



"Citi Points Conversion to Shangri-La Circle Points" Terms and Conditions:

1. Citi Points Conversion to Shangri-La Circle Points Service ("Service") applies to Principal Cardholders ("Cardholders") of Citi Classic Card, Citi Gold Card, Citi HKTV/mall 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 Shangri-La Circle Points ("Redemption") via Shangri-La Circle website at www.shangri-la.com/shangrilacircle/ or designated mobile application(s) of Shangri-La's loyalty program Shangri-La Circle ("Shangri-La Circle") (collectively, "Shangri-La Circle 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 Shangri-La Circle (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 Shangri-La Circle Points 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 Shangri-La Circle Online Platform or system.
5. Information relating to Shangri-La Circle Points (including without limitation the accuracy and the amount of Shangri-La Circle Points credited to Cardholder's Shangri-La Circle account) are provided and managed by Shangri-La and Shangri-La Circle. Citibank, Shangri-La and Shangri-La Circle shall not be responsible for any failure to receive the One-Time Password by the Cardholder, any inaccuracy in the information regarding the Cardholder's Citi Points displayed on the Shangri-La Circle Online Platform and any inaccuracy/error in the deduction of the Cardholder's Citi Points.
6. Each Cardholder can only perform Redemption once per day. The minimum and maximum Shangri-La Circle Points that can be converted under each Redemption are 200 Shangri-La Circle Points and 2,000 Shangri-La Circle Points respectively (subject to the Cardholder's available Citi Points in the Eligible Card account). The Redemption must be in 50 Shangri-La Circle Points or its intervals.
7. The amount of Citi Points redeemed will be deducted from the Cardholder's Eligible Card account.
8. 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 Shangri-La Circle Online Platform at the time of redemption.
9. 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 Shangri-La Circle 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.
10. Once the Redemption is confirmed, it is irreversible and it cannot be cancelled, returned, exchanged or traded for cash or other promotion.
11. In case of any disputes, the decision of Citibank and Shangri-La Circle shall be final.
12. Shangri-La Circle's terms and conditions (available at www.shangri-la.com/en/corporate/shangrilacircle/terms-conditions/) shall apply to this Service and be incorporated by reference into these terms and conditions.

Shangri-La Circle Points Usage Terms and Conditions:

13. All benefits, amenities, offers, awards and services of Shangri-La Circle are subject to availability and may be changed at any time without prior notice. For more details, please call Shangri-La Circle Member Services at (852) 3069 9688.

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

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