Principal

Card) by (i) giving notice to the Company and (ii) cutting the

Company may upon receipt notice of termination take action in

accordance with its procedures applicable to terminated credit cards

Supplementary Card or returning the Supplementary Card. If the

upplementary Card is not cut or returned as aforementioned, the

balance under the Account. All obligations of the Cardholder incurre

12.2 The Cardholder may terminate this Agreement at any time by written

12.3 The Company may (with or without having suspended or reduced the

12.4 If the Company for whatever reason terminates this Agreement, the

12.5 Termination of the Card issued to the Principal Cardholder ("Principal

12.6 Either the Principal Cardholder or a Supplementary Cardholder may

proceedings against himself or for the purpose of complying with the

or whatever reason, any telecommunications breakdown, Interne

11.5 Neither the Company nor any of the telecommunications compani

or inaccuracy in such information unless it results from any negl

which it relates

warranty, delivery, supply, installation, ownership of any intellectual property and any matter related to the goods or services. The nerchant is solely responsible for all obligations and liabilities relating to such goods or services and all auxiliary services.

of the Transaction in the manner stipulated by this Agreement,

agent of the merchant, and shall not be responsible for the quality

subject to the relevant Card association rules.

(e) Late Charge

(f) Service Fee

A late charge as specified in the Fees Schedule is charged if the

A non-refundable annual fee as specified in the Fees Schedule

will be charged to the Account on a date stipulated by the

Company, A service fee as specified in the Fees Schedule will be

charged to the Account for any payment through cash deposit or

A return handling fee (if any) as specified in the Fees Schedule will

be charged for any check issued in settlement of account which is

dishonoured by the bank on which it is drawn or in relation to any

A handling fee (if any) as specified in the Fees Schedule will be

If payment is made by the Cardholder in a currency other than

Hong Kong dollars, the Account will only be credited with such

An over limit charge as specified in the Fees Schedule will be

A charge dispute handling fee (if any) as specified in the Fees

Schedule will be imposed for any dispute proved to be invalid after

The Company will review the Account monthly to determine

whether default finance charge is chargeable to the Account. I

the Minimum Payment Due is not received by the Company on c

before the Payment Due Date specified in any Statement, a

default finance charge as stated in the Fees Schedule will be

charged (instead of the finance charge) on the unpaid balance o

the second following Statement as well as all new Transactions

incurred from the date of the second following Statemen

otwithstanding that all such new Transactions will not b

payable until the Payment Due Date specified in that Statement

respective Minimum Payment Due in any six consecutive

Statements is received on or before the Payment Due Date

specified in the relevant Statement, after which the finance

harge will, where applicable, apply. The default finance charge

A handling fee (if any) as specified in the Fees Schedule will be

A handling fee as specified in the Fees Schedule will be charge

A handling fee (if any) as specified in the Fees Schedule will be

A handling fee as specified in the Fees Schedule will be charged

A handling fee (if any) as specified in the Fees Schedule will be

charged on the full amount of the instant temporary upgraded

A dynamic currency conversion fee as specified in the Fee

Schedule will be charged with respect to any dynamic currency

conversion transaction effected in places outside Hong Kong fo

which the value of the Transaction is debited to the Account in

A handling fee (if any) as specified in the Fees Schedule will be

will be calculated and accrued on a daily basis.

charged for each credit balance withdrawal by check

(m) Credit Balance Withdrawal by Check Handling Fee

charged for request for retrieval of sales draft.

for each personal data access request.

(q) Instant Temporary Customer Credit Limit Upgrade Fee

credit limit granted to the Cardholder / Cardmember

(s) Merchant Installment Plan Cancellation Handling Fee

for request for retrieval of statement.

(n) Statement Retrieval Fee

(o) Sales Draft Retrieval Fee

(p) Personal Data Access Request

(r) Dynamic Currency Conversion Fee

Hong Kong dollars.

Such default finance charge will continue to apply until the

charged if the credit used exceeds the Customer Credit Limit.

nt after its receipt and deduction of all collection costs

autopay authorization which is either dishonoured or revoked.

or retrieval of any records in connection with the Card.

charged for the issuance of any replacement Card

Company on or before the Payment Due Date.

