



## **Terms and Conditions for Citi Prestige Card Welcome Offer - Spend to Earn Bonus Miles Program (“Promotion”)**

1. Unless specified, the promotion period is valid from March 4 to December 31, 2025, both days inclusive (“Promotion Period”).
2. Customers must submit the application and successfully apply for a principal card of Citi Prestige Card (“Eligible Card”) issued by Citibank (Hong Kong) Limited (“Citibank”) during the Promotion Period and have their Eligible Card successfully approved on or before January 31, 2026 (“Eligible Cardholders”).
3. The Promotion is not applicable to customers who currently hold, have cancelled or have held Eligible Card within the past 12 months from the month of application for the Eligible Card.
4. Eligible Cardholders will be entitled to **extra 40,000 miles** (equivalent to 480,000 Points) (“Bonus Miles”) by fulfilling the conditions below:
  - Fully pay the first-year annual fee; and
  - Fill in and submit the registration form (“Registration Form”) via [citibank.hk/q1-miles](http://citibank.hk/q1-miles) within 30 days from the date of Eligible Card issuance (“Registration Period”) to provide:
    - (i) a valid Cathay membership number; and
    - (ii) the corresponding Eligible Card number (Collectively referred to “Valid Information”); and
  - Accumulate Eligible Spending (as defined in Clause 9) of HK\$50,000 or above within the first 2 months from the date of Eligible Card issuance (“Spending Period”).
5. Citibank will determine the eligibility of Eligible Cardholders for the Bonus Miles at its sole and absolute discretion.
6. Eligible Cardholders must submit the Valid Information via the Registration Form within the Registration Period and ensure the information submitted aligns with Citibank’s record and the record in the Cathay Membership Program (“Registered Cardholders”) to qualify for the Bonus Miles. For the sequence of the first name and last name in the Cathay Membership Program, please contact Cathay for details.
7. In the event of a “non-Registered Cardholder”, including but not limited to: failure to submit the Registration Form within the Registration Period; provision of an invalid Cathay membership number; mismatch in either the first name or last name of the Cathay membership account with Citibank’s record; or suspension or invalidity of the Cathay membership account at the time of fulfilment, the Registration Form submission will be cancelled without further notice. Citibank will not accept any liability in relation to any loss of Bonus Miles resulting from the lack of valid information provided. Bonus Miles will not be re-credited nor provided in any other forms of rewards, including but not limited to Citi Points, to a non-Registered Cardholder.
8. In the event of repeated submissions of the Registration Form, the latest submission shall prevail.
9. “Eligible Spending” includes all posted transactions made with the Eligible Card within the Spending Period (based on the transaction date), encompassing both online and offline transactions in any currencies. All Eligible Transactions made through both

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principal and supplementary cards under the same Eligible Card account will be combined. This Promotion applies to the final amount after deducting all applicable discounts, reductions, value of cash vouchers and Ineligible Spending (as defined in Clause 10).

