



“Citi Points Conversion to K Dollars” Terms and Conditions

1. Citi Points Conversion to K Dollars Service (“Service”) applies to Principal Cardholders (“Cardholders”) of Citi Classic Card, Citi Gold Card, Citi HKTVmall Card, Citi Plus® Credit Card, Citi Rewards Card (except Citi Rewards UnionPay Card), Citi PremierMiles Card, Citi Prestige Card and Citi ULTIMA issued by Citibank (Hong Kong) Limited (“Citibank”) (“Eligible Cards”).
2. This Service is applicable to Cardholders’ Citi Points Conversion to K Dollars (“Redemption”) via the website of K Dollar Program (“KDP”) at: <https://hk.krewards.com/> or the designated mobile application(s) of KDP (collectively, “KDP’s Platform”).
3. To enjoy this Service, Cardholders must also be a member of KDP. Cardholders must verify their identity by providing the last 4 digits of their Eligible Cards and their mobile numbers registered with KDP (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 amount of Citi Points to convert to K Dollars and complete the Redemption under the Service.
4. Citibank and Missions Points Network Company Limited (the operator of K Dollar Program) (“MPNCL”) are 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 KDP’s Platform or system.
5. The minimum amount of K Dollars that can be converted under each Redemption is 100 K Dollars. The maximum aggregate amount of K Dollars that can be converted by the same KDP account per day is 1,000 K Dollars. The Redemption is subject to the Cardholder’s available Citi Points in the Eligible Card account.
6. The amount of Citi Points used for the Redemption 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 KDP’s 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 KDP in order to enjoy the Service. Citibank and MPNCL 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. In case of any breach of these Terms and Conditions or any illegal, fraudulent or abusive behaviour of the Cardholder when using the Service, Citibank and/or MPNCL shall have the right to forthwith forfeit the Redemption and/or K Dollars so converted without prior notice, and without prejudice to the rights of Citibank and/or MPNCL against the Cardholder.
11. Citibank and/or MPNCL shall not be liable for any damage, loss or dispute arising from or in connection with any circumstances where the Service is prohibited by any relevant authority or is suspended due to reasons such as network issues, system failure, etc., or any other reason beyond the control of Citibank and/or MPNCL.

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12. Citibank and the MPNCL have the right to suspend, terminate or cancel the Service at any time without any prior notice.
13. K Dollar Program Terms and Conditions also apply. For details, please visit:
<https://hk.krewards.com/program-terms-and-conditions/>.

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

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