



一般條款及細則：

1. 除特別註明外，推廣期由 2026 年 1 月 26 日至 2026 年 12 月 31 日（包括首尾兩日，按交易日期計算）（「推廣期」）。
2. 推廣期分為四個階段：
 - 第一階段：2026 年 1 月 26 日至 2026 年 3 月 31 日（包括首尾兩日）
 - 第二階段：2026 年 4 月 1 日至 2026 年 6 月 30 日（包括首尾兩日）
 - 第三階段：2026 年 7 月 1 日至 2026 年 9 月 30 日（包括首尾兩日）
 - 第四階段：2026 年 10 月 1 日至 2026 年 12 月 31 日（包括首尾兩日）
3. 除特別註明外，此推廣適用於由花旗銀行(香港)有限公司（「花旗銀行」）所發行之實體信用卡及（「認可實體卡」）之客戶，同時需為信和地產代理有限公司（「信和」）旗下之 S⁺ REWARDS 獎賞計劃（「S⁺ REWARDS 計劃」）會員（「客戶」）。
4. 客戶必須先成功下載最新「S⁺ REWARDS」應用程式（「應用程式」）及於應用程式登記成為會員才合資格獲得此推廣下之優惠。每個有效手機號碼只可登記一次。
5. 除特別註明外，此推廣只適用於客戶於推廣期內憑認可實體卡於所有列於指定信和商場（「信和商場」），包括屯門市廣場、奧海城、荃新天地、中港城、黃金海岸商場、尖沙咀中心及帝國中心、藍灣廣場、朗壹廣場、以及信和廣場（「參與商場」）屬於「S⁺ REWARDS 計劃」之購物或餐飲商戶（「指定商戶」）所作之下列簽賬（「認可簽賬」）：
 - 已誌賬並附有認可實體卡簽賬存根正本及商戶購物單據正本之零售簽賬、交易感應式付款簽賬；及
 - 於推廣期內已誌賬並附有認可實體卡簽賬存根正本及商戶購物單據正本之全新商戶分期計劃簽賬；及
 - 花旗銀行及信和保留不時自行決定及更改任何交易/付款/簽賬是否合資格為認可簽賬之權利；及
 - 信和保留自行決定及更改任何有關 S⁺ REWARDS 計劃交易/付款/簽賬是否合資格為認可簽賬之權利；及
 - 根據 S⁺ REWARDS 計劃之條款及細則，信和保留不時自行決定及更改任何交易/付款/簽賬是否合資格為認可簽賬之權利；及
 - 只適用於扣除所有折扣、減價金額及現金券金額後(如適用)之認可簽賬淨額（「簽賬淨額」）。
6. 此推廣不適用於以下交易：
 - 電訊服務、銀行及外幣找換服務的消費；
 - 於停車場的消費；
 - 預付信用額、購買禮品卡及其增值服務；
 - 其他包括但不限於繳付公用機構的帳單、購買增值咭及增值服務的消費（包括未經授權或具欺詐成份之交易，以手寫單據作記錄的消費、及任何沒有電子簽賬存根及/或商戶單據的消費）；
 - 於網上進行的消費項目(戲票除外)、電郵、傳真或電話訂單；
 - 以現金、禮品卡、購物禮券或現金券付款進行之任何交易；
 - 透過任何電子錢包（包括但不限於 Apple Pay、Google Pay、Samsung Pay、支付寶、微信支付、拍住賞及 PayMe）簽賬之交易；
 - 花旗銀行不時自行決定之其他不合資格交易/付款/簽賬；或
 - 根據 S⁺ REWARDS 計劃之條款及細則，信和保留不時自行決定及更改任何交易/付款/簽賬是否合資格為認可簽賬之權利。

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7. 客戶必須保留及提供有關認可實體卡簽賬存根正本及商戶購物單據正本，並於花旗銀行要求下提供有關文件作供核對之用。所有已遞交給花旗銀行之文件將不獲發還。
8. 客戶之認可卡戶口必須於推廣期內或使用優惠時保持有效及信用狀況良好。花旗銀行保留取消優惠之權利而毋須另行通知。
9. 如發現欺詐/濫用/取消任何優惠之簽賬交易，花旗銀行保留從客戶之認可卡戶口內扣取相關優惠之金額而毋須另行通知。
10. 此推廣下換領的獎賞均不可兌換現金或其他用途及恕不退換。
11. S 現金券之供應，需依花旗銀行及信和之最終決定權而定。
12. 花旗銀行及信和不負責一切有關貨品或服務之事宜。任何有關貨品或服務之責任，一概由指定商戶負責。
13. 花旗銀行及信和及指定商戶保留隨時修改條款及細則之權利而毋須另行通知。如有任何爭議，花旗銀行、信和及指定商戶保留最終和決定性的決定權，對客戶具有法律約束力。
14. 如中英文條款有所差異，一概以英文版本為準。
15. 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。
16. S⁺ REWARDS 計劃點數之登記須受條款及細則約束，詳情請參閱《[S⁺ REWARDS 獎賞計劃條款及細則](#)》。

「全年消費印花賞」之條款及細則：

17. 持認可實體卡之客戶須於推廣期內於同日單一交易每滿 HK\$300，並於參與商場禮賓處／客戶服務中心成功登記點數，可獲一（1）個印花（「全年消費印花賞」）。
18. 每階段最多可獲三十七（37）個印花，每款 S 現金券於每階段只可兌換一（1）次。
19. 印花可於每階段累積及兌換 S 現金券，詳情如下：

