



"Citi Points Conversion to Clubpoints" Terms and Conditions

1. Citi Points Conversion to Clubpoints Service ("**Service**") applies to Principal Cardholders ("**Cardholders**") of Citi Classic Card, Citi Gold 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**"), and Cardholders have to be The Club members.
2. This Service is applicable to Cardholders' Citi Points Conversion to Clubpoints ("**Redemption**") via The Club's official website www.theclub.com.hk or mobile application ("**The Club 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 Club (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 Clubpoints and complete the Redemption under the Service.
4. Citibank and The Club 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 The Club's Online Platform or system.
5. Each Cardholder can only perform Redemption once per day. The minimum amount of Clubpoints that can be converted under each Redemption is 500 Clubpoints. The maximum aggregate amount of Clubpoints that can be converted by the same The Club account per day is 15,000 Clubpoints. 20 Clubpoints is one unit; Cardholders can only choose to redeem in multiples of 20 Clubpoints. The Redemption is subject to the Cardholder's available Citi Points in the Eligible Card account. Clubpoints will be credited to the member's The Club account instantly upon successful Redemption.
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 Club 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 Club in order to enjoy the Service. Citibank and The Club 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. Clubpoints are provided by The Club and governed by the terms and conditions of The Club. For details, please visit <https://www.theclub.com.hk/en/terms-and-conditions.html>.

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

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