10. “Ineligible Transactions” include but are not limited to: annual fee payment of the Eligible Card, cash advance, Octopus Add Value Service transactions (including via e-wallet/ other method to top up Smart Octopus), transactions made through Faster Payment System (FPS) services, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program, Quick Cash Installment Program, all payments made by Citi PayAll, payment to the Inland Revenue Department, online bill payment or utilities bill/ insurance transactions and transactions on charity donations/non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time) made with Eligible card via internet banking or online payment system, mutual fund payments, fees and charges, casino transactions, unposted/cancelled/refunded transactions, unauthorized, fraudulent and abusive transactions. Transactions with refund of any amount will be deemed ineligible.
11. Bonus Miles will firstly be rewarded in the form of Citi ThankYou<sup>SM</sup> Rewards Points, which will be credited to the Registered Cardholder’s Cathay membership account in the form of Asia Miles at the current conversion rate of 12 Points = 1 Mile within 6 months from the date of Eligible Card issuance and upon meeting all the conditions stated in Clause 4 (“Fulfilment Period”). The conversion rate is subject to change from time to time without prior notice.
12. Bonus Miles are only applicable to the Registered Cardholder’s Cathay membership account and cannot be applied to any other membership account.
13. Bonus Miles credited to the Registered Cardholder’s Cathay membership account cannot be reversed under any circumstances.
14. Bonus Miles cannot be transferred or exchanged for cash nor any other items.
15. Bonus Miles are available on a first-come, first-served basis while stocks last. Citibank reserves the right to grant an alternative offer in case of shortage.
16. Bonus Miles are subject to Cathay Membership Programme Terms and Conditions and validity. For details, please visit:  
[https://www.cathaypacific.com/cx/en\\_HK/legal-and-privacy/cathay-membership-terms-and-conditions.html](https://www.cathaypacific.com/cx/en_HK/legal-and-privacy/cathay-membership-terms-and-conditions.html)
17. This Terms and Conditions of the Citi ThankYou<sup>SM</sup> Rewards Program apply. For details, please visit: <https://www.citibank.com.hk/english/credit-cards/thankyou-rewards/index.html>
18. This Promotion is not applicable to (a) U.S. Persons or (b) The European Union (EU) and European Economic Area (EEA) residents.
19. The referenced document provides information about, and access to accounts and financial services provided by Citibank (Hong Kong) Limited and Citibank, N.A. Hong Kong Branch in Hong Kong. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals residing outside of Hong Kong. This referenced document is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation, and none of the services or investments referred to in this referenced document are available

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to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation.

20. Eligible Cardholders must maintain a valid Eligible Card's account with good credit record during the Fulfilment Period in order to be eligible for the Bonus Miles. In case of any fraud/abuse/reversal or cancellation of the transactions in respect of which Bonus Miles were awarded, Citibank reserves the absolute right to charge an amount equivalent to the value of the Bonus Miles awarded directly from the Eligible Cardholders' credit card accounts, forfeit the Eligible Cardholder's eligibility to be entitled to the Promotion, and/or suspend the credit card account for investigation without prior notice.
21. Citibank reserves the right to amend the Terms and Conditions without prior notice. All matters and disputes are subject to the final decision of Citibank.
22. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
23. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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## Citi Prestige信用卡迎新禮遇 - 簽賬賺額外里數推廣活動 (「推廣」) 之條款及細則：

1. 除特別註明外，推廣期由2025年3月4日至12月31日，包括首尾兩日 (「推廣期」)。
2. 客戶須於推廣期內遞交並成功申請由花旗銀行 (香港) 有限公司 (「花旗銀行」) 所發行之 Citi Prestige信用卡基本卡 (「認可信用卡」)，並於 2026 年 1月31日或之前獲成功批核相關認可信用卡 (「合資格持卡人」)。
3. 此推廣不適用於現在持有或於由申請認可信用卡當月起計過去12個月內曾持有或曾取消認可信用卡的客戶。
4. 合資格持卡人只需符合以下條件，即可獲享40,000額外里數 (相等於480,000積分) (「額外里數」)：
  - 全額繳付首年年費；及
  - 於認可信用卡發卡日期起計 30 天內 (「登記期」) 透過 [citibank.hk/q1-miles](http://citibank.hk/q1-miles) 填寫並遞交登記表格 (「登記表格」)，以提供：
    - (i) 有效的國泰會員號碼；及
    - (ii) 相關認可信用卡號碼 (統稱為「有效資料」)；及
  - 於認可信用卡發卡日期起計兩個月內 (「簽賬期」) 累積HK\$50,000或以上的合資格簽賬 (定義請參考第9項條款)。
5. 花旗銀行保留決定合資格持卡人獲取額外里數資格的一切權利。
6. 合資格持卡人須於登記期內透過登記表格提交有效資料，並確保所提交的資料與花旗銀行及國泰會員計劃的紀錄一致 (「已登記持卡人」)，方可獲享資格賺取額外里數。有關在國泰會員計劃的名字和姓氏順序，請聯絡國泰了解詳情。
7. 如被定為「非登記持卡人」，包括但不限於：未能於登記期內遞交登記表格；提供無效的國泰會員號碼；國泰會員賬戶名字或姓氏與花旗銀行的紀錄不符；或於獎賞期間國泰會員賬戶被暫停或視為無效，該登記表格將被取消而毋須另行通知。若因持卡人未能提供有效資料而導致任何額外里數之損失，花旗銀行概不負責。額外里數將不會重新發放或以其他形式的獎賞補償予非登記持卡人，包括但不限於Citi積分。
8. 如登記表格被重複遞交，將以最後遞交的表格為準。