印花數量	S 現金券價值（港幣）
5	\$30
12	\$80
20	\$150

20. S 現金券發放方式如下：
 - HK\$30 S 現金券將以一（1）張 HK\$20 S 現金券及一（1）張 HK\$10 S 現金券的形式發放。
 - HK\$80 S 現金券將以四（4）張 HK\$20 S 現金券的形式發放。
 - HK\$150 S 現金券將以一（1）張 HK\$100 S 現金券及一（1）張 HK\$50 S 現金券的形式發放。
21. 每階段開始時，上一階段累積的所有印花將歸零，並需重新累積；於某一階段獲得的印花不可延至後續階段使用。
22. 每個新階段開始時，可供兌換的 S 現金券配額亦會重設至原有存量。此舉表示每個階段可供兌換的 S 現金券配額將獲補充，但仍須受該階段之現行配額限制。
23. S 現金券兌換配額有限，先到先得，額滿即止，恕不另行通知。有關配額狀態，請瀏覽「全年消費印花賞」活動專頁。

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24. 每位客戶（包括其合資格信用卡賬戶下之所有主卡及附屬卡）每階段最多可獲 HK\$260 S 現金券。每款 S 現金券於每階段僅可兌換一次。整個推廣期內最多可兌換十二（12）次 S 現金券，累計最多可獲 HK\$1,040 S 現金券。

25. 客戶須出示由同一參與商場指定商戶發出的商戶購物單據正本、相關認可實體卡簽賬存根正本，以及必須出示認可實體卡（不接受數碼版本或截圖），於簽賬交易日起同日內（以商戶購物單據正本印刷之日期為準）親臨指定換領地點換領「全年消費印花賞」，並需於 S⁺ REWARDS 成功登記點數，逾期恕不接受。每張簽賬存根簽賬淨額須為 HK\$100 或以上。

26. 儘管有上述規定，如交易時間為參與商場禮賓處／客戶服務中心關閉前 30 分鐘內或之後，客戶必須於翌日親臨同一參與商場禮賓處／客戶服務中心登記點數，逾期登記或換領將不獲受理。

27. 商戶購物單據正本所載交易金額，必須與相關認可實體卡之簽賬存根正本所載金額完全一致。如有任何不符，該筆交易將不符合換領「全年消費印花賞」資格。

28. 符合「全年消費印花賞」資格之交易，必須全數（100%）以相關認可實體卡結算。倘若交易中任何部分以其他付款方式（包括但不限於現金、其他信用卡或電子支付工具）支付，該筆交易將不符合換領資格。

29. 以下資料將會被參與商場的禮賓處／客戶服務中心職員記錄：

- a) S⁺ REWARDS 會員號碼
- b) 交易日期
- c) 商場及商戶名稱
- d) 淨消費金額
- e) 花旗信用卡前 6 位數字
- f) 花旗信用卡後 4 位數字
- g) 簽賬存根上的授權碼

未能提供上述所需文件的客戶將無法獲得「全年消費印花賞」。

30. 兌換地點詳情如下：

參與商場	兌換地點	開放時間
屯門市廣場	屯門市廣場一期 1/F 禮賓處	中午 12 時至晚上 9 時
奧海城	奧海城二期 UG/F 禮賓處	下午 12 時至晚上 9 時
荃新天地	荃新天地一期 UG/F 禮賓處	下午 12 時至晚上 9 時
中港城	中港城 UG/F 禮賓處	上午 10 時至晚上 10 時
黃金海岸商場	黃金海岸商場 1/F 客戶服務中心	上午 10 時至晚上 6 時
尖沙咀中心及帝國中心	尖沙咀中心 G/F 禮賓處	上午 11 時至晚上 9 時

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朗壹廣場	朗壹廣場 G/F 禮賓處	上午 11 時至晚上 9 時
藍灣廣場	藍灣廣場 UG/F 禮賓處	下午 1 時至晚上 9 時
信和廣場	信和廣場 G/F 禮賓處	上午 10 時至晚上 10 時

