



"Citi Points Conversion to Citi-ifc mall e-Gift Vouchers" Terms and Conditions

1. Citi Points Conversion to Citi-ifc mall e-Gift Vouchers 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 issued by Citibank (Hong Kong) Limited ("Citibank") ("Designated Cards").
2. This Service is applicable to Cardholders' Citi Points Conversion to Citi-ifc mall e-Gift Vouchers ("Redemption") via ifc mall (Hong Kong) mobile application ("ifc mall App").
3. To enjoy this Service, Cardholders must verify their identity by providing the last 4 digits of their Designated Cards and their mobile numbers registered with ifc mall (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 Citi-ifc mall e-Gift Vouchers 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 ifc mall App or system.
5. The minimum value of Citi-ifc mall e-Gift Vouchers that can be converted under each Redemption is HK\$100. The maximum aggregate value of Citi-ifc mall e-Gift Vouchers that can be converted by the same ifc mall membership account per day is HK\$3,000. The Redemption must be in Citi-ifc mall e-Gift Vouchers valued at HK\$100 or its intervals and is subject to the Cardholder's available Citi Points in the Designated Card account.
6. The amount of Citi Points redeemed will be deducted from the Cardholder's Designated 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 ifc mall App 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 ifc mall 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.

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

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