



Terms and Conditions for Citi PremierMiles Card Limited-time Welcome Offer

1. Unless otherwise specified, the promotion period is valid from **September 2, 2025 to October 6, 2025** (both dates inclusive) (“Promotion Period”).
2. Customers (“Eligible Cardholders”) must submit the application form through the designated website (<https://www.citibank.com.hk/english/credit-cards/promotions/milestactical/index.html>) during the Promotion Period, and apply successfully for a principal card of Citi PremierMiles Card (“Designated Card”) issued by Citibank (Hong Kong) Limited (“Citibank”), and have their Designated Card approved successfully by **November 6, 2025**, subject to Citibank’s system records. If customers do not apply for the Designated Card through the designated website, customers are not entitled to receive this welcome offer.
3. Unless otherwise specified, the Welcome Offer is not applicable to customers who currently hold, have cancelled or have held any principal card of Citi Credit Card issued by Citibank within the past 12 months from the month of application for the Designated Card.
4. Each Eligible Cardholder is entitled to one Welcome Offer only.
5. Eligible Cardholders are entitled to the following Welcome Offer upon successful physical card activation within a month from the date of card issuance and fulfilling the relevant reward conditions below (“Welcome Offer”):

Card Type	Welcome Offer	Spending Conditions
Citi PremierMiles Card	(i) 25,000 Miles (equivalent to 300,000 Points) or	Accumulate spending of HK\$5,000 or above within the first 2 months from the date of card issuance
	(ii) 240,000 Points	

6. 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, include but are not limited to: transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions (including via e-wallet/ other methods 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

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Department, online bill payment or utilities bill / insurance transactions made with Eligible Card via internet banking or online payment system, all payments made using "Citi PayAll Service", mutual funds payment, fees & charges, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.

7. Fulfillment of Welcome Offer:

- a. **25,000 Miles (equivalent to 300,000 Points):** Point conversion registration email will be sent to Eligible Cardholder's email address from the bank record within 5 calendar months upon the month of meeting the reward conditions/spending conditions. Citibank will convert the points to relevant Asia Miles, Eligible Cardholder is required to hold a valid Cathay membership account and must fill in and submit the points conversion registration form within 1 month once received the point conversion registration email. **Otherwise, Eligible Cardholder will forfeit the right to claim the Welcome Offer of 25,000 Miles (equivalent to 300,000 Points).** The relevant Asia Miles will be credited to the Eligible Cardholder's Cathay membership account within 2 calendar months upon the month of submitting the point conversion registration form. Points cannot be used to redeem other rewards, converted into cash nor transferred to another person, reversed nor retained in Citi Credit Card account. For the terms and conditions of point conversion registration, please refer to the point conversion registration email.
- b. **240,000 Points:** Points will be credited into the relevant Eligible Card accounts within 5 calendar months upon the month of meeting the reward conditions/spending conditions. (Citi PremierMiles Cardholders can choose to convert their Points to miles with and of the following Mileage Programs: Cathay Membership Programme, 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, The exchange is subject to the conversion rate of the chosen Mileage Program. Citi PremierMiles 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.)

8. If Eligible Cardholders select more than one Welcome Offer on the application form, Citibank reserves the right to provide only one of the Welcome Offers at its sole discretion.

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9. If Eligible Cardholders are entitled to receive any other promotional offer(s) under other promotions, Citibank reserves the right to provide only one of the promotional offers at its sole discretion.
10. Choice of Welcome Offer cannot be changed once indicated on the application form, nor can the Welcome Offer be transferred to another person, cancelled, reversed nor exchanged for cash.
11. Eligible Cardholders' relevant accounts (including Citibank account and Citi Credit Card account) must be valid and in good standing during the entire Promotion Period and Reward Fulfillment Period in order for the Eligible Cardholders to receive the Reward.
12. In case of any fraud/abuse/reversal or cancellation of transactions included in the calculation of the spend conditions, Citibank reserves the right to debit from the Eligible Cardholders' credit card account(s) the equivalent amount of the Welcome Offer(s) awarded under this promotion without prior notice.
13. This Promotion is not applicable to US Persons.
14. The promotions, products and services mentioned in the referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.
15. Citibank and the respective merchants reserve the right to amend these and any other relevant terms and conditions at any time without prior notice.
16. All matters and disputes will be subject to the final decision of Citibank.
17. 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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