31. 「全年消費印花賞」活動之印花將於參與商場禮賓處／客戶服務中心成功登記合資格交易後派發。獲發印花後，客戶可於應用程式內的「全年消費印花賞」活動專頁查閱印花累積情況，並於每個階段進行兌換。
32. 參與及獎賞均限額，將按先到先得的原則分配。一旦活動名額達到，客戶將無法再參與該活動，亦無法獲得獎賞，即使已滿足所有所需條件。如「全年消費印花賞」的名額於指定階段期間結束前已被全數兌換，該階段活動將提前結束。例如，若「全年消費印花賞」第一階段名額於 2026 年 3 月 1 日已被全數兌換，第一階段將於該日期結束。
33. 客戶必須在兌換獎賞時檢查 S 現金券。一旦完成 S 現金券兌換程序，則無法退回或更改。根據上述活動可兌換的任何現金券或折扣券均不予退款或兌換為現金。
34. 經「全年消費印花賞」活動專頁累積印花而兌換的 S 現金券將即時於應用程式「我的獎賞」內「S 現金券」頁面顯示為「可用」狀態，並可於接受 S 現金券的商戶當現金使用。只有狀態為「可用」的 S 現金券方可使用。
35. 「全年消費印花賞」下發放的 S 現金券有效期為發出日起計兩（2）個月，於參與商場內相關參與商戶使用。逾期作廢，恕不補發。
36. S 現金券之使用須以認可實體卡支付之交易餘額（如適用）為準。
37. S 現金券的使用及換領須受附加條款及細則約束。詳情及參與商場之商戶名單，請瀏覽 S⁺ REWARDS 網站及應用程式。
38. 每套機印銷售收據及相應的電子簽賬存根只可用作親臨現場登記換領一次，並由商場禮賓處／客戶服務中心職員蓋上印章以茲識別。已親臨現場進行換領之單據（不論已蓋章與否）或已於應用程式或 AlipayHK/支付寶的「S⁺ Rewards」小程序上傳並登記點數之單據均不能重覆使用。
39. S 現金券附有相關使用條款及細則，詳情可參閱 S⁺ REWARDS 獎賞計劃之條款及細則。S 現金券適用於參與商場內之指定商戶，認受商戶名單已上載於 S⁺ REWARDS 網頁及手機應用程式中。認受商戶名單將不定時更新及不作另行通知。
40. 若因客戶刪除應用程式帳號或更換手提電話號碼而導致遺失相關 S 現金券，恕不補發或補償。

「小遊戲」之條款及細則：

41. 推廣期內將舉辦四（4）次小遊戲，每次對應一個指定推廣階段：
 - 第一階段：2026 年 3 月 16 日至 2026 年 3 月 31 日（包括首尾兩日）
 - 第二階段：2026 年 6 月 15 日至 2026 年 6 月 30 日（包括首尾兩日）
 - 第三階段：2026 年 9 月 14 日至 2026 年 9 月 30 日（包括首尾兩日）
 - 第四階段：2026 年 12 月 15 日至 2026 年 12 月 31 日（包括首尾兩日）
42. 於每個推廣階段，客戶每成功兌換一項「全年消費印花賞」獎賞，即可獲得一（1）個遊戲代幣。每階段最多可獲三（3）項獎賞，而每位合資格會員於每階段最多可獲三（3）個代幣。

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43. 每個代幣可讓客戶於該階段指定期間（詳見第 41 條）參加一次小遊戲。每次小遊戲最多可獲得十（10）獎賞點數，而每階段最多可獲三十（30）獎賞點數。

44. 代幣不可轉讓，亦不可退款或兌換現金，並僅可於獲得該代幣的階段內使用。透過小遊戲獲得的獎賞點數須受 [S+ REWARDS 計劃條款及細則](#) 約束。

「最高累積消費賞」之條款及細則：

45. 於推廣期內，於「全年消費印花賞」下累積簽賬金額最高之客戶，可獲贈不同獎賞（「最高累積消費賞」）。

46. 推廣期內將舉辦兩（2）輪「最高累積消費獎賞」，每輪對應一個指定期間：

- 第一輪：2026年1月26日至2026年6月30日之交易（包括首尾兩日），前十（10）名客戶將於2026年7月6日公佈。
- 第二輪：2026年1月26日至2026年12月31日之交易（包括首尾兩日），前五十（50）名客戶將於2027年1月5日公佈。

47. 獎賞將根據每輪期間累積合資格消費的排名進行分配，詳情如下：

第一輪「最高累積消費賞」

消費日期：2026年1月26日至6月30日（包括首尾兩日）

排名	獎賞
首 10 位最高消費客戶	HK\$1,000 S 現金券

第二輪「最高累積消費賞」

消費日期：2026年1月26日至12月31日（包括首尾兩日）

排名	獎賞
頭獎：首位最高消費客戶	吉利 GEELY EX2 純電小型 SUV（總值 HK\$189,800*） *包括車輛售價 HK\$130,000 及政府電動車首次登記稅（註：以上為參考價格，實際金額可能因政府電動車首次登記稅優惠政策調整而變動）
第二獎：第 2 名最高消費客戶	HK\$50,000 六福珠寶禮券
第三獎：第 3 - 5 名最高消費客戶	HK\$10,000 Studio A 及 DG Lifestyle Store 購物禮券
第四獎：第 6 - 10 名最高消費客戶	神燈會館 4 至 6 位宴席（價值 HK\$5,000）
第五獎：第 11 - 30 名最高消費客戶	HK\$1,000 S 現金券
第六獎：第 31 - 50 名最高消費客戶	HK\$500 S 現金券

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48. 每位客戶於每輪期間僅可獲得一次「最高累積消費賞」。獎賞將嚴格依據該回合期間累積合資格消費的排名進行分配。

49. 信和將根據其記錄並擁有完全及絕對酌情權決定客戶是否符合獲得「最高累積消費獎賞」的資格。客戶不得對推廣活動或信和之決定提出異議。如有任何爭議，信和保留最終及具決定性裁定的唯一及絕對權利。花旗銀行對與優惠履行相關事宜概不負責。有關詳情及任何爭議，請聯絡信和。

50. 第一輪累積消費排名前十（10）名客戶，以及第二輪累積消費排名前五十（50）客戶，將分別於 2026 年 7 月 6 日或之前及 2027 年 1 月 5 日或之前透過應用程式及發送至其登記流動電話號碼的短訊獲得通知。

