



#### Terms and Conditions for Citi Credit Card “Quick Cash” Installment Program

1. Citi Credit Card “Quick Cash” Installment Program (“the Program”) is only applicable to designated Citibank principal credit cardholders (each an “Eligible Cardholder”) as stated in the terms and conditions set forth herein and as communicated to the Eligible Cardholder from time to time (whether in writing or orally by telephone or otherwise) (the “Terms and Conditions”).
2. A request by Eligible Cardholder for a loan under the Program will be deemed to be acceptance of the Terms and Conditions by the Eligible Cardholder. The Terms and Conditions shall be in addition and supplementary to and not in substitution or in derogation of Citi Credit Card Agreement, Citi HKTVmall Card Agreement, Citi The Club Credit Card Agreement or Citi Octopus Credit Card Agreement, whichever is applicable (each a “Cardholder Agreement”) and all other applicable terms and conditions of Citi. The words and expressions used herein shall have the same meaning as in the relevant Cardholder Agreement unless the context otherwise requires. In case of any inconsistency between the Terms and Conditions and the relevant Cardholder Agreement, the Terms and Conditions shall prevail.
3. The Eligible Cardholder confirms that this application is not referred by a third party. Availability of the Program is subject to account status checking, available credit limit or loan limit (whichever applicable) at the time the request is received and the final acceptance by Citibank (Hong Kong) Limited (“Citibank”) in its absolute discretion. Citibank has the right to revise the final approved loan amount (“Loan”).
4. The approved loan amount will be deducted from the available credit limit or loan limit of the relevant Citibank credit card account (the “Account”) upon approval of the application. The credit limit or loan limit will be restored in accordance with your payment. In addition, if the Loan is deducted from the loan limit upon approval of the application, the Monthly Installment Amount (as defined below) shall be deducted from the available credit limit upon such approval until the full settlement of the Loan.
5. An initial fee (“Initial Fee”) will be charged only once. It is calculated by multiplying (i) the Loan; (ii) the monthly flat rate from time to time applicable to the Eligible Cardholder (“Monthly Flat Rate”); (iii) the number of days from the loan approval date to the first statement date, and divides the total by 30 days. The Initial Fee will be payable on the first statement date.
6. A monthly fee (“Monthly Fee”) will be charged monthly from the first statement date until the full settlement of the Loan at the Monthly Flat Rate, and payable on each statement date commencing the second statement date. Total Monthly fee is calculated by multiplying (i) the Loan; (ii) the Monthly Flat Rate; (iii) the number of installments.
7. Eligible Cardholder shall repay the Loan by way of monthly installments (the “Monthly Installment Amount”) from the second statement date onwards. The Monthly Installment Amount is calculated by dividing the aggregate of the Loan and all the Monthly Fee by the relevant number of installments. The Annualized Percentage Rate (“APR”) of the Loan is calculated in accordance with the method set out in the relevant guidelines issued by the industry associations and is based on a 365-day installment period using Net Present Value method. Citibank shall have the right at its discretion to apportion any installment payment between interest and principal in such manner as it shall desire.
8. The Loan (after deducting the requisite amount for settlement of any outstanding principal amount for the existing loan(s) under the Program as agreed) will either be disbursed by a check (with Eligible Cardholder as the payee) or be directly deposited to a bank account (in the name of Eligible Cardholder) as designated by Eligible Cardholder. For check disbursement via ordinary mail, the check will be sent to Eligible Cardholder’s correspondence address last known to Citibank. Citibank is not liable or responsible for any loss or delay in sending the check to Eligible Cardholder by way of ordinary mail or for any failure or delay in disbursing the Loan to the relevant account unless it results from any negligence or willful default on Citibank’s part. Eligible Cardholder shall contact Citibank if no reply or no disbursement of the Loan (as the case may be) is received from Citibank after 7 working days of the application. Citibank reserves the right to stop the check or loan disbursement at any time as it deems fit.
9. Eligible Cardholder shall indemnify Citibank against all claims, demands, costs, losses and expenses suffered or incurred by Citibank in relation to any of the following events:
  - (a) The issuance of a replacement check to Eligible Cardholder at Citibank’s discretion if the check is lost, destroyed or otherwise not received by Eligible Cardholder for any reason;
  - (b) The check is not presented by Eligible Cardholder within 6 months from the date of the check;
  - (c) The bank account as designated by Eligible Cardholder is not in the name of Eligible Cardholder; or
  - (d) Citibank acts on any written, verbal, telephone, facsimile or electronic instructions or confirmations given by any person whom Citibank believes in good faith to be Eligible Cardholder or to have authority to give such instructions or confirmations on behalf of Eligible Cardholder, regardless of the prevailing circumstances or the nature of the transaction and notwithstanding any error, misunderstanding, fraud, forgery or lack of clarity in the giving, receipt or contents of such instructions/confirmations.