(g) Return Check / Reject Autopay Fee

(h) Lost Card Replacement Fee

(k) Charge Dispute Handling Fee

(I) Default Finance Charge (If applicable)

(i) Over Limit Charge

full amount of Minimum Payment Due is not received by the

CHARGES 5.1 The Company will maintain an account ("Account") in respect of the Card to which the values of all Transactions and all charges, fees erests, outstanding balances and other sums payable ("Charges" will be debited.

5.2 The Company will issue to the Cardholder a monthly statement Statement") of the Account setting out details of all Transactions and Charges ("Statement Balance") and the date by which payment must be made ("Payment Due Date"). However, the Company may not issue a Statement to Cardholder if there has been no Transaction since the last Statement, and the credit or debit balance is less than such amount as may be determined by the Company from time to time currently HKD20.00

5.3 Subject to the Company's right to require the Cardholder to pay the full amount of the Statement Balance on or before the Payment Due Date, the Cardholder will pay to the Company the following sums at such rates as shown in the Citibank Credit Card Fees Schedule ("Fees Schedule") or as may be determined by the Company from time to

(a) Minimum Payment Due The "Minimum Payment Due" as shown on the Statement ("Minimum Payment Due") although the Cardholder may pay any larger sum he wishes. (b) Credit Excess

In addition to the Minimum Payment Due, the Company may notwithstanding any imposition of over limit charge or instant temporary Customer Credit Limit upgrade fee, require payment of any or all of the excess beyond his Customer Credit Limit, if fo whatsoever reason the Cardholder has been allowed to incur such excess.

(c) Cash Advance Fee and Charge A cash advance fee as shown in the Fees Schedule will be charged on each cash advance drawn by the Cardholder and the aggregate amount of the cash advance (including the cash dvance fee) will be subject to the applicable finance charge from the date when the cash advance is drawn until the entire amoun of the outstanding cash advance balance is credited to the Account. All finance charges will be calculated and accrued on a daily basis. The total of cash advance fee and finance charge wil be shown as a cash advance charge on the Statement in an Annualized Percentage Rate which is calculated according to the Net Present Value method as specified in the Code of Banking

(d) Finance Charge The Company will review the Account monthly, if the Account reveals that the entire amount of the Statement Balance stated the previous Statement ("Previous Statement") is not so received on or before the Payment Due Date of the Previous Statement, a finance charge (as stipulated in the Statement or Fees Schedu or notified by the Company to the Cardholder from time to time at its discretion subject to a minimum amount as shown in the Fees Schedule) will be charged on the unpaid balance of the Previou Statement from the Previous Statement date until full payment is credited to the Account. All new Transactions incurred since the Previous Statement date (except for Transactions relating to the subscription or purchase of any investment product with the Company) will be added to the unpaid balance for the purpose o assessing finance charge as from the respective dates of such Transactions notwithstanding that such Transactions will not be payable until the Payment Due Date stated in the current Statement. All finance charges will be calculated and accrued on a daily basis.

to prevent further use of the Supplementary Card. The Principal ardholder will be liable for any transactions made using the Supplementary Card until it has been cut or returned or until the

of this Agreement including, without limitation, the rates of any charges or fees and method of payment in any manner as the Company deems fit by prior notice. Amendments will take effect on such date as stipulated by the Company in accordance with the applicable code of practice.

ardholder will discontinue the Account by written notice to the and agreed to such amendments without reservation

CITIBANK, N.A., HONG KONG BRANCH 14.1 This clause applies when the Cardholder has an account (of whichever type) with the Company (other than the account relating to the Card)

respect of the Card provided that, notwithstanding the fore

15. MISCELLANEOUS

communication.

15.3 The Company is hereby authorized (but is not obliged) to accept any nstructions given by (a) telephone, telex, mail, facsimile trans

liable to the Cardholder for any loss or damage suffered by the

English version will prevail.

the laws of Hong Kong. The Cardholder hereby submits to the non-exclusive jurisdiction of the courts of Hong Kong.

Company, whether expressed or implied, is intended to, or will, confe Ordinance (Cap.623 of the Laws of Hong Kong). ("CRȚO") pr

(a) any delay, unavailability, disruption, failure, error, inaccuracy,

CRAs, any other credit providers, or any owners, opera shall not be liable for any loss or damage arising from any use of the CRP by any person or party.

