



General Terms and Conditions:

1. Unless otherwise specified, the promotion applies to cardholders ("Cardholders") of Citi Credit Card issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Card").
2. 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.
3. Availability of the offers is subject to offer or service availability, account status checking and final acceptance by Citibank and the respective merchant's absolute discretion. Photos, product specifications and prices are for reference only.
4. Citibank shall not be responsible for any matters in relation to the related products or services provided by the respective merchant. The respective merchant is solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services.
5. Citibank and the respective merchant reserve the right to amend the terms and conditions without prior notice.
6. All matters and disputes are subject to the final decision of Citibank and the respective merchant.
7. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.
8. Other terms and conditions apply, please inquire the details with the respective merchant.

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

1. The promotion period is from April 1, 2025 to March 31, 2026, both dates inclusive ("Promotion Period").
2. Cardholders are entitled to 1,000 P Coins Rebate ("P Coins Rebate") upon spending HK\$380 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.

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

Citi Privacy Policy: citibank.hk/privacye
Terms & Conditions: citibank.hk/disclaimere