10. Application cannot be cancelled, changed or reversed once submitted.
11. Citibank will charge the interest rate and/or fees as disclosed at the date of availing the installment loan which shall be applicable during its entire term and no additional fees and finance charge will be charged for this Installment loan, ONLY if Citibank receives (or had received) payment in full of the statement balance stated on your monthly statement of account by the payment due date every month until you have paid all installments. However, if Citibank did not receive the full payment of the statement balance as indicated in your current or previous monthly statement of account, (i) the billed principal of monthly installment due in current statement, and (ii) any unpaid portion of any previous billed principal of monthly installment(s) in your current statement of account will be subject to daily finance charge as set out in the statement of account. This daily finance charge on the billed principal of installment loan will be charged from one day after statement date till:
  - a. one day before the payment date of the installment loan, if you pay the full current statement balance on or before the payment due date OR
  - b. till the date you pay the full current statement balance after the payment due date.Please note that the installment loan will take more than the scheduled term to pay off in full if only minimum payment due is paid. In addition, if Citibank does not receive the full payment of the minimum payment due by the payment due date, you must also pay a late charge determined by Citibank and notified to you from time to time; and your credit records will reflect payment delinquency. The above is subject to the terms of Cardholder Agreement governing your Citi Credit Card account. The prevailing finance charge and late charge are available at [www.citibank.com.hk/english/credit-cards/pdf/Fee\\_Schedule.pdf](http://www.citibank.com.hk/english/credit-cards/pdf/Fee_Schedule.pdf). Please refer to Clause 5.5 of Citi Credit Card Agreement, Clause 5.6 of Citi Octopus Credit Card Agreement, Clause 6.6 of Citi The Club Credit Card Agreement and Clause 6.7 of Citi HKTVmall Card Agreement for the payment allocation sequence.  
For the illustration, please refer to the Appendix of this Terms and Conditions.
12. The minimum payment due of the Monthly Installment Amount shall comprise of (i) 1.5% of current month's billed principal and unbilled principal of the Loan; (ii) the Monthly Fee; and (iii) the Initial Fee, if any.
13. Citibank shall have the right at its absolute discretion to request for full payment of the Loan on demand at any time. In the event of cancellation of the Account (or early repayment of the Loan in full) for whatever reason, the following will become immediately due and payable: (a) the outstanding principal amount, (b) an early cancellation fee equivalent to 4% of outstanding principal amount. The Eligible Cardholder shall give Citibank at least 7 working days' notice in advance of the intention to make early repayment. Once given, such notice will not be revocable without Citibank's prior consent in writing. All paid Monthly Fees and Initial Fee (if applicable) will not be refunded. Partial early repayment will not be accepted.
14.
  - (a) Nothing contained in the Program shall be construed as an obligation on Citibank to offer or continue to offer the Program.
  - (b) Citibank reserves the right at any time without prior notice to vary all or any of the Terms and Conditions, or to replace, wholly or in part, the Program by another scheme, whether similar to this scheme or not, or to withdraw it altogether.
  - (c) Citibank will not be responsible or liable for any actions, claims, damages, costs, charges and expenses which a cardholder may suffer, sustain or incur by way of the Program.
15. The loan amount under the Program will not be eligible for any Points, Octopus Cash, Cash Rebate, Clubpoints or any other promotional offers.
16. Citibank prohibits the usage of unsecured loans for investments into Citibank wealth management products and purchase of insurance products distributed through Citibank. The Eligible Cardholder confirms that if the Loan is approved, it will not be used for subscribing to any Citibank offered wealth management and/or purchasing insurance products distributed through Citibank. In the event that the loan funds are used for purposes as prohibited above, Citibank shall be entitled to do anything the Bank deems necessary to comply with its policies, including but not limited to liquidating the Eligible Cardholder's holdings of investments/insurance at that time. The Eligible Cardholder agrees to bear all costs and expenses incurred as a result thereof.
17. All disputes are subject to the final decision of Citibank.
18. Cardholder shall inform Citibank as soon as possible of any difficulty in repaying or servicing the Loan over the period of repayment.
19. In the event of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Appendix:

