



"Pay with Points- Online Redemption Service" Terms and Conditions

1. The "Pay with Points- Online Redemption Service" (the "Service") is applicable to the principal cardholders ("Cardholders") of Citi Ultima Card, Citi Prestige Card, Citi Plus[®] Credit Card, Citi PremierMiles Card, Citi Rewards Card, Citi HKTVMall Card, Citi Gold Card and Citi Classic Card issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Card").
2. To use the Service, Cardholder must be enrolled to Citibank Online.
3. Cardholder's ThankYouSM Account and Eligible Card Account must be in good standing at the time the Cardholder uses the Service.
4. Only eligible purchases made with Cardholder's Eligible Card Account in the current billing period and unbilled eligible purchases, up to the last 60 days ("Eligible Purchase"), are eligible for "Pay with Points- Mobile Redemption Service" statement credits ("Statement Credits"). Temporary authorizations are not eligible for the Service./li>
5. Eligible Purchases exclude, but are not limited to, cash advances, fees and charges, withdrawal/loan amount under the Balance Transfer Program, Cash Conversion Program, "FlexiBill" Installment Program, "PayLite" Installment Program, "Quick Cash" Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, unposted / cancelled / refunded transactions, Payment made through Citi PayAll, other unauthorized transactions and fraud and abuse transactions, and transfer or top up transaction to designated e-wallet account (includes but not limited to PayMe, Alipay and WeChat Pay). Citibank reserves the right to determine which purchases qualify as Eligible Purchases.
6. The amount of Citi ThankYouSM Rewards Points ("Points") required for redemption will be deducted from the Eligible Card's available Points balance. Cardholders may redeem up to Selected Transaction amount in full with Points or available Points at Eligible Card account (whichever is lower). Cardholders might choose to make partial redemption of Eligible Purchase. Statement credits will be posted to the Eligible Card Account within 2 business days of redemption. Cardholder can choose to pay more transactions with points and select up to 5 other eligible purchases to redeem with points after completing one Pay with Points Mobile Redemption.
7. Statement Credit will apply towards the statement balance of the following statement of the Eligible Cardholder's Eligible Card, but not the minimum payment due or statement balance of the statement(s) that are already issued. The required minimum payment due or payment in full of the statement balance stated on the monthly issued statement(s) of Eligible Card must be paid pursuant to the terms of the Cardholder Agreement of the Eligible Card.
8. Cardholders are required to use the available Points to redeem the value of an Eligible Purchase in full. Partial redemptions of Eligible Purchase are not allowed.
9. There is no fee to use the Service.
10. Citibank may set minimum and/or maximum Points redemption requirements for the Service at any time.
11. Citibank has the right to change the Points to Hong Kong Dollar conversion rate for Statement Credits at any time.
12. The Statement Credits obtained from "Pay with Points- Mobile Redemption Service" cannot be cancelled, returned, exchanged or traded for cash or other promotion.

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13. If Cardholder returns or cancels the Eligible Purchase, any associated statement credit will remain on Eligible Cardholder's Card Account and Points will not be returned.
14. Citibank reserves the right to terminate the Service or amend its terms and conditions at any time without prior notice.
15. Unless otherwise specified, Terms and Conditions of the Citi ThankYouSM Rewards Program apply. For details, please visit <https://www.citiirewards.com/cms/sites/globalrewards-hk-eng/terms-and-conditions.page>.
16. In the event of any dispute, Citibank's decision shall be final and conclusive.
17. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail

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

