Terms & Conditions for "Points Transfer Redemption Service"

1. "The Points Transfer Redemption Service" (the "Service") is applicable to the principal cardholders ("Cardholders") of all Citi Credit Cards issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Card"), except Citi The Club Credit Card, Citi Cash Back Card, Citi Octopus Card and Citi Clear Card, and subject to the Terms and Conditions below.
2. Eligible Citi ThankYou℠ Rewards Cardholder may transfer available qualifying Points to participating travel loyalty programs via Citi Mobile® App. In order to transfer the Points to a participating travel loyalty program, Cardholders must have a valid membership account with the participating travel loyalty program. The first and last name on both the Member Account and the participating travel loyalty program account must match in order to transfer points. Points Transfer may become unavailable due to fraud, abuse or suspicious activity in your credit card account or due to your failure to make the required minimum payment by the payment due date. When transferring Points, you must accept the Terms & Conditions as below before completing the transaction.
3. Upon completion of Points Transfer redemption, the transferred Points will immediately be deducted from Cardholders' Points balance. The applicable rewards currency will be posted to Cardholders' participating travel loyalty program account after the completion of the Points Transfer redemption.
   - The redemption process may vary depending on the participating travel loyalty program. Points Transfer for Cathay, The British Airways Club, Eva Air Infinity MileageLands, Flying Blue, IHG Rewards Club, Qantas Frequent Flyer, Qatar Airways Privilege Club or Virgin Atlantic Flying Club miles/hotel points will be credited to the Cardholders own participating travel loyalty program accounts within 5 working days upon The Points Transfer completion.
   While Points Transfer for Singapore Airlines KrisFlyer, Etihad Guest and Thai Airways Royal Orchid Plus miles/hotel points will be credited to the Cardholders'/Cardmembers' own participating travel loyalty program accounts within 14 working days upon transfer completion.
   - The travel loyalty program currency will be subject to the terms and conditions of the applicable travel loyalty program.

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

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4. Travel loyalty programs are subject to a maximum points transfer amount. The maximum points transfer amount for Cathay is 999,999 Asia Miles per redemption. The maximum points transfer amount for Thai Airways Royal Orchid Plus is 99,999 Royal Orchid Plus Miles per redemption. The maximum points transfer amount for Qatar Airways Privilege Club is 999,999 Avios per redemption.
5. For Citi Prestige Card, Citi Premier Miles Card, Citi Plus® Credit Card, Citi Rewards Cards, Citi HKTVmall Card, Citi Gold and Citi Classic Card, a handling fees of HK$200 will be charged per Points Transfer redemption.
   The handling fee does not apply to Citi ULTIMA.
6. Points Transfer redemption submitted is final and may not be cancelled. The Points in a submitted request may not be returned to your Citi Thank You Rewards Member Account.
7. A Minimum conversion unit of 18,000 Points and each point conversion should be in multiples of 18,000 Points for each redemption of Points Transfer.
8. Citibank may change the Points Transfer program rules including regulations, policies, benefits, conditions of participation or mileage levels (if applicable), in whole in part at any time without prior notice. All matters and disputes are subject to the final decision of Citibank.
9. Citibank is not responsible for, or affiliated with, the participating travel loyalty programs. Citibank makes no representations regarding travel services provided by any of the participating travel loyalty programs.
10. Participating Travel Loyalty Program Providers:
    Cathay, The British Airways Club, Etihad Guest, EVA Air Infinity MileageLands, Flying Blue, IHG Rewards Club, Qantas Frequent Flyer, Qatar Airways Privilege Club, Singapore Airlines KrisFlyer, Thai Airways Royal Orchid Plus or Virgin Atlantic Flying Club.
11. Cardholders are subject to the terms and conditions of the participating Travel Loyalty Program Providers. Participants may amend its terms and conditions including regulations, policies, benefits, conditions of participation or mileage levels (if applicable), in whole or in part at any time with or without notice, even though changes may affect the value of the free mileage already accumulated (if applicable).

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12. Unless otherwise specified, Terms and Conditions of the Citi ThankYou℠ Rewards Program apply. For details, please visit

    https://www.citibank.com.hk/english/credit-cards/thankyou-rewards/.
13. In the event of any dispute, Citibank's decision shall be final and conclusive.
14. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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