51. 第一輪之前十（10）名客戶將獲得 HK\$1,000 S 現金券，並以兩（2）張 HK\$500 S 現金券發放。S 現金券於 2026 年 7 月 6 日或之前顯示於應用程式「我的獎賞」內「S 現金券」欄目之「可用」狀態，並可於指定商戶作現金使用。只有標示為「可用」之 S 現金券方為有效。S 現金券自發出日起有效期為 2 個月，逾期作廢，恕不補發。使用 S 現金券後如有餘額，必須以合資格的認可實體卡支付。

52. 第二輪之首名最高消費者將獲得一封換領吉利 GEELY EX2 純電小型 SUV 的實體兌換信（頭獎）。該兌換信將以「已兌換」禮品形式顯示於 S⁺ REWARDS 應用程式的「我的獎賞」頁面。頭獎得獎者必須於 2027 年 2 月 5 日或之前，親身攜帶應用程式內的禮品二維碼及有效的身份證或護照，到尖沙咀中心禮賓處領取實體兌換信；嚴禁任何形式的代領，如未能於指定期限內領取實體兌換信，將自動喪失頭獎，且不作任何替代或補償。頭獎得獎者必須依照兌換信上的指示，於 2027 年 3 月 5 日或之前完成車輛兌換，逾期未完成者，該禮品將被視為放棄，且不會提供任何替代或補償。任何被放棄的獎品，信和將擁有絕對酌情權處理，包括但不限於出售、重新分配作未來推廣活動，或轉換為等值獎品。吉利 GEELY EX2 純電小型 SUV 受代理商（以下定義）所載明的特定條款及細則約束，所有爭議均以代理商（以下定義）的最終決定為準，並不接受任何形式的通信查詢。智聯志利新能源汽車服務（香港）有限公司（“代理商”）將全權負責所有義務、一般基本及售後服務（以原廠規範與收費為準則），並處理所有爭議，包括但不限於有關獎品品質、性能、維修及使用狀況、功能、適銷性、道路適用性及／或價值的爭議，並以代理商的最終決定為準。信和及參與商場並非該車輛的代理商或供應商或服務提供者，對任何與車輛有關的賠償、損失或損害概不負責。車輛的詳細資料，包括但不限於品牌及型號、生產年份及顏色，由代理商提供，任何額外服務須由得獎者與代理商直接安排。智聯志利新能源汽車服務（香港）有限公司僅負責車輛本身之價值及政府電動車首次登記稅（即價值 HK\$189,800，實際金額可能因政府電動車首次登記稅優惠政策調整而變動），其餘一切相關費用，包括但不限於車輛牌照費、牌板費、交通意外受害人援助基金徵費、保險費，以及其他任何雜費等，均須由得獎者自行承擔；未能完成登記或繳付所需費用者，將被視為放棄獎品，且不會獲得任何補償。如有任何爭議，智聯志利新能源汽車服務（香港）有限公司（代理商）保留最終決定權。

53. 第二輪之第二、第三及第四獎將以實體禮券形式發放。該禮券將以「已兌換」之禮品形式顯示於 S⁺ REWARDS 應用程式內之「我的獎賞」頁面。得獎者必須於 2027 年 2 月 5 日或之前，親臨指定信和集團商場禮賓處，並出示應用程式內之禮品二維碼及有效身份證明文件以領取實體禮券。嚴禁任何形式之代領。如未能於指定期限內完成領取，該獎項將被視為自動放棄，且將不作任何替代、補發或補償。得獎者須依照禮券上之使用條款及有效期使用；逾期作廢，恕不補發。

54. 第二輪之第四獎得主將獲得「神燈會館 4 至 6 位宴席」之實體禮券。該禮券只適用於位於屯門市廣場之神燈會館，有效期至 2028 年 12 月 31 日，並僅限於屯門神燈會館使用。已包 4-6 人茶位費及加一服務費。每張禮券只限使用一次，且不可兌換現金；任何未使用之餘額恕不退還。使用禮券時，須至少提前一天致電餐廳預訂，並註明「神燈會館 4 至 6 位宴席」以及提供禮券編號以供核實。如於當日缺席或取消訂座，將視為已使用禮券，恕不補發。如有任何爭議，神燈會館保留最終決定權及解釋權。

