



[Notice of Amendments to Citi ThankYouSM Rewards Terms and Conditions](#)

We would like to inform you about the amendments to the Terms and Conditions relating to Citi ThankYouSM Rewards, effective from March 3, 2026 (“the Effective Date”). Please read the details of the amendments in the attached Notice of Amendment for the Credit Cards that you have and ensure you understand the changes made and how they may affect you. Revised contents are shown as crossed-out or underlined. **The purpose of the amendments is to update the Credit Cards that subjected to a handling fee per Points Transfer redemption under “Citi ThankYouSM Rewards Program” and to define, update or clarify the eligibility for the “ThankYouSM Rewards Points Program”.**

To obtain a copy of the revised Terms and Conditions relating to Citi ThankYouSM Rewards Terms and Conditions, go to Citibank Website (www.citibank.com.hk) > Credit Cards > Terms & Conditions/Key Facts Statement > Notice of Amendments to Citi ThankYouSM Rewards Terms and Conditions on or after the Effective Date. You do not need to sign or return any document. However, please note that the amendments set out in the attached Notice of Amendments shall be binding on you if you retain or continue your credit card relationship with us after the Effective Date. If you do not wish to accept the amendments, please notify us prior to the Effective Date. However, please be aware that we may not be able to continue providing credit card services to you if you do not accept the amendments. For enquiries, you can leave us a message in Citi Mobile[®] App. After login, tap “Help” > “Messaging service”.

If there are any discrepancies between the English and Chinese versions, the English version shall prevail.

Thank you for choosing Citibank. It is always a pleasure serving you.

December 2025

Yours Faithfully

Citibank (Hong Kong) Limited





[Notice of Amendments to Citi ThankYouSM Rewards Terms and Conditions](#)

Terms & Conditions for "Points Transfer Redemption Service"

Section	Amendments
Clause 5	<p>The Credit Cards that subjected to a handling fee per Points Transfer redemption will be updated. Handling fees will be applied at the point of redemption and is subject to the final decision of Citibank. Learn more from citibank.hk/thankyou.</p> <p>5. For Citi Prestige Card, Citi PremierMiles Card, Citi Plus[®] Credit Card, Citi Rewards Cards, Citi HKTVmall Card, Citi Gold and Citi Classic Card, a handling fee of HK\$200 will be charged per Points Transfer redemption.</p>

Citi Prestige Benefits Terms and Conditions

Section	Amendments
Part C Clause 1	<p>Citi Prestige Credit card will be subjected to a handling fee per Points Transfer redemption. Handling fees will be applied at the point of redemption and is subject to the final decision of Citibank. Learn more from: citibank.hk/thankyou.</p> <p>C. Terms & Conditions for Citi Prestige Card Preferential Mileage Earn Rate</p> <p>1. Cardholders will be awarded 12 Points (1 mile) per HK\$6 local transaction posted or 12 Points (1 mile) per HK\$4 (or equivalent foreign currency) for all eligible overseas and online foreign currency transactions. Overseas and online foreign currency transactions are defined as transactions settled in currencies except Hong Kong dollar, Renminbi or Macau Patacas (including internet transactions). Unless otherwise specified, all Points earned by the Cardholders of the Eligible Card will be accumulated under Principal Cardholder's account and only Principal Cardholders are eligible for Points Redemption. Invalid transactions not eligible for Points include, but are not limited to, cash advances, fees and charges, withdrawal amount under the Balance Transfer Program, Cash Conversion Program and "Quick Cash" Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, insurance transactions and transactions on charity donations/non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), transactions through Faster Payment System (FPS) Service, dynamic currency conversion transactions, or unposted/ cancelled/ refunded transactions. Principal Cardholder can convert his/ her Points to miles/ points of designated loyalty programs for free by visiting Citi ThankYou Rewards (citibank.com.hk/thankyourewards-en). can redeem Cash Rebate or offset your transactions using Pay with Points through Citi Mobile[®] App. A handling fee of HK\$200 will be charged per Points Transfer redemption for converting Points to miles/ points of designated loyalty programs redemption.</p>

Citi Privacy Policy: citibank.hk/privacy
Terms & Conditions: citibank.hk/disclaimere



Copyright © 2025 Citigroup Inc. All rights reserved.
Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A.
Organized under the laws of U.S.A. with limited liability.



