



Citi Prestige and PremierMiles Credit Card Rewards Redemption Promotion "Use Citi Points as Cash & Earn 15% Rebate" Terms & Conditions:

1. Unless otherwise specified, the Promotion Period is from December 11, 2023, to April 30, 2024, both dates inclusive ("**Promotion Period**").
2. Unless otherwise specified, "Use Citi Points as Cash & Earn up to 15% Rebate" ("**Promotion**") applies to the selected Principal Cardholders ("**Cardholders**") of Citi Prestige Card and Citi PremierMiles Card issued by Citibank (Hong Kong) Limited ("**Citibank**") ("**Eligible Credit Card**") who are the recipients of the promotional SMS/eDM/Push Notification.
3. Cardholders are required to fulfill all the following conditions during Promotion Period to be eligible for this Promotion ("**Eligible Cardholders**"):
 - a) Eligible Cardholders are required to successfully register through "Get More" in Citi Mobile® App ("**Registration**"). Each Cardholder is required to register once only. Registration with a supplementary card is not accepted. Upon successful Registration, Push Notification/SMS notification will be sent to Cardholder according to Citibank's record; and
 - b) **In order to be eligible for the extra cash rebate, Eligible Cardholders are required to make designated redemptions with Citi Points ("Eligible Redemptions") in accordance with the minimum redemption requirements & maximum rewards set out below**

Offers	Eligible Redemption	Bonus offers	Maximum rewards for each Eligible Cardholder
Offer	Use your points to redeem Cash Rebate or offset your purchases using Pay with Points with a minimum single transaction of at least HK\$400 or above	15% extra cash rebate* based on the Cash Rebate or Pay with Points redemption	Maximum of HK\$360 extra cash rebate for the entire Promotion Period regardless of the number of Citi Credit Cards used for Eligible Redemptions

*Extra Cash Rebate will be rounded up to the nearest dollar.

Eligible Redemption refers to:

i. Pay with Points- Mobile Redemption Service	ii. Pay with Points - Push Notification Redemption Service
iii. Cash Rebate via Citi Mobile Application	

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

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- c) Registration of the Promotion is on a first-come-first-served basis. Only the first 10,000 successfully registered Eligible Cardholders are eligible for this Promotion.
4. If the Eligible Cardholders fulfill all the above conditions for the Promotion following verification by Citibank, the extra cash rebate will be credited to the Eligible Cardholder's card account on or before June 30, 2024.
 5. The Redemption will be governed by "Pay with Points – Mobile Redemption Service" Terms and Conditions, "Pay with Points- Push Notification Redemption Service " Terms and Conditions and "Cash Rebate – Mobile Redemption Service" Terms and Conditions. For details, please visit <https://www.citibank.com.hk/english/credit-cards/pay-with-points-redemption/>
 6. Unless otherwise specified, Terms and Conditions of the Citi ThankYouSM Rewards Program apply. For details, please visit <https://www.citiirewards.com/cms/sites/globalrewards-hk-eng/terms-and-conditions.page>
 7. Statement Credit will be issued to Eligible Cardholder's Eligible Credit Card statement upon completion of the Citi points redemption via Cash Rebate & Pay with Points. Statement Credit will apply towards the statement balance of the following statement of the Eligible Cardholder's Eligible Credit Card, but not the minimum payment due or statement balance of the statement(s) that are already issued. The required minimum payment due or payment in full of the statement balance stated on the monthly issued statement(s) of Eligible Credit Card must be paid pursuant to the terms of the Cardholder Agreement of the Eligible Credit Card.
 8. The rewards received from this Promotion cannot be returned, exchanged, or traded for cash or other offers and are not replaceable in the event of any loss or damage.
 9. Cardholders must maintain valid Eligible Credit Card accounts with good credit record on or before the time of fulfilment period to be eligible for the rewards; otherwise, Citibank reserves the absolute right to forfeit the rewards without prior notice.
 10. In case of any fraud/abuse/reversal or cancellation regarding the conditions listed under Clause 3, Citibank reserves the absolute right to charge an amount equivalent to the value

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of the reward(s) or rebate amount directly from the Eligible Credit Card account without prior notice.

11. Citibank shall not be responsible for any matters in relation to the related products or services of any reward. The respective merchants/suppliers are solely responsible for all obligations and liabilities related to such products or services and all auxiliary services.
12. This Promotion is not applicable to (a) U.S. Persons or (b) individuals who are resident of the European Union (EU) and European Economic Area (EEA).
13. Citibank reserves the right to amend these terms and conditions or withdraw or terminate this Promotion at its discretion without prior notice and Citibank accepts no liability for such amendment, withdrawal or termination. All matters and disputes are subject to the final decision of Citibank.
14. 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.
15. No person other than the Cardholder and Citibank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
16. 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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