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55. 第二輪之第二、第三及第四獎項在使用禮券或購物券後，如有餘額，必須以認可實體卡支付。
56. 第二輪之第五獎（HK\$1,000 S 現金券）將以兩（2）張 HK\$500 S 現金券發放；第六獎（HK\$500 S 現金券）將以一（1）張 HK\$500 S 現金券發放。S 現金券於 2027 年 1 月 5 日或之前顯示於應用程式「我的獎賞」內「S 現金券」欄目之「可用」狀態，並可於指定商戶作現金使用。只有標示為「可用」之 S 現金券方為有效。S 現金券自發出日起有效期為 2 個月，逾期作廢，恕不補發。使用 S 現金券後如有餘額，必須以合資格的認可實體卡支付。
57. 獎品必須於指定地點及指定期限內親身領取。須受上述第 52 條約束，得獎客戶須出示應用程式內之禮品二維碼及有效身份證明文件方可領取獎品。不接受任何授權代領。逾期未領取之禮券將被作廢，恕不補發。使用禮券後如有餘額，必須以合資格的認可實體卡支付。
58. 花旗銀行及信和不對因任何電腦、網絡或其他技術問題導致客戶提交資料延誤、遺失、錯誤或無法辨識負責。
59. 所有獎品均受代理商/供應商之條款及細則約束。
60. 所有獎品圖片、宣傳資料及產品資訊僅供參考，一切以實物為準。
61. 花旗銀行及信和對獎品於得獎者領取後的任何損失、損壞、被盜或遺失概不負責。
62. 任何有關獎品的爭議，包括但不限於獎品品質、性能或價值，須由得獎客戶與代理商/供應商直接處理。所有保養及售後服務均由代理商/供應商負責。花旗銀行及信和對上述事宜不承擔任何責任，亦不對任何相關產品/服務之品質及供應負責。
63. 花旗銀行和信和並非以上產品或服務之代理商/供應商，故不負責所有有關之產品或服務。有關產品或服務之代理商/供應商須承擔所有與產品或服務相關之法律責任。所有產品或服務一經換領或換購，恕不能撤換或退款。
64. 應用程式及短訊通知僅作提醒用途。客戶必須於指定日期自行查閱應用程式內之官方公告。如因任何原因未能收到通知而無法領取獎品，獎品將不會重新發出，花旗銀行及信和不承擔任何責任。
65. 「最高累積消費賞」不可退回、轉讓、兌換現金或其他優惠，且如有遺失或損壞，將不予補發。
66. 如客戶參與「全年消費印花賞」，即表示接受並同意遵守本條款及細則。
67. 花旗銀行及信和對客戶因任何網路、電話、技術錯誤或問題或任何其他非花旗銀行及信和原因而收到的禮品的損失、錯誤、無法辨認或損壞概不負責。
68. 花旗銀行及信和有權隨時暫停、終止或取消此優惠，而毋須提供理由，亦毋須作出任何形式的賠償，且無需事先通知。

「指定商戶禮遇」之條款及細則：

69. 客戶可於推廣期內憑認可卡於參與商場內指定商戶享用 Citi 信用卡的專享優惠（「指定商戶禮遇」）。優惠詳情、條款及細則請瀏覽 citibank.hk/sinomalls-merchantyo 或參與商場網頁。
70. 如指定商戶的簽賬系統不支援個別信用卡類別時，該指定商戶可能會拒絕接受有關指定信用卡。詳情請向指定商戶查詢。
71. 花旗銀行及信和不負責一切有關指定商戶提供的貨品或服務之事宜。任何有關貨品或服務和輔助服務之責任，一概由指定商戶負責。
72. 如對「指定商戶禮遇」有任何疑問，請向參與商場內指定商戶查詢。

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General Terms & Conditions:

1. Unless otherwise specified, the promotion is valid from January 26 to December 31, 2026, both dates inclusive (based on transaction date) ("Promotion Period").
2. The Promotion Period is divided into four (4) distinct phases as follows:
 - Phase 1: January 26, 2026, to March 31, 2026 (both dates inclusive)
 - Phase 2: April 1, 2026, to June 30, 2026 (both dates inclusive)
 - Phase 3: July 1, 2026, to September 30, 2026 (both dates inclusive)
 - Phase 4: October 1, 2026, to December 31, 2026 (both dates inclusive)
3. Unless otherwise specified, the promotion is applicable to cardholders of physical Citi Credit Cards and/or issued by Citibank (Hong Kong) Limited ("Citibank") ("Physical Eligible Cards"), who are also members of S⁺ REWARDS Loyalty Program ("S⁺ REWARDS") managed by Sino Real Estate Agency Limited ("Sino") ("Cardholders").
4. 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.
5. Unless otherwise specified, the promotion is applicable to the following transactions made by the Physical 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 Physical Eligible Card sales slips and original merchant sales receipts; and
 - Newly billed Merchant Installment Plan that are posted during the Promotion Period with original Physical 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 Physical Eligible Card after deduction of all applicable discounts, reductions and value of cash vouchers (if applicable) ("Net Spending Amount").
6. 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 Apple Pay, Google Pay, Samsung Pay, 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

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- any other purchases/payments/transactions that Sino, at its absolute discretion, excludes according to the S⁺ REWARDS program terms and conditions.

7. Cardholders must keep and submit the relevant original Physical 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.
8. Cardholders' Eligible Card accounts must be valid and with good credit records 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.
9. 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.
10. The offers are not exchangeable for cash or other items and are non-refundable.
11. The offers are subject to the availability of S Coupon and at absolute discretion of Citibank and Sino.
12. 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.
13. 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.
14. In the event of any discrepancy between the English and Chinese versions of these Terms & Conditions, the English version shall prevail.
15. 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 reference 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.
16. Registration of S⁺ REWARDS Points are subject to terms and conditions, which can be found in the S⁺ REWARDS Programme [Terms and Conditions](#).

“Year-Round Spending Stamp Rewards” Terms and Conditions:

17. The Cardholder with a Physical Eligible Card must successfully register the Points at the concierge / customer service centre in the Participating Malls to earn one (1) Stamp for every HK\$300 spent in a single transaction on the same day at the same Participating Mall during the Promotion Period (“Year-Round Spending Stamp Rewards”).
18. A maximum of thirty-seven (37) stamps may be earned during each campaign phase. Each type of S Coupon may only be redeemed once per campaign phase.
19. Stamps can be accumulated and redeemed for S Coupons in each campaign phase as follows:

No. of Stamps	S Coupon Value (HK\$)
5	\$30
12	\$80

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20	\$150
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20. S Coupon will be distributed as below:

- a. HK\$30 S Coupons will be issued as one (1) HK\$20 S Coupon and one (1) HK\$10 S Coupon.
- b. HK\$80 S Coupons will be issued as four (4) HK\$20 S Coupons.
- c. HK\$150 S Coupon will be issued as one (1) HK\$100 S Coupons and one (1) HK\$50 S Coupon.