General Terms & Conditions for Citi PremierMiles Credit Card

Section	Amendments
Clause 1 and 2	<p>Citi PremierMiles card will be subjected to a handling fee per Points Transfer redemption. Handling fees will be applied at the point of redemption and is subject to the final decision of Citibank. Learn more from citibank.hk/thankyou.</p> <p>Terms & Conditions of Mileage/Hotel Points Redemption</p> <p>1. <u>Principal</u> Cardholders can convert his/her Points to miles/hotel points of Cathay, British Airways Executive 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 (each a "Mileage/Hotel Program") for free by visiting Citi ThankYou Rewards (citibank.hk/citirewards) through Citi Mobile® App. Every 12 Points can be converted to 1 mile/hotel point of the Mileage/Hotel Program.</p> <p>2. <u>Principal</u> Cardholders must convert a minimum of 1,500 Miles/Hotel Points for Cathay, British Airways Executive 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 and Virgin Atlantic Flying Club. <u>A handling fee of HK\$200 will be charged per Points Transfer redemption.</u> <u>Principal Cardholder can also redeem Cash Rebate or offset your transactions using Pay with Points through Citi Mobile® App.</u></p>



Citi Credit Card Agreement Terms and Conditions and Citi UnionPay Credit Card Agreement Terms and Conditions

Section	Amendments
Clause 15	<p>“Citi ThankYouSM Rewards Program (“Reward Program”) and Citi ThankYouSM Reward Points (“Points”)” will be added to Clause 15. The original clause 15 “Merchant Installment Plan” and Clause 16 “Recurring Card Instructions” will be renamed as Clause 16 and Clause 17 respectively.</p> <p>The new content as below will be added to Clause 15:</p> <p><u>15. Citi ThankYouSM Rewards Program (“Reward Program”) and Citi ThankYouSM Reward Points (“Points”)</u></p> <p><u>15.1 The Reward Program is a loyalty rewards program offered at the sole discretion of the Company. Unless otherwise specified, the Reward Program is only applicable to Principal Cardholders of Cards, excluding Citi The Club Credit Card, Citi Cash Back Card, Citi Clear Card, Octopus Citi Credit Card and such other Cards as designated by the Company from time to time.</u></p> <p><u>15.2 The Reward Program and redemption of Points shall be governed by the Terms & Conditions for "Citi ThankYouSM Rewards" (available at citibank.hk/thankyou) (as supplemented and amended by the Company from time to time) which shall be deemed to be incorporated in this Agreement by reference.</u></p>

Citi Privacy Policy: citibank.hk/privacye
Terms & Conditions: citibank.hk/disclaimere



Copyright © 2025 Citigroup Inc. All rights reserved.
Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A.
Organized under the laws of U.S.A. with limited liability.



Citi HKTVmall Card Agreement Terms and Conditions

Section	Amendments
Clause 16	<p>“Citi ThankYouSM Rewards Program (“Reward Program”) and Citi ThankYouSM Reward Points (“Points”)” will be added to Clause 16. The original clause 16 “Merchant Installment Plan” and Clause 17 “Recurring Card Instructions” will be renamed as Clause 17 and Clause 18 respectively.</p> <p>The new content as below will be added to Clause 16:</p> <p><u>16. Citi ThankYouSM Rewards Program (“Reward Program”) and Citi ThankYouSM Reward Points (“Points”)</u></p> <p><u>16.1 The Reward Program is a loyalty rewards program offered at the sole discretion of the Company. Unless otherwise specified, the Reward Program is only applicable to Principal Cardholders/Cardmembers of Cards, excluding Citi The Club Credit Card, Citi Cash Back Card, Citi Clear Card, Octopus Citi Credit Card and such other Cards as designated by the Company from time to time.</u></p> <p><u>16.2 The Reward Program and redemption of Points shall be governed by the Terms & Conditions for "Citi ThankYouSM Rewards" (available at citibank.hk/thankyou) (as supplemented and amended by the Company from time to time) which shall be deemed to be incorporated in this Agreement by reference.</u></p>

Citi Privacy Policy: citibank.hk/privacy
Terms & Conditions: citibank.hk/disclaimere



Copyright © 2025 Citigroup Inc. All rights reserved.
Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A.
Organized under the laws of U.S.A. with limited liability.



