



Terms & Conditions of Citi Credit Card Time Limited Offer with up to HK\$2,000 welcome rewards:

1. Unless otherwise specified, the promotion period is valid from 1 August, 2022 to 31 August, 2022, both dates inclusive ("Promotion Period").
2. The Promotion is exclusive to selected customers who apply for Citigold banking account within the Promotion Period and hold active Citigold banking account with Citibank (Hong Kong) Limited ("Citibank") before 30 September, 2022. Customers ("Eligible Cardholders") must submit the application during the Promotion Period and successfully apply for a principal card of Citi Prestige Card, Citi Cash Back Card, Citi PremierMiles Card, Citi Rewards UnionPay Card, or Citi The Club Credit Card ("Eligible Card") issued by Citibank (Hong Kong) Limited ("Citibank") during the Promotion Period through the designated link (<https://www.citibank.com.hk/english/wealth-management/promotions/citi-wealth-citigold/>; <https://www.citibank.com.hk/english/wealth-management/citigold/privileges-and-offers/welcome-offers/>). If customers do not apply eligible card through the designated link(<https://www.citibank.com.hk/english/wealth-management/citigold/privileges-and-offers/welcome-offers/>), customers are not entitled to receive any offer for this promotion.
3. Eligible Cardholders are entitled to the following welcome offer upon successful physical card activation within a month since from the date of card issuance and fulfilling the below relevant reward condition ("Welcome Offer"):

Card Type Applied	Welcome Offers	Reward Condition
Citi Prestige Card	Up to \$1,756 Cash Rebate ⁺ (360,000 Points)	Pay the first annual fee of HK\$3,800
Citi Cash Back Card, Citi PremierMiles Card	HK\$1,600 Cash Rebate	Accumulate spending of HK\$8,000 or above within the first 3 months from the date of card issuance
Citi Rewards UnionPay Card	HK\$1,600 Cash Rebate	Accumulate spending of HK\$8,000 or above within the first 3 months from the date of card issuance
	And HK\$200 Cash Rebate [^]	Accumulate HK\$200 or above online and/or UnionPay QR code retail transactions within 2 months from the date of the Eligible Card issuance
Citi The Club Credit Card	5,000 Clubpoints (equivalent to HK\$1,000 in value) [*] & HK\$1,000 Cash Rebate	Accumulate spending of HK\$8,000 or above within the first 3 months from the date of card issuance

⁺According to the current conversion rate of Citi ThankYouSM Rewards through online banking.

[^]Subject to relevant terms and conditions. Please visit Citibank.hk/cup200tnc for details.

^{*} New Customer will be eligible for 5,000 Clubpoints upon accumulated spending of HK\$8,000 or above within the first 3 months after the date the Eligible Card is issued provided that the Eligible Card is applied during the Promotion Period. The values of Clubpoints referred to above are calculated based on Clubpoint Conversion Ratio appearing on the "Spend Less with Clubpoint" function on the Club Shopping Platform and redemption of HKT and Club Shopping e-Cash Voucher, which is currently 5 Clubpoints = HK\$1, 5,000 Clubpoints is equivalent to HK\$1,000 value, as of the

date of these Terms and Conditions. The relevant redemption rate is subject to changes from time to time without prior notice.

4. Welcome Offers are not applicable to customers who currently hold, have cancelled or have held any principal card of Citi Credit Card within the past 12 months from the month of application for the Eligible Card ("New Customer"). (Except for applicants of Citi Prestige Card)
5. All posted transactions and monthly installments of billed Merchant Installment Plan conducted by principal and supplementary card(s), if applicable, are included in the Spending Conditions calculation. **Ineligible transactions**, including but not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions (including via e-wallet/ other method to top up Smart Octopus), 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. Fulfillment of Welcome Offer
 - a) Points: For Citi Prestige Cardholders, points will be credited to the eligible Principal Cardholder's account two (2) months after the first year annual fee has been fully paid. (Citi Prestige Cardholders can choose to convert their Points to miles with and of the following Mileage Programs: Asia Miles, British Airways Executive Club, Etihad Guest, EVA Air Infinity MileageLands, Flying Blue, Garuda Indonesia Frequent Flyer, Malaysia Airlines Enrich, Qantas Frequent Flyer, Qatar Airways Privilege Club, Singapore Airlines KrisFlyer, Thai Airways Royal Orchid Plus or Virgin Atlantic Flying Club, The exchange is subject to the conversion rate of the chosen Mileage Program. Citi Prestige Cardholders can also choose to convert Points to equivalent in Rebate which is subject to the Citi ThankYou Rewards Terms and Conditions and the Citi "Pay with Points – Merchants' Online Platforms Service" Terms and Conditions.
 - b) Cash Rebate: Cash rebate will be credited to Eligible Cardholders' card account within 5 calendar months upon the phase of meeting the reward conditions/spending conditions. The cash rebate will be rounded up to the nearest cent (if applicable).
 - c) Clubpoints will be credited to Eligible Cardholders' The Club membership account within 5 months upon the month of meeting the relevant spending conditions. Redemption of Clubpoints and all matters relating to The Club Membership Program are subject to the Terms & Conditions of The Club Membership Program which may be amended by Club HKT Limited from time to time. For details, please visit The Club website and refer to the Terms and Conditions of The Club. Citibank shall not in any way be responsible or liable for any matters or dealings under The Club Membership Program.
7. Each Eligible Cardholder is entitled to one Welcome Offer only.
8. Welcome offers cannot be changed once indicated on the application form, nor transferred to another person, cancelled, reversed nor exchanged for cash.
9. Eligible Cardholders' Eligible Card accounts must be valid and in good standing during the entire Promotion Period and fulfillment period in order to enjoy the Welcome Offer.
10. Eligible Cardholders' Eligible Card accounts and Citigold banking account must be valid and in good standing during the entire Promotion Period and fulfillment period in order to enjoy the Welcome Offer. In case of Eligible Cardholders do not hold a valid Citigold banking account during the entire Promotion Period and fulfillment period, Citibank reserves the right to grant the alternative Welcome Offer of HK\$800 cash rebate.
11. Citibank reserves the right to grant the alternative Welcome Offer of the designated Card to eligible cardholders.
12. In case of any fraud/abuse/reversal or cancellation of transactions included in the calculation of the spending conditions, Citibank reserves the right to debit from the Eligible Cardholders' credit card accounts the equivalent amount of the Welcome Offer awarded under this promotion without prior notice.

13. Citibank may require customers to submit additional documents in order to complete the credit card application in special conditions.
14. Employees of Citibank or Citibank N.A or its subsidiaries are not eligible for any Promotion offers.
15. The Welcome offer is not applicable for individuals resident in the European Union, European Economic Area (EEA), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, the United Kingdom and The Isle of Man.
16. Citibank reserves the right to amend these and other relevant terms and conditions at any time without prior notice.
17. All matters and disputes will be subjected to the final decision of Citibank.
18. In the case of discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.