21. At the start of each campaign phase, all accumulated Stamps from the previous phase will be reset to zero. Cardholders must begin collecting Stamps anew for each phase; Stamps earned in one phase cannot be carried forward to subsequent phases.

22. The quota of S Coupons available for redemption will also be reset to the original stock level at the commencement of each new phase. This means that the number of S Coupons available for redemption in each phase will be replenished, subject to the prevailing quota for that phase.

23. Quotas of “Year-Round Spending Stamp Rewards” apply on a first-come-first-served basis while quotas last without prior notice. For the quota status, please visit the “Year-Round Spending Stamp Rewards” page.

24. Each Cardholder (including all principal and supplementary cards under his/her Physical Eligible Card account) is entitled to a maximum value of HK\$260 in S Coupons per phase. Each type of S Coupon may only be redeemed once per phase. During the entire Promotion Period, a maximum of twelve (12) S Coupon redemptions is allowed, amounting to a maximum value of HK\$1,040 in S Coupons.

25. The original merchant sales receipts and corresponding payment sales slips of the Physical Eligible Cards issued by the Designated Outlets at the Participating Malls per Cardholder must be presented together with the Physical Eligible Card (digital versions or screenshots are not accepted) at the below redemption location 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 “Year-Round Spending Stamp Rewards”, overdue receipts will not be entertained. Each receipt must be HK\$100 or above.

26. Notwithstanding the foregoing, if a transaction is made on or within 30 minutes before the closing time of the concierge / customer service center, the member must visit the concierge / customer service center on the following day to register Points, and any late registration will not be accepted.

27. The transaction amount stated on the original merchant sales receipt must exactly match the amount shown on the corresponding payment sales slips of the Physical Eligible Cards. Any discrepancies will render the transaction ineligible for “Year-Round Spending Stamp Rewards” redemption.

28. To be eligible for “Year-Round Spending Stamp Rewards” redemption, the entire transaction amount (100%) must be settled using the relevant Physical 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.

29. The following information will be recorded by the staff at the concierge / customer service centre in the Participating Malls:

- a. S⁺ REWARDS member ID
- b. Transaction date
- c. Mall & Merchant name
- d. Net spending amount
- e. First 6 digits of the Citi credit card
- f. Last 4 digits of the Citi credit card
- g. Authorization code on the Physical Eligible Card payment sales slips

Each Cardholder who fails to provide the above-mentioned documentation will not be eligible to receive the “Year-Round Spending Stamp Rewards”.

30. Details for the redemption location are as follows:

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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 – 9:00 pm
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 Center, 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

31. Stamps issued under “Year-Round Spending Stamp Rewards” will be credited to eligible Cardholders at the concierge / customer service center of Participating Malls upon successful registration of qualifying transactions. Once awarded, Stamps will be reflected and viewable on the “Year-Round Spending Stamp Rewards” page within the App, enabling Cardholders to track their accumulation and proceed with redemption in each phase.
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 and will not be eligible to receive rewards, even if they fulfil all the required conditions. If the quota for the “Year-Round Spending Stamp Rewards” is fully utilized on or before the end of the designated Phase Period, that Phase will conclude in advance. For example, if the quota for Phase 1 of “Year-Round Spending Stamp Rewards” is fully consumed on March 1, 2026, Phase 1 will end on that date.
33. 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.
34. The S Coupons redeemed through the accumulation of stamps in the “Year-Round Spending Stamp Rewards” page will be immediately shown as “Available” under the “S Coupons” in “My Rewards” on the App and can be used as cash with merchants accepting S Coupons. Only S Coupons with status “Available” can be used.
35. S Coupons issued under “Year-Round Spending Stamp Rewards” are valid for two (2) months from the date of redemption and are applicable to respective participating shops at the Participating Malls. Upon expiry, any remaining S Coupons will be void and will not be re-issued.
36. The usage of S Coupon is subject to the remaining balance of the transaction(s) (if applicable) to be settled by the Physical Eligible Cards.
37. 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.
38. The staff at the concierge / customer service centre 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

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“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.

39. 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 the Physical 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.
40. Any S Coupons lost due to deleting an app account or changing a mobile phone number shall not be returned or compensated.

“Mini Games” Terms and Conditions

41. There will be four (4) Mini Games held during the Promotion Period, each corresponding to a specific campaign phase:
 - Phase 1: March 16, 2026, to March 31, 2026 (both dates inclusive)
 - Phase 2: June 15, 2026, to June 30, 2026 (both dates inclusive)
 - Phase 3: September 14, 2026, to September 30, 2026 (both dates inclusive)
 - Phase 4: Mini Game: December 15, 2026, to December 31, 2026 (both dates inclusive)
42. During each campaign phase, Members will earn one (1) token for each reward successfully redeemed under the “Year-Round Spending Stamp Rewards”. Each phase offers up to three (3) rewards, and an eligible Member may receive a maximum of three (3) tokens per phase.
43. Each token entitles the Member to one (1) play of the Mini Game during the designated period for that phase (as specified in Clause 41). Each play may award up to ten (10) Bonus Points, with a maximum of thirty (30) Bonus Points per phase.
44. Tokens are non-transferable and shall not be refunded or redeemable for cash and may only be used within the phase in which they are earned. Bonus Points awarded through Mini Games are subject to the S⁺ REWARDS Programme [Terms and Conditions](#).