Current statement date	June 15, 2021
Billed Monthly Installment Amount	HK\$1,050
- Billed principal amount	HK\$1,000
- Billed Monthly Fee	HK\$50
Billed Monthly Fee	HK\$50
Minimum payment due as specified in the statement (i.e. billed Monthly Fee (HK\$50) + 1.5% of current month's billed principal and unbilled principal of the Loan (HK\$250))	HK\$300
Finance charge as set out in the statement	31%p.a. (APR: 34.28%)
Payment due date	July 13, 2021
Payment made on July 13, 2021 ("Payment Date")	HK\$300
Finance charge on the billed principal amount (HK\$1,000) from one day after current statement date (June 16) to one day before Payment Date (July 12) at 31%p.a. (i.e. $HK\$1,000 \times 27 \text{ days} \div 365 \text{ days} \times 31\%$ )	HK\$22.93
Current outstanding billed principal amount	HK\$750
Finance charge on the current outstanding billed principal amount (HK\$750) from Payment Date (July 13) to next statement date (July 15) at 31%p.a. (i.e. $HK\$750 \times 3 \text{ days} \div 365 \text{ days} \times 31\%$ )	HK\$1.91
Total finance charge (i.e. HK\$22.93 + HK\$1.91)	HK\$24.84
Next statement date	July 15, 2021

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

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# Terms and Conditions of Apply for Citi “Quick Cash” Online to Enjoy Exclusive Rewards

- The promotion period is valid from April 1, 2025 to October 31, 2025 inclusive (“Online Promotion Period”). The Online Promotion Period consists of 7 phases – Phase 1: April 1 - 30, 2025; Phase 2: May 1 - 31, 2025; Phase 3: June 1 - 30, 2025; Phase 4: July 1 - 31, 2025 ; Phase 5: August 1 - 31, 2025; Phase 6: September 1 - 30, 2025 and Phase 7: October 1 - 31, 2025.
- The Terms and Conditions of Citi Credit Card “Quick Cash” Installment Program (“Program”) apply.
- The up to HK\$2,200 Rewards consist of (a) Basic Rewards - up to HK\$1,700 Rewards and (b) Extra Rewards for New Customer – up to HK\$500 Rewards:

## a. Basic Rewards

Eligible Cardholders who apply (i) via designated link, (ii) Citibank Online or (iii) via Citi Mobile® App, and draw down a loan successfully under the Program within each phase of the Online Promotion Period (“Designated Cardholders”) will be entitled to Cash Rebate (“Rewards”). The Rewards amount is based on the approved accumulated loan amount in each phase as listed below:

