



General Terms & Conditions:

1. Unless otherwise specified, the promotion is valid from November 1 to December 31, 2025, both dates inclusive (based on transaction date) ("Promotion Period").
2. Unless otherwise specified, the promotion is applicable to cardholders of Citi Credit Cards and/or issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Cards"), who are also members of S⁺ REWARDS Loyalty Program ("S⁺ REWARDS") managed by Sino Real Estate Agency Limited ("Sino") ("Cardholders").
3. Cardholders must successfully download the latest version of "S⁺ REWARDS" mobile application ("the App") and sign up as Registered Members with mobile number via the App in order to enjoy the offers under the promotion. Each valid mobile number can only be registered once only.
4. Unless otherwise specified, the promotion is applicable to the following transactions made by the Eligible Cards during the Promotion Period at the shopping and dining outlets which are participating in S⁺ REWARDS, listed on the S⁺ REWARDS website and the App ("Designated Outlets") of participating malls of Merchant ("Participating Malls"), including tmtplaza, Olympian City, Citywalk, China Hong Kong City, Gold Coast Piazza, Tsim Sha Tsui Centre & Empire Centre, Island Resort Mall, One North and Sino Plaza ("Eligible Transactions"):
 - Posted retail transactions or contactless payment retail transactions with original Eligible Card sales slips and original merchant sales receipts; and
 - Newly billed Merchant Installment Plan that are posted during the Promotion Period with original Eligible Card sales slips and original merchant sales receipts; and
 - Citibank reserves the right to determine and change which purchases/payments/transactions qualify as Eligible Transactions at its absolute discretion from time to time; and
 - Sino reserves the right to determine and change which purchases/payments/transactions qualify as Eligible Transactions according to the S⁺ REWARDS program terms and conditions at its absolute discretion; and
 - Only applicable to the final amount of Eligible Transactions charged to the Eligible Card after deduction of all applicable discounts, reductions and value of cash vouchers (if applicable) ("Net Spending Amount").
5. The promotion is NOT applicable to the following transactions:
 - spending on or through telecommunications services, or banking or currency exchange services;
 - spending on car parks;
 - store credits, purchase of or adding value to gift cards or stored value facilities;
 - other transactions including but not limited to utilities bill payments, purchase of or adding value to stored-value cards (including the unauthorised or fraudulent transactions, transactions recorded by hand written payment slips and any transactions without electronic payment slips and/or merchant sales receipts);
 - online purchases (except for movie tickets), mail, fax or phone orders;
 - any transactions and payments made by cash, gift cards, gift vouchers or cash vouchers ;or
 - any transactions made via any e-wallets (including but not limited to Alipay, Wechat Pay, Tap & Go and PayMe);
 - any other purchases/payments/transactions that Citibank may at its absolute discretion exclude from time to time, and
 - any other purchases/payments/transactions that Sino, at its absolute discretion, excludes according to the S⁺ REWARDS program terms and conditions.
6. Cardholders must keep and submit the relevant original Eligible Card sales slips and original merchant sales receipts of Eligible Transactions for inspection upon request by Citibank. All relevant documents submitted to Citibank will not be returned.
7. Cardholders' Eligible Card accounts must be valid and with good credit record during the Promotion Period and at the time when the offers are awarded or used; otherwise, Citibank reserves the right to forfeit the offers without prior notice.
8. In case of any fraud/abuse/reversal/cancellation of the transactions used for the award of the offers, Citibank reserves the right to debit from Cardholder's Eligible Card account the equivalent value of the reward(s) without prior notice.
9. The offers are not exchangeable for cash or other items and is non-refundable.
10. The offers are subject to the availability of S Coupon and at absolute discretion of Citibank and Sino.

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11. Citibank and Sino shall not be responsible for any matters in relation to the related products or services. The respective Designated Outlets are solely responsible for all obligations and liabilities related to such products or services and all auxiliary services.
12. Citibank, Sino and the respective Designated Outlets reserve the right to amend the Terms & Conditions without prior notice. All matters and disputes are subject to the final and conclusive decision of Citibank, Sino and the respective Designated Outlets, which is legally binding on the Cardholder.
13. In the event of any discrepancy between the English and Chinese versions of these Terms & Conditions, the English version shall prevail.
14. The promotions, products and services mentioned in the referenced document are not offered to individuals residing in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.
15. Registration of S⁺ REWARDS Points are subject to terms and conditions, which can be found in the S⁺ REWARDS Programme [Terms and Conditions](#).

