



Terms & Conditions of

Citi Rewards UnionPay Card Acquisition Promotion with HK\$200 Cash Rebate ("Promotion"):

1. Unless otherwise specified, the promotion period is valid from **1 June, 2022 to 30 September, 2023**, both dates inclusive ("Promotion Period").
2. The Promotion is exclusive to customers who currently do not hold a principal card of Citi Rewards Card issued by Citibank (Hong Kong) Limited ("Citibank"). Customer will be eligible for HK\$200 Cash Rebate ("Rebate") by completing all of the following requirements ("Eligible Customer"):
 - a. Submit the application form during the Promotion Period and successfully apply for a Citi Rewards UnionPay Card (the "Eligible Card") during the Promotion Period and have their Eligible Card successfully approved by **30 September, 2023**.
 - b. Accumulate HK\$200 or above online and/or UnionPay QR code local retail transactions within 2 months from the date of the Eligible Card issuance.
3. The Rebate will be credited to Eligible Cardholders' card account within 5 months upon the month of meeting the spending conditions.
4. New customers may be eligible for Rebate under this Promotion on top of the Welcome Offer. For the definitions of New Customers and details on the Welcome Offer, please refer to citibank.com.hk/english/credit-cards/tandc-master.html.
5. Eligible Cardholders' Eligible Card account must be valid and in good standing during the entire Promotion Period and fulfillment period in order to enjoy the Rebate. **Ineligible transactions**, including but not limited to, transactions through Faster Payment System (FPS) services, traveler's checks, cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, "FlexiBill" Installment Program and "PayLite" Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill / insurance transactions made with Eligible Card via internet banking or online payment system, all payments made by Citi PayAll services, mutual funds payment, fees & charges, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.
6. In case of any fraud/abuse/reversal or cancellation of transactions, Citibank reserves the right to debit the Rebate from the Eligible Cardholders' credit card accounts without prior notice.
7. Citibank may require customers to submit additional documents in order to complete the credit card application in special conditions.
8. The Promotion is not applicable to U.S. Persons.
9. The Promotion is not applicable for individual resident in the European Union, European Economic Area (EEA), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, and The Isle of Man.
10. Employees of Citibank or Citibank N.A or its subsidiaries are not eligible for any Promotion offers.

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

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11. Citibank reserves the right to amend these and other relevant terms and conditions at any time without prior notice.
12. All matters and disputes will be subjected to the final decision of Citibank.
13. In the case of discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

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