Approved accumulated loan amount in each phase	(i) Rewards for applications via designated link or Citibank Online (“Offer 1”)		(ii) Rewards for applications via Citi Mobile® App (“Offer 2”)	
	Tenor of 6 - 42 months	Tenor of 48 – 60 months	Tenor of 12- 36 months	Tenor of 48 – 60 months
>= HK\$80,000 - < HK\$200,000	HK\$100	HK\$200	HK\$200	HK\$300
>= HK\$200,000 - < HK\$400,000	HK\$400	HK\$650	HK\$600	HK\$850
>= HK\$400,000	HK\$1,000	HK\$1,400	HK\$1,300	HK\$1,700

During each phase of the Promotion Period, if a Designated Cardholder draws down more than one loan via the designated link, Citibank Online or Citi Mobile® App, the Designated Cardholder can only enjoy either Offer 1 or Offer 2, depending on the application channel of the first drawn loan during the phase, based on the accumulated loan amount in each phase across all application channels. In addition, if a Designated Cardholder draws down more than one loan with different loan tenor, the rewards would be depending on the loan tenor of the first drawn loan during the phase, based on the accumulated loan amount in each phase.

(Example 1: if the first loan was drawn successfully via designated link or Citibank Online, and the loan tenor was selected as 24 months, the Designated Cardholder will be entitled to Offer 1 and can only enjoy Offer 1 based on the total accumulated amount drawn via designated link, Citibank Online and/or Citi Mobile® App under each phase. Customer can only enjoy Offer 1 and the rewards for tenor of 6 - 42 months listed therein even if other loans are drawn successfully via Citi Mobile® App within the same phase.

Example 2: If the first loan was drawn successfully through Citi Mobile® App, and the loan tenor was selected as 36 months the Designated Cardholder will be entitled to Offer 2 and the customer can only enjoy Offer 2 based on the total accumulated amount drawn through Citi Mobile® App, the designated link and/or Citibank Online under each phase. Customer can only enjoy Offer 2 and the rewards for tenor of 12 - 36 months listed therein even if other loans are drawn successfully via designated link or Citibank Online within the same phase.)

## b. Extra Rewards for New Customers

Eligible Cardholders who do not currently hold, nor have cancelled, nor have held any loan under the Program within the past 24 months from the month of loan booking (“New Customer”) will be entitled to Extra Cash Rebate (“Extra Rewards”) based on the approved accumulated loan amount in the phase of first booking during the Online Promotion Period as below:

Approved accumulated loan amount in the phase of the first booking	Extra Rewards for New Customers
>= HK\$80,000 - < HK\$200,000	HK\$100
>= HK\$200,000 - < HK\$400,000	HK\$300
>= HK\$400,000	HK\$500

Each New Customer is entitled to enjoy the Extra Rewards once only during the entire Online Promotion Period.

(Example 1: if the approved accumulated loan of HK\$80,000 was drawn successfully by the New Customer in phase 1 and accumulated loan of HK\$200,000 was drawn successfully in phase 2, customer will only be entitled to \$100 Extra Rewards in Phase 1.)

- The respective Cash Rebate will be credited to the customer’s Citibank credit card account with the first approved loan drawn during the Online Promotion Period within 6 months after the end date of each phase (“Fulfillment Period”).

5. If a Designated Cardholder is found to have made early settlement of the loan under the Program OR cancelled the relevant Citi Credit Card prior to the final repayment date of the loan under the Program, Citibank reserves the right to debit the full amount of the Rewards as specified in clause 3 of the “Terms and Conditions of Apply for Citi “Quick Cash” Online to Enjoy Exclusive Rewards” from the Designated Cardholder’s credit card account or other accounts with Citibank (if applicable).
6. Only those Designated Cardholders whose credit card accounts and the loan under the Program are valid and in good standing during the entire Online Promotion Period and the Fulfillment Period will be eligible for the Rewards.
7. Citibank reserves the right to amend the terms & conditions without prior notice, while all matters and disputes are subject to the final decision of Citibank.
8. In the event of any discrepancy between the English and Chinese versions of these terms & conditions, the English version shall prevail.

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