"BDAI" refers to big data analytics and artificial intelligence applications, and generally involves quantitative method, system or approach that emulates human intelligence via computer programs to make estimates predictions, recommendations or decisions in manners that go beyond classical statistical, mathematical, econometric or financial approaches in order to achieve automation and gain analytics insights of large volumes of structured and unstructured data created by the preservation and logging of activity from people, tools and machines, including without limitation data from social media, internet-enabled devices, machines, video and voice recordings. Machine learning, Multiple-Tree-based methods, natural language processing, Neural Network, biometric authentication technology, ternet cookies, web logs are examples of BDAI. BDAI may be used by the Bank in relation to personal data and non-personal

data. Use of BDAI by the Bank in relation to personal data is governed by ("Policy Statement").

(a) performing statistical, trend, market, behaviour, usage pattern, customer segment and pricing analysis; (b) performing credit, anti-money laundering, fraud prevention and other

improving customer experience: (d) predicative modelling; and

(t) Paper Statement Fe A handling fee as specified in the Fees Schedule will be charged

charged in the event of cancellation of Merchant Installment

for receiving paper statement. 5.4 Transactions which are effected in currencies other than Hong Kong dollars are converted from the transaction currency into Hong Kong dollars at a wholesale market rate selected by VISA/MasterCard from within a range of wholesale market rates on the conversion day. A handling charge as specified in the Fees Schedule will also be charged on such transactions.

5.5 The Cardholder agrees that it is the Cardholder's sole responsibility to ensure that every Statement is received in due time and to enquire with and obtain the same from the Company forthwith if not duly received. The Cardholder undertakes to verify the correctness of eac Statement and to notify the Company within 60 days from the date of the Statement of any discrepancies, omissions, errors or wrong or incorrect entries or details. At the end of each such period, th Company's records and the details of the Statements shall b conclusive evidence against the Cardholder without any further proo that they are correct except as to any alleged errors so notified and subject to the Company's right to adjust and amend (which may be exercised by the Company at any time) any entries or details wrongly or mistakenly made by the Company. 5.6 Where Supplementary Card(s) is/are issued, the Company may

(a) set-off the credit balance in any other account(s) of the Principa Cardholder with the Company against the outstanding balance o each Supplementary Card due from each Supplementary Cardholder to the Company; and

(b) only set-off the credit balance in any other account(s) of a

ementary Cardholder with the Company against the outstanding balance of the Supplementary Card due from such upplementary Cardholder to the Company. 5.7 All notices, Statements or correspondence given by the Company t the Principal Cardholder is deemed to be given to the Principal Cardholder and each Supplementary Cardholder. Any instructions

given by the Principal Cardholder to the Company will bind the Principal Cardholder and each Supplementary Cardholder. Any dispute or claim between Principal Cardholder and any Supplementary Cardholder will not affect their respective obligations and liabilities under this Agreemer PAYMENT OF CHARGES 6.1 Payments to the Company may be made by such means as the Company will from time to time stipulate. If payments are made through a customer activated terminal of or other payment mean

acceptable to the Company, such payments will be subject to the Company's terms and conditions from time to time applicable thereto, including those set out in transaction records and deposit envelope used in connection therewith applicable from time to time. Cash deposits through a customer activated terminal of the Company will of the Company's staff members or its agents. 6.2 If the Cardholder fails to pay any sum due or payable hereunder, the Company may appoint debt collection agencies to collect the same. the Company has incurred any legal or collection fees or other

expenses for the purpose of demanding, collecting or suing to recover any sum payable hereunder from the Cardholder or other remedie resulting from the breach or non-compliance with any term of this Agreement, the Cardholder will reimburse the Company all such legal fees as taxed by the court on a common fund basis (fees and disbursements which are of a reasonable amount and reasonable incurred) unless otherwise agreed. Other reasonable fees and expenses (including the fees of the debt collection agencies reasonably incurred in that connection will be reimbursed by the

Cardholder up to a maximum of 30% of the original outstanding sum. 6.3 The Cardholder will directly settle disputes between merchants an the Cardholder for goods and services purchased. The Company will not be responsible for goods and services supplied by merchants or for refusal of any merchant to accept or honour any Card. Credits to the Account for refunds made by merchants will be made only when