“Top Accumulated Spender Rewards” Terms and Conditions:

45. Throughout the Promotion Period, the top spending cardholders who accumulate the highest spending value under “Year-Round Spending Stamp Rewards” will be awarded different prizes (“Top Accumulated Spender Rewards”).
46. There will be two (2) rounds of “Top Accumulated Spender Rewards” held during the Promotion Period, each corresponding to a specific period:
 - Round 1: For transactions made from January 26, 2026, to June 30, 2026 (both dates inclusive), the top ten (10) spenders will be announced on July 6, 2026.
 - Round 2: For transactions made from January 26, 2026, to December 31, 2026 (both dates inclusive), the top fifty (50) spenders will be announced on January 5, 2027.
47. Rewards will be allocated based on the ranking of accumulated Eligible Spending during the Round Period as follows:

Round 1 Top Accumulated Spender Reward

Spending Period: January 26, 2026, to June 30, 2026 (both dates inclusive)

Ranking	Reward Description

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Top 10 Spenders	HK\$1,000 S Coupons
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Round 2 Top Accumulated Spender Reward

Spending Period: January 26, 2026 to December 31, 2026 (both dates inclusive)

Ranking	Reward Description
Grand prize: Top 1 Spender	<p>GEELY EX2 All-electric Urban SUV (Valued at HK\$189,800*)</p> <p>*Includes vehicle price of HK\$130,000 and government First Registration Tax (FRT) for electric vehicles. (Note: This is an indicative price only. The final amount is subject to change based on the prevailing government incentives and adjustments to the FRT policy for electric vehicles.)</p>
2 nd prize: Top Spenders Ranked 2	HK\$50,000 Lukfook Jewellery Coupons
3 rd prize: Top Spenders Ranked 3 - 5	HK\$10,000 Studio A & DG Lifestyle Store Shopping Vouchers
4 th prize: Top Spenders Ranked 6 - 10	Banquet for 4-6 guests at Lantern Restaurant (Valued at HK\$5,000)
5 th prize: Top Spenders Ranked 11 - 30	HK\$1,000 S Coupons
6 th prize: Top Spenders Ranked 31 - 50	HK\$500 S Coupon

48. Each Cardholder is entitled to receive the “Top Accumulated Spender Rewards” only ONCE per Round Period. Rewards are allocated strictly based on the ranking of accumulated Eligible Spending.
49. Sino shall determine the eligibility of Cardholders to receive the “Top Accumulated Spender Rewards” based on its records, at its sole and absolute discretion. Cardholders shall not raise any objection to the Promotion or Sino's decision. In case of any dispute, Sino reserves the sole and absolute right to make final and conclusive decisions. Citibank shall not be responsible for any matters relating to the fulfillment of the offers. For further details and any dispute resolution, please contact Sino.
50. The top ten (10) spending Cardholders in Round 1 and the top fifty (50) spending Cardholders in Round 2 will be notified via the App and by SMS sent to their registered mobile phone number on or before July 6, 2026, and January 5, 2027, respectively.
51. The top ten (10) Cardholders in Round 1 will each receive HK\$1,000 S Coupons, issued as two (2) HK\$500 S Coupons. S Coupons will be displayed under the “Available” status in the “S Coupons” section of “My Rewards” in the App on or before July 6, 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 a Physical Eligible Card.
52. The top spending Cardholder in Round 2 will receive a physical redemption letter for redeeming a GEELY EX2 All-electric Urban SUV (the Grand Prize). The redemption letter will be distributed to member as a “Redeemed” gift in the “My Rewards” section of the S⁺ REWARDS App. Winner must present their gift QR code from the App and a valid original ID card or passport at the Concierge of Tsim Sha Tsui Centre on or before February 5, 2027 to collect the physical redemption letter. Authorized collection on behalf of the Winner is strictly prohibited, and failure to

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collect the physical redemption letter within the designated period shall automatically result in forfeiture of the Grand Prize without replacement or compensation. Winner must follow the instructions on the redemption letter to complete vehicle redemption on or before March 5, 2027, failing which the Grand Prize will be forfeited without replacement or compensation. Any forfeited prize shall be dealt with at the absolute discretion of Sino, including but not limited to sale, reallocation for future promotional campaigns, or conversion into an equivalent prize. The Winner must present the redemption letter and a valid identity document matching the details on the redemption letter when redeeming the Grand Prize. The decision of Sino shall be final, conclusive and legally binding in verifying such identity. The GEELY EX2 All-electric Urban SUV is subject to the Dealer's (as defined hereinafter) specific terms and conditions stated in the redemption letter. Zhilian Zhili New Energy Auto Service (Hong Kong) Limited ("Dealer") is solely responsible for all obligations, basic warranty and after-sales services (services and pricing based on original manufacturer specifications), and all disputes including but not limited to dispute regarding quality, performance, repair and condition for use, function, merchantable, roadworthiness and/or value of the Grand Prize shall be handled directly between the Winner and Dealer and are subject to Dealer's final decision. Sino and Participating Malls are not the supplier or dealer or service provider and shall not be liable for any compensation, loss and damage of whatsoever nature in all respects relating to the vehicle. Vehicle details, including but not limited to Make & Model, Production Year, and Color, are provided by Dealer, and any additional services must be arranged directly with Dealer. Zhilian Zhili New Energy Auto Service (Hong Kong) Limited will only cover the cost of the vehicle and government First Registration Tax ("FRT") (i.e., valued at HK\$189,800, final amount is subject to change based on the prevailing government incentives and adjustments to the FRT policy for electric vehicles). All additional fees related to the vehicle — including but not limited to vehicle licensing fee, license plate fee, levy for Traffic Accident Victim Assistance Fund, insurance and any other expenses — shall be borne solely and absolutely by the winner; failure to complete registration or settle the required fees within the designated period will result in forfeiture of the prize without compensation. Zhilian Zhili New Energy Auto Service (Hong Kong) Limited (the Dealer) reserves the right of final decision on any dispute.

