



**“Citi Pay with Points” Terms and Conditions:**

1. Citi Pay with Points Redemption Service (“Service”) applies to Principal Cardholders (“Cardholders”) of Citi Classic Card, Citi Gold Card, Citi HKTVMall Card, Citi Rewards Card (except Citi Rewards UnionPay Card), Citi PremierMiles Card, Citi Plus® Credit Card, Citi Prestige Card, and Citi Ultima Card issued by Citibank (Hong Kong) Limited (“Citibank”) (“Eligible Cards”).
2. This Service is applicable to the Single Net Transaction (as defined in Clause 3 below) Cardholders made at YOHO’s official website [www.yohohongkong.com](http://www.yohohongkong.com) (“YOHO Online Platform”) with an Eligible Card (“Eligible Transaction”).
3. A “Single Net Transaction” applies to the final amount of a single transaction after deduction of all applicable discounts, reductions and value of cash vouchers. Unposted/ cancelled/ refunded/ falsified/ unauthorized transactions are excluded.
4. To enjoy this Service, Cardholders must verify their identity by providing the last 4 digits of their Eligible Cards and their mobile number that has been registered with Citibank, as per Citibank’s last updated record, to receive a One-Time Password, and the identity verification will be confirmed upon the One-Time Password is correctly entered. Cardholders can select the amount to redeem with Citi Points (“Points”) and complete the redemption under the Service.
5. The Service is valid immediately after performing the Eligible Transaction. In any case Cardholders exit from YOHO Online Platform voluntarily or involuntarily including but not limited to network disconnection, technical device malfunction or unexpected outage on YOHO Online Platform, during any of the steps illustrated under Clause 4 above, Cardholders will not be eligible to enjoy the Service and will require to make another Eligible Transaction at YOHO Online Platform to enjoy the Service.
6. The amount of Points redeemed for statement credits will be deducted from Eligible Card account. Cardholders may redeem up to Eligible Transaction amount in full with Points or available Points at Eligible Card account (whichever is lower). Cardholders must redeem a minimum amount, which is subject to the minimum required Points shown in the Citi Pay with Points page under YOHO Online Platform for each redemption. Statement credits will be posted to Cardholders’ Eligible Card account within 7 calendar days of redemption.
7. The redemption rate varies by credit card types and may change from time to time. The exact redemption amount and points required are based on the display at the Citi Pay with Points page under YOHO Online Platform at the time of redemption.
8. Cardholders must promptly update Citibank of any change to mobile phone number. Citibank shall not be liable to any Cardholders or anyone else for any losses or damages arising from the Service.
9. The Service cannot be cancelled, returned, exchanged or traded for cash or other promotion.
10. If under any circumstances Cardholders return or cancel the Eligible Transaction, any associated statement credit will remain on Cardholders’ Eligible Card account and Points will not be returned.

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

