



“Citi Points Conversion to The Point Bonus Points” Terms and Conditions

1. Citi Points Conversion to The Point Bonus Points Service (“Service”) applies to Principal Cardholders (“Cardholders”) of 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 The Point bonus points (“Redemption”) via The Point App (“Online Platform”).
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 The Point (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 The Point bonus points and complete the Redemption under the Service.
4. Citibank, The Point and/or Sun Hung Kai Real Estate Agency Limited (“SHK Real”) 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 Online Platform or system.
5. Each Cardholder can only perform Redemption once per day. The minimum and maximum The Point bonus points that can be converted under each Redemption are 20,000 and 200,000 respectively (subject to the Cardholder’s available Citi Points in the Eligible Card account), the Redemption must be in 1,500 points or its integrals.
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 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 The Point in order to enjoy the Service. Citibank, The Point and/or SHK Real 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, The Point Terms and Conditions apply. For details, please visit <https://www.thepoint.com.hk/en/terms-and-conditions.html>.

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

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