Terms & Conditions for "Citi ThankYouSM Rewards"

Section	Amendments
Clause 2 and 6	<p>The eligibility of Citi ThankYouSM Reward Points ("Points") will be updated.</p> <p>2. Citi ThankYouSM Rewards Member Account and Points A Citi ThankYouSM Rewards Member account ("Member Account") will be set up to record your Citi ThankYouSM Reward Points ("Points") activity. Unless otherwise stated in these terms and conditions, Points accumulate and expire and you will be informed thereof in your Eligible Cards statements. Point earned and accumulation can be accessed on your Citi Mobile® App. Points have no cash value. Points may not be assigned, transferred or pledged to any third party <u>nor be inherited by the estate or heir of a Cardholder/Cardmember.</u> You <u>or your estate/heir</u> have no property rights or other legal interests in Points.</p> <p>6. Account Delinquency or Termination (a) If your Eligible Card is in default <u>or is blocked for any reason</u>, your Point earning and redemption capabilities may be frozen. Upon extended delinquency <u>or block status</u> (more than 90 days) your Points will be forfeited.</p> <p><u>(b) If your Eligible Card is cancelled or terminated for any reason (including without limitation upon death or bankruptcy of a Cardholder/Cardmember), your Member Account will be deemed cancelled and terminated and all accumulated Points (and/or any converted travel mileage or other benefits) will be deemed cancelled and nullified at the same time, and all accrual, use, redemption, conversion or transfer of Points (and/or any converted travel mileage or other benefits) will be concurrently stopped, restricted or varied at our absolute discretion.</u></p>

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

Citi Privacy Policy: citibank.hk/privacye
Terms & Conditions: citibank.hk/disclaimere



Copyright © 2025 Citigroup Inc. All rights reserved.
Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A.
Organized under the laws of U.S.A. with limited liability.



「有關 Citi 信用卡 ThankYouSM Rewards 積分獎賞計劃之條款及細則」修訂通知

我們特意通知，以下多項有關 Citi 信用卡「ThankYouSM Rewards 積分獎賞計劃」條款及細則將作出修訂，並將於 2026 年 3 月 3 日(「生效日期」)起生效。請在您所擁有的產品部分細閱當中所載的修訂細節，以確保您理解該等變動以及其對您所帶來的影響。經修訂內容將以刪除線或底線識別。是次修訂目的為更新 ThankYouSM Rewards 積分獎賞計劃中「積分轉移」換領需收取手續費之信用卡及界定、更新或澄清「ThankYouSM Rewards 積分獎賞計劃」中的享用資格。

如欲獲取修訂後的《有關 Citi 信用卡 ThankYouSM Rewards 積分獎賞計劃之條款及細則》副本，您可於生效日期當日或之後瀏覽 Citibank 網站 (www.citibank.com.hk) > 信用卡 > 條款及細則/產品資料概要 > 「有關 Citi 信用卡 ThankYouSM Rewards 積分獎賞計劃之條款及細則」修訂通知。您無須簽署或發還任何文件，但請注意，於生效日期後如您保留或繼續享用本行的信用卡服務，隨附《修訂通知》所載之該等修訂將一律對您具有約束力。如您不接受該等修訂，請於生效日期前通知我們。然而，如您未能接受該等修訂，我們或將不能繼續向您提供信用卡服務。如有任何查詢，您可以透過 Citi Mobile[®] App「Messaging 服務」聯絡我們。登入後，點擊「協助」>「Messaging 服務」。

本函之中，英文版本如有歧異，一概以英文版本為準。

感謝您選擇花旗銀行。很高興為您服務。

2025 年 12 月

花旗銀行(香港)有限公司 謹啟



[「有關 Citi 信用卡 ThankYouSM Rewards 積分獎賞計劃之條款及細則」修訂通知](#)

「積分轉移」條款及細則

條款	更改
條款 5	<p>就「積分轉移」換領需收取手續費之信用卡將會更新。有關手續費將於轉換積分時收取及花旗銀行保留最終決定權。詳情可參閱 citibank.hk/thankyou。</p> <p>5. Citi Prestige 信用卡、Citi PremierMiles 信用卡、Citi Plus[®]信用卡、Citi[®] Rewards 信用卡、Citi[®] HKTVmall 信用卡、Citi[®] 金卡及 Citi[®] 普通卡之積分轉移至旅遊獎賞計劃之費用為每次轉移積分將收取 HK\$200 的手續費。</p>