The Bank has in place robust policies and procedures to ensure the

security and integrity of data and the use of BDAI is fair and in

"Citi Derived Data" refers to aggregated and anonymized information o

data collected, generated and/or derived by the Bank relating to its

customers by way of BDAI or otherwise, but excludes any perso

information or data from which the identity of the individual can be directly

or indirectly ascertained. The Bank shall be free to use Citi Derived Dat

Derived Data in the form of research, trend or market analysis or reports m

without restriction. Without limiting the foregoing right of the Bank, Cit

be transferred to its group companies, and other third parties by it or its

group company, with or without remuneration, if and to the extent such

18.1 The following terms and conditions shall govern Merchant Installmer

accordance with applicable laws and regulation:

transfer is permissible under applicable laws and regulations.

(e) any other purposes relating thereto.

17. DISCLOSURE REGARDING CITI DERIVED DATA

MERCHANT INSTALLMENT PLAN

the Company receives a properly issued credit voucher. 6.4 The Cardholder will directly settle disputes between merchants and

the Cardholder for goods or services purchased, and the Company shall not be deemed to be a party of such dispute. The Company v not be responsible for goods and services supplied by merchants or for refusal of any merchant to accept or honour any Card. Credits to the Account for refunds made by merchants will be made only wher the Company receives a properly issued credit youcher. The Company shall not be liable or responsible for the quantity, quality, timeliness erchantability, fitness for purpose or any other aspects of the good or services supplied by a merchant or in respect of any contract of transaction entered into between such merchant and the Cardholde

onnected with the use of the Card. 6.5 Payments to the Company will only be deemed to be received by the Company and credited to the Account when received in good and cleared funds and if in foreign currency, after conversion by the Company into Hong Kong dollars in accordance with its normal practice, and without any set-off, claim, condition, restriction, deduction or thholding whatsoeve

6.6 Payments and credits to the Account may be applied in the following order: (1) legal and debt collection fees; (2) finance charges; (3) cas advance charges; (4) all other applicable fees and charges including but not limited to cash advance fees, late charges, over limit charge service, return check / reject autopay fee (if any), card replacement fe (if any) and charge dispute handling fees (if any); (5) outstanding installments of any Plan or other installment programs of the Company and (6) the outstanding principal amount of other Transactions (where such Transactions are subject to different finance charg rates, in the application order from the Transactions with the highest rate to the lowest rate); or in any other order as the Company considers ppropriate without prior reference to the Cardholder. 6.7 You agree that we may debit your Card Account to make a partial or full

refund of your credit balance by sending a check to the address last notified by you, at any time without prior notice 6.8 Without prejudice to the other terms of this Agreement, if the Cardholder should be absent from Hong Kong for some time

arrangements to settle the Charges should be made prior to his

7. LOSS OR THEFT OF THE CARD

The Cardholder shall observe and follow any recommendation of the Company from time to time regarding the security of the Card, and the PIN. The Cardholder must inform the Company as soon as reasonabl practicable through the Company's CitiPhone Banking 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citibank Ultima Cardholders only) if any card is lost or stolen or when someone else

7.2 The Cardholder shall be fully liable for any transactions (whether of not authorized by him) effected by the use of the Cards before he has nformed the Company that the Card /PIN has been lost or stolen of that someone else knows the PIN. However, provided that the Cardholder has not acted fraudulently, with gross negligence or in breach of Clause 7.1, the Cardholder's maximum liabilities for such unauthorized transactions shall not exceed HKD500.00. The application of the aforesaid limitation on liability of the Cardholde does not apply to loss related to transactions resulting from use of Card in automated teller machine (whether or not such device is that of the Company). The Company will not be obliged to issue a replacement Card to the

Cardholder if his Card is lost or stolen. If the Company agrees to issue a replacement Card, its use will be subject to the terms of this RIGHTS OF THE COMPANY

