Citi Credit Card Time Limited Offer Welcome Rewards for Selected Citigold Customers

1. Unless otherwise specified, the promotion period is valid from July 1, 2026 to February 1, 2027, both dates inclusive ("Promotion Period").
2. The Promotion is exclusive to selected customers who apply for Citigold banking account within the Promotion Period and hold active Citigold banking account with Citibank (Hong Kong) Limited ("Citibank") on or before March 1, 2027. For joint banking accounts, only the primary account holder is eligible for the Welcome Offer. Customers ("Eligible Cardholders") must submit the application during the Promotion Period and successfully apply for a principal card of Citi Prestige Card, Citi PremierMiles Card or Citi Rewards Mastercard ("Eligible Card") issued by Citibank (Hong Kong) Limited ("Citibank") during the Promotion Period through the designated links (https://www.citibank.com.hk/english/wealth-management/citigold/privileges-and-offers/welcome-offers/ or https://www.citibank.com.hk/english/wealth-management/citigold/) ("Designated Links"). If customers do not apply eligible card through the Designated Links, customers are not entitled to receive any offer for this promotion.
3. Eligible Cardholders are entitled to the following welcome offer upon successful physical card activation within a month from the date of card issuance and fulfilling the below relevant reward conditions/spending conditions ("Welcome Offer"):

Card Type Applied	Welcome Offers	Reward Conditions/Spending Conditions
Citi Prestige Card	a) HK$1,600 Cash Rebate **OR**	Accumulate spending of HK$5,000 - HK$24,999 within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month
	b) HK$2,500 Cash Rebate	Accumulate spending of HK$25,000 or above within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month
	720,000 Points (equivalent to 60,000 Miles)[X]	Fully pay the first-year annual fee of HK$3,800 and have an existing Citigold Private Client or Citigold banking account or successfully apply for one during the fulfillment period.
Citi PremierMiles Card or Citi Rewards Mastercard	a) HK$1,600 Cash Rebate **OR**	Accumulate spending of HK$5,000 - HK$24,999 within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month

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Borrow only if you can repay!

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	b) HK$2,500 Cash Rebate	Accumulate spending of HK$25,000 or above within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month

[x] According to the current conversion rate, customer may redeem 60,000 Miles for 720,000 Points. The conversion rate is subject to changes from time to time without prior notice. Terms and Conditions apply. For more details, please visit: citibank.hk/prestige

4. Unless otherwise specified, the Welcome Offers are only applicable to customers who i) currently do not hold any principal card of Citi Credit Card, and ii) have not cancelled and have not held any principal card of Citi Credit Card within the past 12 months from the month of application for the Eligible Card ("New Customers").
5. All posted transactions and monthly installments of billed Merchant Installment Plan conducted by principal and supplementary card(s), if applicable, are included in the Spending Conditions calculation. **Ineligible transactions**, including but not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions (including via e-wallet/ other method to top up Smart Octopus), cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, "FlexiBill" Installment Program and "PayLite" Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill made with Eligible Card via internet banking or online payment system, 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), all payments made by Citi PayAll services, mutual funds payment, fees & charges, dynamic currency conversion fee, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.
6. Fulfillment of Welcome Offer
   a) **Points:** For Citi Prestige Cardholders, Points will be credited to the eligible Principal Cardholder's account 2 calendar months after the first year annual fee has been fully paid. (Citi Prestige Cardholders can choose to convert their Points to miles with and of the following Mileage Programs: Cathay Membership Programme, The British Airways Club, Etihad Guest, EVA Air Infinity MileageLands, Flying Blue, IHG Rewards Club, Qantas Frequent Flyer, Qatar Airways Privilege Club, Singapore Airlines KrisFlyer, Thai Airways Royal Orchid Plus or Virgin Atlantic Flying Club, The exchange is subject to the conversion rate of the chosen Mileage Program. Citi Prestige Cardholders can also choose to convert Points to equivalent in Rebate which is subject to the Citi ThankYou Rewards Terms and Conditions and the Citi "Pay with Points – Merchants' Online Platforms Service" Terms and Conditions.)
   b) **Cash Rebate:** Cash Rebate will be credited to Eligible Cardholders' card account within 5 calendar months upon the month of meeting the reward conditions/spending conditions. The Cash Rebate will be rounded up to the nearest cent (if applicable).
7. Citibank is not a supplier or service provider of the products or services provided and shall not be responsible for any matters relating to the products or services provided. The respective supplier or service provider is solely responsible for all obligations and liabilities in relation to such products or services.
8. Eligible Cardholders' Eligible Card account(s) and Citigold banking account must be valid and in good standing during the entire Promotion Period and fulfillment period in order to enjoy the Welcome Offer. In case of Eligible Cardholders do not hold a valid Citigold banking account during the entire Promotion Period and fulfillment period, Citibank reserves the right to grant the alternative Welcome Offer of HK$800 cash rebate.

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9. Each Eligible Cardholder is entitled to one Welcome Offer only.
10. Welcome offers cannot be changed once indicated on the application form, nor transferred to another person, cancelled, reversed nor exchanged for cash.
11. Citibank reserves the right to grant the alternative Welcome Offer of the designated Card to eligible cardholders.
12. In case of any fraud/abuse/reversal or cancellation of transactions included in the calculation of the spending conditions, Citibank reserves the right to debit from the Eligible Cardholders' credit card account(s) the equivalent amount of the Welcome Offer awarded under this promotion without prior notice.
13. If Eligible Cardholder subsequently cancels the designated Eligible Card within one year from the date of card issuance, Citibank reserves the right to debit from the Eligible Cardholders' credit card accounts the equivalent amount of the welcome offers awarded under this promotion.
14. Citibank may require customers to submit additional documents in order to complete the credit card application in special conditions.
15. Employees of Citibank or Citibank N.A or its subsidiaries are not eligible for any Promotion offers.
16. 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 to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation.
17. The Promotion is **not applicable** to: Individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka, Peru, Turkey, United Arab Emirates, and Bangladesh.
18. The Promotion is **not applicable** to: Individuals with permanent residency in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, and United Kingdom.
19. This Program is **not applicable** to U.S. persons.
20. Citibank is not a supplier of the products or services provided and shall not be responsible for any matters relating to the products or services provided. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services. Upon redemption, all the products or services cannot be replaced, returned or refunded.
21. Citibank and the respective merchants reserve the right to amend these and other relevant terms and conditions at any time without prior notice.
22. All matters and disputes will be subjected to the final decision of Citibank.
23. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail. If there is any discrepancy between the promotional materials and these terms and conditions, these terms and conditions shall apply and prevail.
24. No person other than Citibank and eligible Cardholders will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
25. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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