“Spending Rewards” Terms and Conditions:

16. The Cardholder with Eligible Card must successfully register the Points at the concierge in the Participating Malls to entitle to S Coupons of designated amount upon reaching the designated cumulative Net Spending Amount on the same day at the same Participating Mall during the Promotion Period (“Spending Rewards”). Details are as follows:

Same-day accumulated Net Spending Amount (HK\$) (Max. 2 same-day sales slips at the same Participating Mall)	S Coupon (s) entitled using Citi Credit Cards (HK\$)	S Coupon(s) entitled (HK\$) using Citi Rewards Mastercard	Max. S Coupons entitled during the entire Promotion Period (HK\$)
\$1,000 - \$2,999	\$50	\$80	\$1,140
\$3,000 or above	\$200	\$240	

17. S Coupon will be distributed as below:
 - a. HK\$50 S Coupons will be issued as one HK\$50 S Coupon.
 - b. HK\$80 S Coupons will be issued as four HK\$20 S Coupons.
 - c. HK\$200 S Coupon will be issued as two HK\$100 S Coupons.
 - d. HK\$240 S Coupon will be issued as two HK\$100 S Coupons and two HK\$20 S Coupons.
18. Quotas of Spending Rewards apply on a first-come-first-served basis while quotas last without prior notice. For the quota status, please inquire at the Concierge or Customer Service Centre of the Participating Mall.
19. Each Cardholder (including all principal and supplementary cards under his/her Eligible Card account) is entitled to a maximum value of HK\$240 in S Coupons in every redemption, and a maximum of EIGHT TIMES of redemption on Spending Rewards (TWO times per spending tier from each eligible card type) during the entire Promotion Period, amounting to a maximum value of HK\$1,140 S Coupons.
20. The original merchant sales receipts and corresponding payment sales slips of Eligible Cards issued by the Designated Outlets at the Participating Malls per Cardholder must be presented together with the Eligible Card and/or the respective mobile wallet’s account/card number under the same Eligible Card at the below redemption location as stated in Clause 24 on the same day of the transaction date at the same Participating Mall (as per the date stated on the machine-printed sale slips), and must be successfully registered the Points in S⁺ REWARDS, in order to receive the Spending Rewards, overdue receipts will not be entertained. Each receipt must be HK\$100 or above.

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21. The transaction amount stated on the original merchant sales receipt must exactly match the amount shown on the corresponding payment sales slips of Eligible Cards. Any discrepancies will render the transaction ineligible for Spending Rewards redemption.
22. To be eligible for Spending Rewards redemption, the entire transaction amount (100%) must be settled using the relevant Eligible Card. Transactions settled partially using other payment methods (including but not limited to cash, other credit cards, or electronic payment tools) will not be eligible for redemption.
23. The following information will be recorded by the staff at the concierge in the Participating Malls:
- S+ REWARDS member ID
 - Transaction date
 - Mall & Merchant name
 - Net spending amount
 - Last 4 digits of the Citi credit card
 - Authorization code on the Eligible Card payment sales slips
- Each Cardholder who fails to provide the above-mentioned documentation will not be eligible to receive the “Spending Rewards”.
24. Details for the redemption location are as follows:

Participating Malls	Redemption Location	Opening Hours
tmtplaza	1/F Concierge, tmtplaza	12:00nn – 9:00pm
Olympian City	UG/F Concierge, Olympian City 2	12:00pm – 9:00pm
Citywalk	UG/F Concierge, Citywalk 1	12:00nn – 9:00pm
China Hong Kong City	UG/F Concierge, China Hong Kong City	10:00am – 10:00pm
Gold Coast Piazza	1/F, Customer Service Centre, Gold Coast Piazza	10:00am – 6:00pm
Tsim Sha Tsui Centre & Empire Centre	G/F Concierge, Tsim Sha Tsui Centre	11:00am – 9:00pm
One North	G/F Concierge, One North	11:00am – 9:00pm
Island Resort Mall	UG/F Concierge, Island Resort Mall	1:00pm – 9:00pm
Sino Plaza	G/F Concierge, Sino Plaza	10:00am – 10:00pm