The Cardholder hereby agrees that the Company may, at any time and without prior notice, set off or transfer any monies standing to the credit of the Cardholder's account with the Company and bank accounts with the Company or Citibank, N.A. of whatever description and in whatever currency and whether held singly or jointly with others owards discharge of all sums due to the Company in connection with the Card in whatever currency. Insofar as any of the sums may only be

necessary to cover such sums be suspended until the happening o he contingency or future event 8.2 Save where Clause 14 (Cardholder who banks with Citibank, N.A. Hong Kong Branch) applies, the Cardholder requests each of the Company and Citibank, N.A., Hong Kong Branch (each, a "Citi Paying intity") to undertake to the other (each, a "Citi Creditor") to discharg any indebtedness which the Cardholder owes to a Citi Creditor upo the written demand of that Citi Creditor certifying to the Citi Paying Entity that the Cardholder has failed to discharge any suc ndebtedness on its due date. The Cardholder undertakes to indemnif each of the Citi Paying Entities against all losses and liabilities which

due to the Company contingently or in future, the Company's and

Citibank, N.A.'s liability to the Cardholder to make payment of any

sums standing to the credit of any such accounts will to the exten

any of you may incur in connection with such undertaking. 8.3 Any Card issued to the Cardholder is and remains the property of the Company, and is not transferable. The Cardholder will promptly return

8.4 The Cardholder agrees that (a) the Company, (b) any of its Group

Companies, and/or (c) any of its Third Party Providers may withhold or deduct any collected amount, meaning an amount for or on account of, or which represents, withholding, income tax, value added tax, ta on the sale or disposition of any property, duties, or any other lawfully collected amount (the "Collected Amount"), which is required to be withheld or deducted to comply with any Law or Regulation from an payment to the Cardholder, or to or from the Account or any of the Cardholder's accounts. Any Collected Amount shall be timely paid to the relevant Authority in accordance with the relevant requirement he Cardholder will be notified of any Collected Amount as soon as easonably practicable. The Cardholder acknowledges that the Company will not be required to reimburse the Cardholder for an mount withheld or deducted by a Payment Infrastructure Provide Further, to the extent the Company or any of its Group Companies of its Third Party Service Providers pays or has paid from its own funds of is or will become required to make a payment to an Authority in respect of an amount that should have been, but was not, a Collected Amount the Cardholder will indemnify the Company for such payment, plus any interest and penalties thereon. The Cardholder understands that the Company is not required to contest any demand made by an Authority for such payment. PERSONAL DATA

9.1 The Cardholder hereby agrees that all personal data relating to the Cardholder collected by the Company from time to time may be used ield, disclosed, and/or transferred to any of the Group Companies of Third Party Service Providers and such persons (whether in or outsid Hong Kong) as set out in the Policy Statement relating to the Persona Data (Privacy) Ordinance of the Company from time to time in force available by the Company to its customers from time to time for the purposes as stated in the said Policy Statement and the Authorities for compliance with any Law or Regulation or as required by or for the authority. The aforesaid shall apply notwithstanding any applicable non-disclosure agreement. The Cardholder acknowledges that such personal data and account information or records may be transferred to jurisdictions which do not have strict data protection or data 9.2 The Cardholder hereby agrees that the Policy Statement relating to

the Personal Data (Privacy) Ordinance of the Company from time to time in force shall in all respects apply in relation to the Card and the count and any matter arising therefrom or incidental thereto. 9.3 The Cardholder understands and agrees that he must provide the Company with such information as the Company may require from

time to time to enable the Company or any of its Group Companies to comply with any I aw or Regulation 9.4 Without prejudice to the generality of the foregoing, the Cardholder exchange and transfer from time to time of the Card Data, and HKT Customer Data to, by and between the Company and Club HKT for the purposes of (i) the administration and operation of the Card, (ii) the

egistration process for and operation of The Club membership, (iii 19.4 Subject to Clause 19.6 below, after Card cancellation or replacement

19.5 Cardholder may retain a copy of the request to change or cancel any Recurring Card Instruction(s) with a Merchant. The Cardholder may

Cardholder's aforesaid responsibility, if the relevant Card associatior provides the service of updating certain designated Merchants of such Card cancellation or Card details change and if Cardholder has Company to (if the Company chooses to do so):

Card association that his previous Card has been cancelled or the Account has been closed: and/or (b) where the Card has been replaced, treat the Recurring Card

Cardholder must ensure that he has available credit under his Card Account to enable that payment to be made within Customer Credit 19.8 If Card Account does not have sufficient Customer Credit Limit

available to cover the payment of a Recurring Card Instruction, the Company may still, at its discretion and subject to the terms of this Credit Limit to be exceeded. However, this does not change the omer Credit Limit and Cardholder should refer to the Fees Schedule to learn about any fee which may apply.