Citi Prestige 優惠之條款及細則

條款	更改
C 項 條款 1	<p>Citi Prestige 信用卡就「積分轉移」換領需收取手續費將會更新。有關手續費將於轉換積分時收取及花旗銀行保留最終決定權。詳情可參閱 citibank.hk/thankyou。</p> <p>C. Citi Prestige 信用卡優惠里數兌換率之條款及細則</p> <p>客戶於本地簽賬每 HK\$6 即可獲 12 積分 (1 里數) 或於海外及網上外幣簽賬每 HK\$4 (或其外幣之等值) 即可獲 12 積分 (1 里數)。海外及網上外幣簽賬是指以港幣、人民幣或澳門幣以外貨幣所結算之交易 (包括互聯網交易) — 即於交易時未有涉及外幣匯率折算為港幣、人民幣或澳門幣, 及於銷售單據上 (如適用) 之交易貨幣並非港幣、人民幣或澳門幣。除特別註明外, 同一認可信用卡之客戶獲得之所有積分將全部列入基本卡客戶之賬戶內及積分換領只適用於基本卡客戶。不可獲得積分的賬項包括但不限於現金透支、銀行費用、信用卡結餘轉賬金額、折現計劃、「Quick Cash」套現分期計劃、繳付稅務局之稅項、賭場交易、網上繳款、保險費用及慈善/非牟利機構交易 (根據 Visa、萬事達卡國際組織或銀聯 (按情況適用) 不時界定之商戶編號)、透過快速支付系統(「轉數快」)進行之交易、動態貨幣兌換交易, 以及未誌賬/ 已取消/ 已退款之交易。基本卡客戶可透過 Citi ThankYou Rewards (citibank.com.hk/thankyourewards-tc) 免費憑積分兌換現金回贈或將積分轉移至指定旅遊獎賞計劃。Citi Mobile[®] App 用 Pay with Points 抵銷簽賬或憑積分兌換現金回贈。每次積分轉移至指定旅遊獎賞計劃將收取 HK\$200 手續費。</p>



Citi PremierMiles 信用卡條款及細則

條款	更改
條款 1 及 2	<p>Citi PremierMiles 信用卡就「積分轉移」換領需收取手續費將會更新。有關手續費將於轉換積分時收取及花旗銀行保留最終決定權。詳情可參閱 citibank.hk/thankyou。</p> <p>兌換飛行里數/酒店積分之條款及細則</p> <p>1. 基本卡客戶/會員可透過 Citi Mobile® App, Citi ThankYouSM Rewards 網站 (citibank.hk/citirewards), 免費憑積分兌換國泰、英航會員俱樂部、Etihad Guest、長榮航空無限萬哩遊、藍天飛行、優悅會、澳航飛行常客獎勵計劃、卡塔爾航空 Privilege Club、新加坡航空 KrisFlyer、泰國航空皇家風蘭飛行里數計劃或維珍航空飛行會里數/酒店積分(每個計劃簡稱「里數/酒店積分計劃」)。每 12 積分可兌換里數/酒店積分計劃之 1 里數或酒店積分。</p> <p>2. 基本卡客戶/會員每次須兌換至少 1,500 國泰、英航會員俱樂部、Etihad Guest、長榮航空無限萬哩遊、藍天飛行、優悅會、澳航飛行常客獎勵計劃、卡塔爾航空 Privilege Club、新加坡航空 KrisFlyer、泰國航空皇家風蘭飛行里數計劃或維珍航空飛行會里數/酒店積分。<u>每次積分轉移至飛行里數或指定旅遊獎賞計劃將收取 HK\$200 手續費。</u>基本卡客戶亦可透過 Citi Mobile® App 用 Pay with Points 抵銷簽賬或憑積分兌換現金回贈。</p>