25. S Coupons issued under “Spending Rewards” will be distributed at the concierge in the Participating Malls.
26. The S Coupons will be immediately shown as “Redeemed/Received” in the “My Wallet” on the App and can be used as cash with merchants accepting S Coupons. Only S Coupons with status “Redeemed/Received” can be used.





27. S Coupon issued under Spending Rewards is valid for 60 days and applicable to respective participating shops at the Participating Malls. Upon expiry, any remaining S Coupons will be void and will not be re-issued and shall not be refunded or redeemable for cash.
28. The usage of S Coupon is subject to the remaining balance of the transaction(s) (if applicable) to be settled by Eligible Cards.
29. Additional terms and conditions apply to the use and redemption of S Coupon. Please refer to S+ REWARDS website and the App for details and the list of participating merchants in the Participating Malls.
30. The staff at the Concierge in the Participating Malls may stamp all sales receipts, electronic payment slips and other documents which are presented in person. All sales receipts and electronic payment slips which have been presented in person (whether stamped or not) or uploaded through the App or AlipayHK / AlipayCN “S+ Rewards” Mini App for Registered Spending, earning the Points and/or participating in the Event will not be accepted again for the same purpose.
31. Cardholders should check the S Coupon upon rewards redemption. Once the S Coupon redemption procedure is completed, it will not be returned or changed. Any cash vouchers or discount vouchers that may be redeemed as gifts/rewards under the captioned Promotion shall not be refunded or redeemable for cash.
32. Participation and rewards are both limited and will be allocated on a first-come, first-served basis. Once the campaign quota is reached, members will no longer be able to engage in the campaign will not be eligible to receive rewards, even if they fulfil all the required conditions. If the quota for the Spending Rewards is fully utilized on or before the end of the designated Campaign Period, the campaign will conclude in advance. For example, if the Spending Rewards quota is fully consumed on 1 December 2025, the campaign will end on that date.
33. S Coupons are subject to terms and conditions, which can be found in the terms and conditions of the relevant S Coupons within the App or the S+ REWARDS Programme [Terms and Conditions](#). S Coupons are valid for use with designated merchants in Participating Malls with eligible cards. The list of Merchants Accepting S Coupons may be viewed on the S+ REWARDS web page and mobile app. [The list of Merchants](#) Accepting S Coupons will be updated from time to time without notice.
34. Any S Coupons lost due to deleting an app account or changing a mobile phone number shall not be returned or compensated.

“Top Accumulated Spender Rewards” Terms and Conditions:

35. During the Promotion Period, the top 50 spending cardholders who accumulate the highest Spending value under the Spending Rewards will be awarded hotel privileges and S Coupons (“Top Accumulated Spender Rewards”).
36. Top Accumulated Spender Rewards will be allocated based on the ranking of accumulated Eligible Spending during the Promotion Period as follows:

Ranking	Reward Entitled
Top 5 Spenders	Hong Kong Gold Coast Hotel 1-night Stay at Deluxe Seaview Room with breakfast for 2 adults + HK\$800 S Coupons (Total valued at HK\$4,050)
Top Spenders Ranked 6-40	HK\$2,000 Dining Voucher for either The Fullerton Ocean Park Hotel Hong Kong or Hong Kong Gold Coast Hotel

