



"Citi Points Conversion to club1933 Points" Terms and Conditions

1. Citi Points Conversion to club1933 Points 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 club1933 Points ("Redemption") in KMB's loyalty program club1933 ("club1933") via the mobile application of App1933 ("App1933").
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 club1933 (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 club1933 Points and complete the Redemption under the Service.
4. Citibank, The Kowloon Motor Bus Co. (1933) Limited ("KMB") and Long Win Bus Company Limited ("LWB") 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 App1933 or system.
5. Each Cardholder can only perform Redemption once per day. The minimum and maximum club1933 Points that can be converted under each Redemption are 1,000 and 100,000 respectively (subject to the Cardholder's available Citi Points in the Eligible Card account). The Redemption must be in 1,000 club1933 Points or its intervals.
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 App1933 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 club1933 in order to enjoy the Service. Citibank, KMB and LWB 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. The Program is subject to the Terms and Conditions of club1933 posted on App1933 (https://app.kmb.hk/app1933/Club1933/TandC/club1933TC_EN.pdf).

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

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

