



更改通知「Citi Rewards信用卡5X積分及生日8X積分獎賞計劃」之條款及細則之修訂

由2021年1月15日起，「Citi Rewards信用卡5X積分計劃」及「Citi Rewards信用卡生日8X積分獎賞計劃」將會終止及被「Citi Rewards信用卡3X積分計劃」所取代，有關詳情已列載如下。

「Citi Rewards信用卡3X積分計劃」之條款及細則

1. 「3X積分」計劃由2021年1月15日起生效(以交易日計算)，直至另行通知。
2. 「感應式付款」是指於香港憑認可信用卡透過由本行不時界定之感應式付款方法如Apple Pay、Google Pay、Samsung Pay、payWave、Mastercard感應式支付及QuickPass以港幣所作之有效零售簽賬。
3. 所有感應式付款簽賬可獲3X積分，即每HK\$1合資格簽賬可獲3積分，包括基本1積分及於此計劃下所獲贈之額外2積分(「額外積分」)。
4. 每個認可信用卡賬戶於每個月結單周期內最多可獲50,000之額外2X積分。
5. 「不合資格簽賬」包括但不限於現金透支、銀行費用、信用卡結餘轉賬金額、交易時涉及外幣匯率折算為港幣之「動態貨幣兌換交易」、折現計劃、Citi信用卡「Quick Cash」套現分期計劃、「PayAll」服務、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、繳付稅務局之稅項、賭場交易、網上繳款、透過快速支付系統(「轉數快」)進行之交易以及未誌賬/已取消/已退簽賬。
6. 花旗銀行有權隨時更改上述第5項不合資格簽賬之簽賬項目，並保留最後之裁決權。
7. 除特別註明外，同一認可信用卡之基本卡及附屬卡持卡人獲得之所有額外積分將全部存入基本卡持卡人之賬戶內。同一認可信用卡賬戶之基本卡及附屬卡的合資格簽賬將會合併計算。
8. 認可持卡人所獲得之額外積分將於交易誌賬後3個月內存入其賬戶內。



Notice of Amendments to Citi Rewards Card '5X Points' Program and '8X Birthday Bonus Points' Program' Terms and Conditions

With effective on January 15, 2021, "Citi Rewards Card '5X Points' Program" and "Citi Rewards Card '8X Birthday Bonus Points' Program" will be terminated and replaced by "Citi Rewards Card '3X Points' Points Program" with the details below.

"Citi Rewards Card '3X Points' Program" Terms and Conditions

1. The "3X Points" Program is valid from January 15, 2021 until further notice (based on the transaction date).
2. "Contactless Payments" refer to retail transaction made with the Eligible Card in Hong Kong Dollars via contactless payment methods as determined by the Bank from time to time, including Apple Pay, Google Pay, Samsung Pay, Mastercard contactless, payWave and QuickPass in Hong Kong.
3. All Contactless Payments are entitled to 3X Points for which 3 Points will be rewarded for every HK\$1 charged, which include the basic spending reward of 1 Point and the extra 2 Points rewarded under this program ("the Extra 2X Points").
4. The Extra 2X Points will be capped at 50,000 Points to each Eligible Card account per statement cycle.
5. "Ineligible Transactions" include, but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, "Dynamic Currency Conversion transactions, i.e. transactions with conversions from a foreign currency into Hong Kong Dollars involved at the point of transaction, Cash Conversion Program and Citi Credit Card "Quick Cash" Installment Program, "PayAll" Service, "FlexiBill" Installment Program and "PayLite" Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, transactions through Faster Payment System (FPS) Service or unposted /canceled /refunded transactions.
6. Citibank may add to, or remove from, the list of ineligible transactions as stated in Clause 5 above at its discretion. The decision of Citibank as to what constitutes an ineligible transaction shall be final and conclusive.
7. Unless otherwise specified, all Extra 2X Points earned by the principal and supplementary cardholders of the same Eligible Card will be accumulated under Principal cardholder's account. All Eligible Transaction made through Principal and Supplementary cards under the same Eligible Card Account will be combined.
8. Extra Points will be credited into the Eligible Card account in 3 months after the transaction is posted.