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Top Spenders Ranked 41-50	HK\$1,000 S Coupons
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- 37. Top Accumulated Spenders Ranked 6-40 will each be randomly awarded a HK\$2,000 dining and hotel voucher, valid for use at either The Fullerton Ocean Park Hotel Hong Kong or Hong Kong Gold Coast Hotel. The designated hotel cannot be selected or changed.
- 38. Each Cardholder is only entitled to the Top Accumulated Spender Rewards ONCE during the entire Promotion Period on a first-come-first-served basis, while the quota lasts.
- 39. Sino will solely determine the eligibility of Cardholders to receive the Top Accumulated Spender Rewards based on its records at its sole and absolute discretion. Citibank shall not be responsible for any matters in relation to the fulfilment arrangement of the offers. For details and any disputes, please contact Sino.
- 40. The top 50 spending cardholders who accumulate the highest spending value under the Spending Rewards will be notified via the App, SMS and phone call to the registered mobile phone number on or before 9 January 2026.
- 41. The “Hong Kong Gold Coast Hotel 1-night Stay at Deluxe Seaview Room with breakfast for 2 Adults” is issued as a physical voucher. Members who have successfully redeemed must collect it in person at the Concierge of Tsim Sha Tsui Centre on or before 9 February 2026, presenting the corresponding Gift QR code in the App. Vouchers not collected by the expiry date will be deemed void and will not be reissued under any circumstances and shall not be refunded or redeemable for cash. Any remaining balance after applying the voucher must be settled using an Eligible Card. Reservations can be made on or before 31 December 2025. The voucher is not valid on public holidays, eves of public holidays, festive days, hotel special events, or blackout dates as specified on the voucher. The voucher is non-exchangeable for cash and is valid exclusively at the Hong Kong Gold Coast Hotel. Advance reservation is required, and members must mention the use of the voucher at the time of booking. All bookings are subject to availability. Please refer to the gift and physical voucher terms and conditions for complete details.
- 42. The Hong Kong Gold Coast Hotel HK\$2,000 Dining Voucher and The Fullerton Ocean Park Hotel Hong Kong HK\$2,000 Dining Voucher are issued as digital vouchers and are valid until 30 June 2026. Any remaining balance after applying the Hotel Voucher(s) must be settled using an Eligible Card. These vouchers can be used at designated hotel restaurants and lounges (buffet, à la carte, set menus), but not applicable to in-room dining. Advance reservation is required and subject to availability. Vouchers are non-refundable, non-transferable, and not exchangeable for cash. For further details, please refer to the gift terms and conditions of the designated hotel vouchers.
- 43. The HK\$1,000 S Coupons will be issued in the form of two HK\$500 S Coupons. The S Coupons will be displayed under the “Available” status in the “S Coupons” section of “My Rewards” in the App on or before 9 January 2026 and may be used as cash at designated merchants. Only S Coupons marked as “Available” are valid. Each S Coupon is valid for two (2) months from the date of issuance and will be void upon expiry without reissuance. Any remaining balance after using the S Coupon must be settled with an Eligible Card.
- 44. The notification via the App as mentioned above at point Clause 40 acts only as a reminder. Cardholders must check the results themselves on the date of the announcement. If for any reason, a Cardholder fails to receive the notification and is unable to claim the gift, the gift will not be reissued, and Citibank and Sino will not be held liable.
- 45. The Top Accumulated Spender Rewards cannot be returned, transferred, exchanged or traded for cash or other offers and is not replaceable in the event of any loss or damage.
- 46. By participating in the Spending Rewards campaign, Cardholders accept and agree to abide by these terms and conditions.
- 47. Citibank and Sino will not be responsible for any loss, error, unidentifiable, or damaged gifts received by the cardholders due to any network, telephone, or technical error or problem or for any other reason not attributable to Citibank and Sino.
- 48. Citibank and Sino have the right to suspend, terminate or cancel the offers at any time without any prior notice.





“Exclusive Merchant Privileges” Terms and Conditions:

49. Cardholders can enjoy exclusive privileges provided by the designated merchants at Participating Malls. For offer details and the Terms and Conditions, please refer to citibank.hk/sinomalls-merchant or Participating Mall’s website.
50. The designated merchants may refuse to accept the Eligible Card if their payment system does not support a certain type of card. Please contact the designated merchants for details.
51. Citibank shall not be responsible for any matters in relation to the related products or services provided by designated merchants. The designated merchants are solely responsible for all obligations and liabilities related to such products or services and all auxiliary services.
52. For any enquiries on the Exclusive Merchant Privileges, please check with designated merchants at Participating Malls.

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