53. The 2nd, 3rd & 4th prizes in Round 2 will be issued in the form of physical vouchers. The vouchers will be distributed to member as a "Redeemed" gift in the "My Rewards" section of the S⁺ REWARDS App. Winner must present their gift QR code from the App and a valid original ID card or passport at the Concierge of designated Sino Malls on or before February 5, 2027 to collect the physical vouchers. Authorized collection on behalf of the Winner is strictly prohibited, and failure to collect the physical vouchers within the designated period shall automatically result in forfeiture of the prize without replacement or compensation. Winners must use the vouchers in accordance with the terms of use and validity period stated on the vouchers. Expired vouchers are void and will not be reissued.
54. The 4th prize winners in Round 2 will receive a physical voucher for the "Banquet for 4–6 guests at Lantern Restaurant". The voucher is valid only at Lantern Restaurant located in tmtplaza, Tuen Mun and is valid until December 31, 2028, exclusively for use at Lantern Restaurant – Tuen Mun. The voucher includes tea charges for 4–6 persons and a 10% service charge. Each voucher may be used once only and cannot be exchanged for cash. Any unused balance will not be refunded. Reservations must be made at least one (1) day in advance by calling the restaurant and specifying the "Banquet for 4–6 guests at Lantern Restaurant", and the voucher number must be provided for verification. Same-day no-show or cancellation will be regarded as voucher used, and no replacement voucher will be issued. In case of any dispute, Lantern Restaurant reserves the right of final decision and interpretation.
55. For the 2nd, 3rd & 4th prizes in Round 2, any remaining balance after applying the coupons or vouchers must be settled using a Physical Eligible Card.
56. The 5th prize in Round 2 (HK\$1,000 S Coupons) will be issued as two (2) HK\$500 S Coupons; the 6th prize (HK\$500 S Coupon) will be issued as one (1) HK\$500 S Coupon. S Coupons will be displayed under the "Available" status in

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the “S Coupons” section of “My Rewards” in the App on or before January 5, 2027, 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 a Physical Eligible Card.

57. Prizes must be collected in person at the designated location within the designated period. Subject to Clause 52 above, Winners must present the corresponding Gift QR code in the App and a valid identity document to collect the Prize. Authorized collection on behalf of the Winner is not permitted. Prizes not collected within the designated period will be forfeited and deemed invalid.
58. Citibank and Sino shall not be liable for any delay, loss, error, or unrecognizability of information submitted by Cardholders due to any computer, network, or other technical problems.
59. All prizes are subject to the terms and conditions as stipulated by the Dealer / suppliers.
60. All prize photos, promotional materials, and product information are for reference only. The actual products shall be considered as final.
61. Citibank and Sino shall not be liable for any loss, damage, theft, or misplacement of the prize after it has been collected by the winner.
62. Any dispute including but not limited to the quality, performance, or value of the prizes should be dealt with directly between the winner and the Dealer / suppliers. All warranties and after-sale services shall be the responsibility of the Dealer / suppliers. Citibank and Sino shall have no liability in respect of the above, nor for any aspect of any related products/services, including without limitation their quality and supply.
63. Citibank and Sino are not the Dealer / suppliers of the above products or services and therefore are not responsible for any matters relating to such products or services. The Dealer / suppliers of the relevant products or services shall bear all legal responsibilities for the products or services. Once the products or services have been redeemed or purchased, they cannot be exchanged or refunded.
64. Notifications via the App and SMS serve as reminders only. Cardholders must check the official announcement in the App on the specified date. 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.
65. 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.
66. By participating in the “Year-Round Spending Stamp Rewards” campaign, Cardholders accept and agree to abide by these terms and conditions.
67. Citibank and Sino shall not be responsible for any loss, error, unidentifiable, or damaged gifts received by the cardholders due to network, telephone, or technical error or problem or for any other reason not attributable to Citibank and Sino.
68. Citibank and Sino have the right to suspend, terminate or cancel the offers at any time without reason and without compensation and whatsoever nature without any prior notice.

“Exclusive Merchant Privileges” Terms and Conditions:

69. Cardholders can enjoy exclusive privileges provided by the designated merchants at the Participating Malls. For offer details and the Terms and Conditions, please refer to citibank.hk/sinomalls-merchantyo or the Participating Mall’s website.
70. 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.

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71. 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.
72. For any enquiries on the Exclusive Merchant Privileges, please check with designated merchants at the Participating Malls.

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