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9. 「合資格簽賬」包括所有於推廣期內（以交易日期為準）以認可信用卡於網上及非網上以任何貨幣結算的合資格簽賬（同一指定信用卡賬戶下的基本卡及附屬卡將會一併計算）。本推廣將以扣除所有適用的折扣、減免及現金券價值後的最終金額計算（定義請參考第10項條款）。
10. 不合資格簽賬包括（但不限於）認可信用卡的年費誌賬、現金透支、八達通增值款項（包括透過電子錢包或任何其他途徑增值Smart Octopus）、透過快速支付系統（「轉數快」）進行之交易、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃、簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、以Citi PayAll所繳交之費用、繳付予稅務局之稅項、以網上銀行或網上支付系統繳交之公共事務/保險費用及慈善/非牟利機構交易（根據Visa、萬事達卡國際組織或銀聯（按情況適用）不時界定之商戶編號）、繳交基金之供款、銀行手續費、賭場交易、未誌賬/取消/退款的交易及其他未經許可或有舞弊/欺詐成份之簽賬。有任何退款金額之交易將被視為不合資格簽賬。
11. 額外里數將於認可信用卡發卡日期起計 6 個月內及完成第 4 項條款所述之所有條件後（「獎賞期」），先以Citi ThankYou<sup>SM</sup> Rewards積分的形式發放，續以現時12積分=1里數的兌換率轉換成亞洲萬里通里數，存入已登記持卡人的國泰會員賬戶。兌換率將會隨時更改而毋須另行通知。
12. 額外里數僅適用於已登記持卡人的國泰會員賬戶，不適用於任何其他會員賬戶。
13. 在任何情況下，已存入已登記持卡人國泰會員賬戶的額外里數均不可撤銷。
14. 額外里數不可轉贈他人或兌換現金或其他產品。
15. 額外里數名額有限，先到先得，送完即止。如遇短缺，花旗銀行保留提供其他獎賞的權利。
16. 額外里數受國泰會員計劃之條款及細則與有效期約束。詳情請瀏覽：  
[https://www.cathaypacific.com/cx/zh\\_HK/legal-and-privacy/cathay-membership-terms-and-conditions.html](https://www.cathaypacific.com/cx/zh_HK/legal-and-privacy/cathay-membership-terms-and-conditions.html)
17. 此推廣受 Citi ThankYou<sup>SM</sup> Rewards條款及細則約束，詳情請瀏覽：  
<https://www.citibank.com.hk/chinese/credit-cards/thankyou-rewards/index.html>
18. 此推廣不適用於(a)美國人士或(b)於歐盟及歐洲經濟區國家居住之人士。

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19. 此參考文件提供有關在香港的花旗銀行(香港)有限公司及花旗銀行香港分行所提供的賬戶及金融服務的資訊及使用途徑。它不構成，亦不應被詮釋為，向居住於香港以外地區人士的服務提供、邀約或招攬。此參考文件不擬向任何身處在分發或使用會違反當地法律或規例的國家的人士分發或供其使用；而此參考文件所述的任何服務或投資，均不提供予居住於任何提供該等服務或投資會違反當地法律或法規的國家的人士。
20. 合資格持卡人的認信用卡賬戶必須於兌現期內保持良好的信用狀況，方可獲享資格賺取額外里數。如發現任何欺詐/濫用/逆轉/被取消的交易，有關已獲發的額外里數，花旗銀行保留權利直接從合資格持卡人的信用卡賬戶中扣除等值金額、取消相關合資格持卡人參與推廣之權利，及/或暫停相關信用卡賬戶以進行調查，而毋須另行通知。
21. 花旗銀行保留隨時更改本條款及細則的權利，而毋須事先通知。如有任何爭議，花旗銀行保留最終決定權。
22. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
23. 如中英文條款及細則有所差異，概以英文版本為準。

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