Citi Credit Card is issued by Citibank (Hong Kong) Limited Copyright © 2023 Citigroup Inc. All rights reserved.

Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong)

Limited, Citibank, N.A. Organized under the laws of U.S.A. with limited liability.

Company is able to implement the procedures applicable to 13. AMENDMENTS 13.1 The Company hereby reserves the right at any time to amend the terms

13.2 If the Cardholder does not accept the Company's amendments, the

Company before such amendments become effective. Any Transaction using the Card after the effective date of the amendments will be 14. CARDHOLDER WHO HAS AN ACCOUNT WITH THE COMPANY AND/OR

nd/or with Citibank, N.A., Hong Kong Branch. 14.2 The Citibank Terms and Conditions for Accounts and Services (a amended or supplemented from time to time) (the "CTC") shall be eemed to be incorporated in this Agreement by reference and in case of any inconsistency between the CTC and the terms of this Agreement, the terms of this Agreement shall prevail in respect of any services and/or arrangement to be provided by the Company in

clauses 12.3, 12.4 and 12.5 of clause 12 (Charge, Lien, Set Off) of the CTC (each, a "CTC Applicable Clause") shall prevail over any term of this Agreement relating to the right of set off, combination consolidation of account or indemnity and the reference in a CTC ou" shall for the nurnose of this Agre

include Citibank (Hong Kong) Limited and Citibank, N.A., Hong Kong Branch; and (b) "Citigroup Organisation" shall bear the meaning ascribed to that term in clause 2.3 of the CTC.

15.1 The Company may at any time transfer, assign, delegate or sub-contract any or all of its rights or obligations hereunder to any person without prior notice to the Cardholder. Without prejudice to the foregoing, the Company may also transfer all or part of its rights and obligations hereunder and any amount in the Account to any froup Company if it reasonably considers necessary to comply with

any Law or Regulation.

15.2 All notices, Statements or correspondence sent by the Company may be in the form of written notice, statement or advice insert, message by email or preprinted on Statement or advice, or through any other appropriate form determined by the Company. All such notices tatements or correspondence to be given by the Company will be validly given if dispatched to the Cardholder's address last registered with the Company and will be deemed to be received by the Cardholder within a generally acceptable time of that means of

or in writing purportedly given by the Cardholder; or (b) electronic means (including emails and SMS) given in such manner as the Company may prescribe from time to time all without any inquiry by the Company as to the authority or identity of the person making or purporting to give such instructions or their authenticity otwithstanding any error, misunderstanding, fraud, forgery or lack o clarity in or authorization for their terms provided that the Company may refuse to act on the instructions if the Company reasonably elieves that by carrying out the instructions, (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Service Providers may break the Law or Regulation. The Company will not be

Cardholder resulting in any way from a refusal to act on the nstructions under this clause 15.4 These terms are translated from English to Chinese for guidance only

15.5 Unless the context otherwise requires, all expressions herein in the singular will include the plural and vice versa and all expressions in the masculine gender will include the feminine and/or the neuter gende where applicable. Headings are for reference only and will not affect 15.6 This Agreement will be governed by and construed in accordance with

15.7 Nothing in these terms, this Agreement, and/or any other agreement document, instrument or arrangement between Cardholder and the

on any person any benefit or any right to enforce any term which such person would not have but for the Contracts (Rights of Third Parties that (a) any Group Company (other than the Company) and (b) Clul HKT (each, a "Third Party") may, subject to and in accordance with this clause and the provisions of the CRTO, enforce any term or provision of this Agreement which grants or purports to grant any right to that Third Party; and (b) the parties to this Agreement do not require the consent of any Third Party to rescind or vary this Agreement at any

15.8 The Multiple Credit Reference Agencies Model ("MCRA Model") enables credit providers (such as Citibank) to share and use consume credit data through more than one credit reference agencies ("CRAs"), with all consumer credit data transmitted through or store in the centralized database of the credit reference platform ("CRP" You understand, acknowledge and agree that Citibank is not operato of the CRP and shall not be liable for any loss or damage arising from the use of CRP and/or services provided by any CRAs, including

oss, misuse or compromise of data caused by CRP operations or use of CRP by any person or party, or (b) any breach of obligation, fraud, wilful default or negligence by any service providers or other participants of the MCRA Model or CRI ou also agree and accept that owners and operators of the CRI

