



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 Premier Plus Card/Citi Rewards 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 ("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 using the Card, the Principal Cardholder / Cardmember and any Supplemental Cardholder / Cardmember (each a and together the "Cardholder / Cardmember") jointly and severally agree or confirm their agreement to abide by and, with the exception that a Supplementary 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 following terms:

- 1. 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.
1.2 The Cardholder / Cardmember will inform the Company immediately in writing upon any change of such information including that on employment, business or residential address, permanent residence or telephone number.
2. USE OF CARD
2.1 The Cardholder / Cardmember will (a) sign the Card upon receipt...
2.2 The Cardholder / Cardmember will keep any personal identification number ("PIN") in connection with the use of the Card strictly confidential...
3. TRANSACTIONS EFFECTED THROUGH CARD
3.1 The Card may be used at any branch of the Company and other financial institutions...
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...

- 3.3 The Cardholder / Cardmember is not authorized to use the Card to take part in any illegal activity including but not limited to gambling.
3.4 Notwithstanding any provision in this Agreement, if an unauthorized transaction is reported in accordance with this Agreement before its settlement date...
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...
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.
3.7 The Company is neither the provider of the goods and services nor an agent of the merchant...
4. CHARGES
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, interests, outstanding balances and other sums payable ("Charges") will be debited.
4.2 The Cardholder / Cardmember will issue to the Cardholder / Cardmember a monthly statement ("Statement") of the Account setting out details of all outstanding balance under the Account.

- 4.3 Subject to the Company's right to require the Cardholder / Cardmember to pay the Charges immediately, the Cardholder / Cardmember will be liable for 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
(b) Credit Excess
(c) Cash Advance Fee and Charge
(d) Finance Charge
(e) Late Charge
(f) Service Fee
4.4 The Cardholder / Cardmember will be liable for 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
(b) Credit Excess
(c) Cash Advance Fee and Charge
(d) Finance Charge
(e) Late Charge
(f) Service Fee
4.5 The Cardholder / Cardmember will be liable for 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
(b) Credit Excess
(c) Cash Advance Fee and Charge
(d) Finance Charge
(e) Late Charge
(f) Service Fee

- (i) Collection Fee
(ii) Over Limit Charge
(iii) Charge dispute handling fee (if any) as specified in the Fees Schedule will be imposed for any dispute provided to be invalid after investigation
(iv) Default finance Charge (If applicable)
(v) Personal Data Access Request
(vi) Paper Statement Fee
(vii) Late Charge
(viii) Transaction Conversion Charge
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 / Cardmember with the Company against the outstanding balance of credit balance of the Principal Cardholder / Cardmember to the Company; and
(b) any set-off the credit balance in any other account(s) of a Supplementary Cardholder / Cardmember with the Company against the outstanding balance of the Supplementary Card due from such Supplementary 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 Principal Cardholder / Cardmember and each Supplementary Cardholder / Cardmember.
5. PAYMENT OF CHARGES
5.1 Payments to the Company may be made by such means as the Company will from time to time stipulate.
5.2 If the Cardholder / Cardmember fails to pay any sum due or payable hereunder, the Company may appoint debt collection agencies to collect the same.
5.3 The Cardholder / Cardmember will directly settle disputes between merchants and the Cardholder / Cardmember for goods and services purchased.
5.4 Payments to the Company will only be deemed to be received by the Company and credited to the Account referred to 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.
5.5 Payment of the Account may be applied in the following order: (i) legal and debt collection fees; (ii) finance charges; (iii) cash advance charges; (iv) 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 other charges.
5.6 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 ensure with and obtain the same from the Company (notwithstanding not duly received).
5.7 The Cardholder / Cardmember agrees to verify the correctness of each Statement and to inform the Company within 60 days from the date of the Statement of any discrepancies, omissions, errors or wrong or incorrect entries or details.
5.8 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 ensure with and obtain the same from the Company (notwithstanding not duly received).

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- 6. LOSS OF SHEET 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.
6.2 The Cardholder / Cardmember shall be fully liable for any transactions conducted by or on behalf of the Cardholder / Cardmember before he has informed the Company that the Card/PIN has been lost or stolen or that someone else knows the PIN.
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