Citi 信用卡合約及 Citi 銀聯信用卡合約條款及細則

條款	更改
條款 15	<p>「Citi ThankYouSM Rewards 計劃」(「獎賞計劃」)及「Citi ThankYouSM 積分」(「積分」)將加入條款 15。原有條款 15「商戶免息分期付款計劃」及條款 16「自動轉賬」將分別重訂為條款 16 及條款 17，內容不變。</p> <p>將加入條款 15 之新增內容：</p> <p>15. Citi ThankYouSM Rewards 計劃」(「獎賞計劃」)及「Citi ThankYouSM 積分」(「積分」)</p> <p><u>15.1 本獎賞計劃為本公司全權酌情提供給客戶之獎賞計劃。除另有指明外，本獎賞計劃只適用於主卡持有人，並不適用於 Citi The Club 信用卡、Citi Cash Back 信用卡、Citi Clear 信用卡、八達通 Citi 信用卡及其他本公司不時指定之信用卡。</u></p> <p><u>15.2 本獎賞計劃及積分換領將受「Citi ThankYouSM Rewards」條款及細則(可於 [citibank.hk/thankyou] 查閱)(包括本公司不時增補及修訂之條款及細則)所規管，該等條款及細則將被視為納入本協議的一部分。</u></p>



Citi HKTVmall 信用卡合約條款及細則

條款	更改
條款 16	<p>「Citi ThankYouSM Rewards 計劃」(「獎賞計劃」)及「Citi ThankYouSM 積分」(「積分」)將加入條款 16。原有條款 16「商戶免息分期付款計劃」及條款 17「自動轉賬」將分別重訂為條款 17 及條款 18，內容不變。</p> <p>將加入條款 16 之新增內容：</p> <p>16. Citi ThankYouSM Rewards 計劃」(「獎賞計劃」)及「Citi ThankYouSM 積分」(「積分」)</p> <p><u>16.1 本獎賞計劃為本公司全權酌情提供給客戶之獎賞計劃。除另有指明外，本獎賞計劃只適用於主卡持有人，並不適用於 Citi The Club 信用卡、Citi Cash Back 信用卡、Citi Clear 信用卡、八達通 Citi 信用卡及其他本公司不時指定之信用卡。</u></p> <p><u>16.2 本獎賞計劃及積分換領將受「Citi ThankYouSM Rewards」條款及細則(可於 [citibank.hk/thankyou] 查閱)(包括本公司不時增補及修訂之條款及細則)所規管，該等條款及細則將被視為納入本協議的一部分。</u></p>



「Citi ThankYouSM Rewards 信用卡積分獎賞」條款及細則

條款	更改
條款 2 及條款 6	<p>Citi ThankYouSM 積分（「積分」）之享用資格將會更新如下。</p> <p>2. Citi ThankYouSM Rewards 會員賬戶及積分</p> <p>Citi ThankYouSM Rewards 會員賬戶（「會員賬戶」）將被建立以記錄您的 Citi ThankYouSM Rewards 會員積分（「積分」）活動。除非在這些條款及細則中另有說明，積分會累積及到期，而您將在您的認可信用卡之月結單中獲得通知。已賺取的積分及累積之積分可以在 Citi Mobile® App 查詢。積分並無現金價值。積分不能分配、轉移或抵押給任何第三方。積分也不得由持卡人/持卡會員的遺產或繼承人繼承。您或您的遺產/繼承人對積分並無任何財產權或其他合法權益。</p> <p>6. 賬戶拖欠或終止</p> <p>（a）如果您的合資格信用卡出現拖欠情況或因任何原因被封鎖，您賺取及兌換積分的功能或會被凍結。如果出現延期拖欠狀況或被封鎖狀態（超過 90 天），您的積分將會被注銷。</p> <p>（b）如果您的合資格信用卡因任何原因被取消或終止（包括但不限於持卡人/持卡會員死亡或破產），您的會員賬戶將被視為取消及終止，所有累積積分（及/或任何轉換的旅遊獎賞計劃積分或里數或其他兌換之獎賞）將被視為同時取消及終止，所有積分（和/或任何轉換的旅遊獎賞計劃積分或里數或其他兌換之獎賞）的累積、使用、兌換、轉換或調動將根據我們絕對的決定權同時停止、限制或更改。</p>

借定唔借？還得到先好借！

Citi Privacy Policy: citibank.hk/privacy
Terms & Conditions: citibank.hk/disclaimere



Copyright © 2025 Citigroup Inc. All rights reserved.
Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A.
Organized under the laws of U.S.A. with limited liability.