



## “Citi Pay with Points” Terms and Conditions

1. Citi Pay with Points Redemption Service (“Service”) applies to Principal Cardholders (“Eligible Cardholders”) of Citi Classic Card, Citi Gold Card, Citi HKTVMall Card, Citi Rewards Card, Citi Prestige Card, Citi Plus® Credit Card, Citi PremierMiles 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 HKTaxi Mobile Application (“HKTaxi App”) 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, Eligible Cardholders must verify their identity by providing their mobile phone 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. Eligible Cardholders can select the amount to redeem with Citi Points (“Points”) and complete the redemption under the Service.
5. Identity verification will not be required for subsequent redemptions made by the same Eligible Card under the same HKTaxi account.
6. The Service is valid immediately after performing the Eligible Transaction. In any case Cardholders exit from HKTaxi App voluntarily or involuntarily including but not limited to network disconnection, technical device malfunction or unexpected outage on HKTaxi App, during any of the steps illustrated under Clause 4-5 above, Cardholders will not be eligible to enjoy the Service and will require to make another Eligible Transaction at HKTaxi App to enjoy the Service.
7. The amount of Points redeemed for statement credits to offset Eligible Transaction 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 HKTaxi App for each redemption. Statement credits will be posted to Eligible Cardholders’ Card Account within 7 calendar days of redemption.
8. 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 HKTaxi App at the time of redemption.
9. Eligible 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.
10. The Service cannot be cancelled, returned, exchanged or traded for cash or other promotion.
11. If under any circumstances Eligible Cardholders return or cancel the Eligible Transaction, any associated statement credit will remain on Eligible Cardholders’ Card Account and Points will not be returned.
12. Unless otherwise specified, Terms and Conditions of the Citi ThankYou<sup>SM</sup> Rewards Program apply. For details, please visit <https://www.citi rewards.com/cms/sites/globalrewards-hk-eng/terms-and-conditions.page>.

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## “Citi Points Conversion to Taxi Dollars” Terms and Conditions

1. Citi Points Conversion to Taxi Dollars 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 Cardholders’ Citi Points Conversion to Taxi Dollars (“Redemption”) via HKTaxi mobile application (“HKTaxi App”).
3. To enjoy this Service, Cardholders must verify their identity by providing the last 4 digits of their Eligible Cards and their mobile numbers registered with HKTaxi (which must be the same as the registered mobile numbers with Citibank) to receive a One-Time Password, and the identity verification will be confirmed upon the One-Time Password being correctly entered. Cardholders can select the Citi Points amount to convert to Taxi Dollars and complete the Redemption under the Service.
4. Citibank is not responsible for any failure to submit and/or process any Redemption arising from Cardholders’ exit, voluntarily or involuntarily, during any of the steps illustrated under Clause 3, including but not limited to network disconnection, technical device malfunction or any delay, interruption or disruption of HKTaxi’s Online Platform or system.
5. The minimum value of Taxi Dollars that can be converted under each Redemption is HK\$50. The maximum aggregate value of Taxi Dollars that can be converted by the same HKTaxi account per day is HK\$1,000. The Redemption is subject to the Cardholder’s available Citi Points in the Eligible Card account.
6. The amount of Citi Points redeemed will be deducted from the Cardholder’s Eligible Card account.
7. The redemption rate may vary by credit card types and may change from time to time. The exact Citi points required for Redemption are based on the redemption rate displayed at the HKTaxi Online Platform at the time of redemption.
8. Cardholders must promptly update Citibank of any change to their mobile number. Such updated mobile number must be the same as the registered mobile number with HKTaxi in order to enjoy the Service. Citibank shall not be liable to any Cardholders or anyone else for any losses or damages arising from the Service.
9. Once the Redemption is confirmed, it is irreversible and it cannot be cancelled, returned, exchanged or traded for cash or other promotion.
10. Unless otherwise specified, Terms and Conditions of the Citi ThankYou<sup>SM</sup> Rewards Program apply. For details, please visit <https://www.citiwards.com/cms/sites/globalrewards-hk-eng/terms-and-conditions.page>.

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

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