DISCLOSURE REGARDING BDAI

the Bank's Policy Statement relating to Personal Data (Privacy) Ordinance In addition, the Bank may by itself, or via its service providers, use BDAI for:

(c) planning, research and developments, designing services or products,

Upon the occurrence of any of the aforementioned event, or if the

shall be counted against the Customer Credit Limit. Any return or exchange of products will not affect the payment obligations (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

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; or (ii) withdraw or cancel the Plan/Loan/Account.

repay all outstanding liabilities under the Account, including without limitation any amount outstanding under the Loan, to the (g) 1.5% of the billed Installment will be included in the Minimum

Statement Balance stated on your monthly Statement of Account by the Payment Due Date every month until you have paid all

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 18.2 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 at such merchants as may be designate 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 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 o services have been provided by the Merchant) and undertakes t 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 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. 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 m 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 Custome Credit Limit every month after payment of each Installment by Cardholder. As such, only the outstanding Installment amounts

(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 is required to

Cardholder cancels the Account, Cardholder shall immediately

(h) The Company 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 Plan Transaction, ONLY i

However, if the Company does not receive the full payment of the Statement Balance as indicated in your a. current and previous monthly Statement of Account, (i) the billed monthly Installment due in current Statement of Account will be subject to the daily Finance Charge as

Date till one day before you pay the current outstanding palance in full, and (ii) any unpaid portion of any previous monthly tallment(s) in your current Statement of Account, wil be subject to daily Finance Charge as set out in the Statement of Account from one day after the curren Statement Date till one day before you pay the current

et out in the Statement of Account from the Insta

outstanding balance in full b. current monthly statement of account only (i) the hilled monthly Installment due in current Statement of Account will be subject to the daily Finance Charge as set out in the Statement of Account from one day after the current Statement Date till one day before the date you pay the current outstanding balance in full. Please note that the Loan will take more than the scheduled term to pay off in full if only Minimum Paym

Minimum Payment Due includes only 1.5% of billed Installment

which is also specified in Clause 18.2 (g) of this Agreement and

please refer to Clause 6.6 of this Agreement for the payment allocation sequence 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 you Citi Credit Card account. The Cardholder/ Cardmember should refer to Clause 5.3 (I) of this Agreement for the charging logic of the Default Finance Charge (if applicable). 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. 19. RECURRING CARD INSTRUCTIONS

under a Recurring Card Instruction are charged to the Card and the

19.1 The Cardholder can authorise another party to debit his Card Account on a recurring basis using his Card number and/or expiry date. This is called a Recurring Card Instruction ("Recurring Card Instruction") 19.2 In order to set up a Recurring Card Instruction, a Merchant will ask the Cardholder to complete an instruction form. Details of when amount

amounts to be charged should be set out in the instruction form. 19.3 If the Cardholder has provided Recurring Card Instructions to a Merchant, the Cardholder will need to contact the Merchant directly to request a cancellation. The Company suggests that the Cardholde does this at least 15 days prior to the next scheduled payment. Until the Cardholder cancels his authority, the Merchant has the right to request the Company to debit the Card Account and the Company is obliged to process this request

the Cardholder is responsible for reinstating all relevant Recurring Card Instruction(s).

use this as proof if a Merchant has not acted in accordance with his 19.6 If Card number and/or Card expiry date is changed, for example as a result of previous Card being lost or stolen or Card otherwise being replaced, or Card is cancelled or Account is closed, the Cardholder has the responsibility to contact the Merchant to cancel or change the details of his Recurring Card Instructions. Without prejudice to

> not opted-out of such service, Cardholder is deemed to authorise the (a) provide his replacement Card details to such Card association to update the Recurring Card Instruction(s) or update the relevant

nstruction(s) as applying to the replacement Card and/or its new expiry date (as the case may be). If the Company does this, the replacement Card Account will continue to be debited in accordance with that Recurring Card Instruction except that the replacement Card number and/or its new expiry date will be used instead of the previous Card details). 19.7 Before each payment under a Recurring Card Instruction, the