**Terms & Conditions for " Travel with Points – Mobile Redemption Service"**

1. The promotion period is valid from February 11, 2026 to February 10, 2027, both dates inclusive ("Promotion Period").
2. The "Travel with Points – Mobile Redemption Service" (the "Service") is applicable to the principal cardholders ("Cardholders") of Citi ULTIMA, Citi Prestige Card, and Citi PremierMiles Card issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Cards"), and subject to the Terms and Conditions below.
3. To use the Service, Cardholder must enroll to Citi Mobile® App.
4. The Service is only applicable and offered to selected transactions made by Eligible Cards of Cardholders with Eligible Cards at Citibank's sole discretion ("Selected Transactions"). Selected Transactions refer to retail transactions made at selected merchants or selected merchant categories as determined by the following Merchant Category Codes (MCC).

| Merchant Category Code | Description |
|---|---|
| MCC 3000-3350 | Airlines, Air Carriers |
| MCC 4511 | Air Carriers, Airlines—Not Elsewhere Classified; |
| MCC 3501-3999, 7011 | Lodging - Hotels, Motels, |
| MCC 7012 | Timeshares |
| MCC 7033 | Trailer Parks and Campgrounds |
| MCC 4722 | Travel Agencies and Tour Operators; |

Merchant category codes (MCC) are subject to the definition of VISA/MasterCard® International's Merchant Data Standards and the settings of the acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies the MCC which in its view best describes the merchant activity. Citibank does not determine the merchant's MCC.

5. Only Selected Transactions made with Cardholder's Eligible Cards Account in the current billing period and unbilled purchases, up to the last 60 days are eligible for "Travel with Points- Mobile Redemption Service" statement credits ("Statement Credits").
6. The Citi Mobile® App will show Eligible Cardholder's available Citi ThankYou℠ Rewards Points ("Points") of the Eligible Cards account. Eligible Cardholders may redeem Points up to a net amount of the Selected Transaction or the available Points of the Eligible Cards account (whichever is lower). Eligible Cardholders who choose to redeem must redeem a minimum redemption amount, which is subject to the minimum Points required shown on the Citi Mobile® App for each redemption and the maximum redemption amount as stated in Clause 11.
7. The exact redemption amount and Points required ("Conversion Rate") are based on the display at the time of each redemption. The Conversion Rate varies and may be changed by Citibank at its discretion from time to time.

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

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8. Once the redemption is confirmed by the Eligible Cardholder, the Eligible Cardholder agrees, accepts and consents that the amount of Points redeemed for Statement Credits to offset Selected Transaction will be deducted from the Eligible Cards account ("Redemption").
9. Eligible Cardholder's Eligible Cards account must be in good standing at the time the Eligible Cardholder uses the Service and at the time when the Statement Credit is posted. The Statement Credits redeemed from the Points will be posted by Citibank to Eligible Cardholder's Eligible Cards account within 5 calendar days of the Redemption. Cardholder can choose to pay more transactions with points and select up to 5 eligible Selected Transactions to redeem with Points.
10. Statement Credits will apply towards the statement balance of the following statement of the Eligible Cardholder's Eligible Cards, but not the minimum payment due or statement balance of the statement(s) that are already issued. The required minimum payment due or payment in full of the statement balance stated on the monthly issued statement(s) of Eligible Cards must be paid pursuant to the terms of the Cardholder Agreement of the Eligible Cards.
11. The maximum redemption amount is HK$99,999 for each statement cycle.
12. There is no fee to use the Service.
13. Citibank may set minimum and/or maximum Points redemption requirements for the Service at any time.
14. Statement Credits cannot be used for the following, including but not limited to: To offset interest, fees and charges, minimum payment on Eligible Cards account statement; or To be withdrawn as cash advance; or To be transferred or exchanged for cash or cheque or other offers.
15. If a Selected Transaction was returned or cancelled due to whatever reasons, any associated Statement Credit will remain on Eligible Cardholder's Eligible Cards account and the redeemed Points will not be returned.
16. The Service is subject to the Cardholder's mobile device ability to support the Service for which Citibank is not responsible.
17. Citibank shall not be responsible for any matters in relation to the related products or services of the Selected Transactions. The respective merchants are solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services.
18. All Redemptions cannot be cancelled, returned, exchanged or traded for cash nor eligible for other promotion.
19. Citibank is not responsible for Cardholders' failure to initiate, submit and/or process any Redemption, voluntarily or involuntarily, arising from (but not limited to) network disconnection, technical device malfunction or any delay, interruption or disruption of the system.
20. Citibank reserves the right to suspend or terminate the Service or amend these terms and conditions at any time without prior notice.
21. Unless otherwise specified, Terms and Conditions of the Citi ThankYou[SM] Rewards Program apply. For details, please visit

https://www.citibank.com.hk/english/credit-cards/thankyou-rewards/

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22. In the event of any dispute, Citibank's decision shall be final and conclusive.
23. 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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