



General Terms and Conditions:

1. Unless otherwise specified, the promotion applies to cardholders (“Cardholders”) of Citi Credit Cards issued by Citibank (Hong Kong) Limited (“Citibank”) (“Eligible Card”). The merchant may reject an Eligible Card if their payment system cannot handle some of the Eligible Card type, please contact the Merchant for details.
2. Cardholders are required to state their intention to enjoy the offers before ordering and settle the whole payment by Eligible Cards to enjoy the offers.
3. Citibank and the Merchant will determine the eligibility of Cardholders to participate in this promotion as well as the transactions based on Citibank's and the Merchant's records.
4. Eligible Card accounts of Cardholders must be valid and with good credit record during the Promotion Period in order to be eligible to receive or enjoy the promotion, otherwise Citibank reserves the right to forfeit the Offer without prior notice.
5. Unless otherwise specified, the offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
6. Cardholders must keep and submit the relevant original credit card sales slips and original merchant sales receipts and/or other documents in respect of the relevant transactions for inspection upon request by Citibank. All documents submitted to Citibank will not be returned.
7. Availability of the promotion is subject to offer or service availability, account status checking and final acceptance by Citibank and the Merchant's absolute discretion. Photos, product specifications and prices are for reference only.
8. Citibank shall not be responsible for any matters in relation to the related products or services provided by the Merchant. Merchant is solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services provided by the Merchant. Merchant shall not be responsible for any matters in relation to the related products or services provided by Citibank. Citibank is solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services provided by Citibank.
9. Citibank and Merchant reserve the right to suspend, amend and/or terminate the offer(s) and change these terms and conditions from time to time without prior notice. Citibank and the Merchant accept no liability for such suspension, amendment and/or termination.
10. All matters and disputes are subject to the final decision of Citibank and the Merchant.
11. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail. If there is any discrepancy between the promotional materials and these terms and conditions, these terms and conditions shall apply and prevail.
12. Other terms and conditions apply, please inquire the details with the Merchant.
13. Citibank and the Merchant reserve the right to amend the terms and conditions without prior notice. All matters and disputes are subject to the final decision of Citibank and the Merchant.
14. (a) The referenced document/these materials provide information about, and access to accounts and financial services provided by Citibank (Hong Kong) Limited and/or Citibank, N.A. Hong Kong Branch in Hong Kong. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals residing outside of Hong Kong. This reference document/these materials are not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation, and none of the services or investments or offers referred to in this referenced document/these materials are available to persons resident in any country where the provision of such services or investments or offers would be contrary to local law or regulation.

(b) Without prejudice to the generality of sub-clause (a), the Promotion/Offer is not applicable to:

(i) Individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka, Peru, Turkey, and United Arab Emirates;

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Borrow only if you can repay!**

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- (ii) Individuals with permanent residency in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, and United Kingdom.
15. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which any offer was awarded, Citibank and the Merchant reserve the right to cancel or reverse the offer/award without prior notice.
16. No person other than Citibank, the Merchant and eligible Cardholders will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
17. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

Terms and Conditions for “Citi Credit Card – P Coins Rebate Offer”:

1. The promotion period is from April 17, 2026 to March 31, 2027, both dates inclusive (“Promotion Period”).
2. Cardholders are entitled to 1,000 P Coins Rebate (“P Coins Rebate”) upon spending HK\$580 or above with the Eligible Card by using "Credit/Debit Card Payment" at Pinkoi app or website during the Promotion Period (“Eligible Transactions”). Other transactions, including but not limited to shop discounts, shipping fees, transaction fees, and transactions made through Apple Pay, Alipay, PayPal, PayMe, WeChat Pay HK and any other third parties or unposted / cancelled / refunded / falsified / unauthorized transactions are excluded.
3. Cardholders can enjoy a maximum of 1,000 P Coins Rebate in each order and once per day.
4. The promotion only applies to the first 200 Eligible Transactions each quarter on a first-come-first-served basis, while the quota lasts.
5. P Coin Rebate will be credited to the Cardholder’s Pinkoi account within 2 days upon purchase order completion.
6. The validity period of P Coin Rebate is 6 months.
7. The usage of P Coin Rebate is subject to the relevant terms and conditions. For details, please check with Pinkoi
8. This promotion can be enjoyed in conjunction with combined checkout.
9. This promotion cannot be used in conjunction with first purchase discounts, other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
10. If under any circumstances Cardholders partial / fully cancel the Eligible Transaction, Citibank and Pinkoi reserve the absolute right to retrieve the P Coin Rebate directly from the Cardholder’s Pinkoi account without prior notice.
11. Citibank and Pinkoi reserve the right to change, suspend or cancel this promotion or amend these terms and conditions at any time without prior notice.
12. In case of any disputes, Citibank and Pinkoi reserve the right to make the final decision. These terms and conditions shall be governed by the laws of Hong Kong.

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