迎新獎賞之資格

1. 除特別註明外，推廣期由2026年7月1日至2026年9月30日，包括首尾兩日(「推廣期」)。
2. 客戶(「合資格持卡人」)須於推廣期內填妥及遞交申請表並成功獲花旗銀行(香港)有限公司(「花旗銀行」)發出指定信用卡(「認可信用卡」)。
3. 除特別註明外，迎新獎賞只適用於 i) 現在不持有任何由花旗銀行所發行之Citi信用卡主卡之客戶及ii)由申請認可信用卡當月起計過去12個月內不曾持有及不曾取消任何由花旗銀行所發行之Citi信用卡主卡之客戶(「新客戶」)。
4. 每位合資格持卡人只可享有一份迎新獎賞。
5. Citi Prestige信用卡之迎新獎賞須於首年年費誌賬後方可獲得。於任何情況下，已經收取之年費不能豁免或撤回。
6. 除特別註明外，如新客戶為香港本地大學學位或專上文憑課程之全日制學生，只可獲得適用於學生之指定迎新優惠。

迎新獎賞及獎賞條件/簽賬條件

7. 合資格之持卡人只須於發卡日後一個月內啟動實體卡並達到以下相關獎賞條件/簽賬條件方可享有迎新獎賞：

信用卡類別	迎新獎賞	獎賞條件/簽賬條件
Citi Prestige 信用卡	HK$1,200現金回贈 及	發卡後首2個月內累積認可簽賬滿HK$5,000或以上及每月須包含最少1次認可簽賬
	360,000 積分 (相等於30,000里數)[ii]	繳付首年年費HK$3,800
Citi PremierMiles 信用卡	a) 240,000積分 (相等於20,000里數)[iii] 或	發卡後首2個月內累積認可簽賬滿HK$5,000或以上及每月須包含最少1次認可簽賬
	b[i]) HK$300現金回贈	發卡後首3個月內累積認可簽賬滿HK$1,000或以上及每月須包含最少1次認可簽賬
Citi Cash Back 信用卡	a) HK$1,200現金回贈 或	發卡後首2個月內累積認可簽賬滿HK$5,000或以上及每月須包含最少1次認可簽賬
	b[i]) HK$300現金回贈	發卡後首3個月內累積認可簽賬滿HK$1,000或以上及每月須包含最少1次認可簽賬
Citi Rewards 萬事達卡	a) HK$1,200現金回贈 或	發卡後首2個月內累積認可簽賬滿HK$5,000或以上及每月須包含最少1次認可簽賬
	b[i]) 75,000積分[iv]	發卡後首3個月內累積認可簽賬滿HK$1,000或以上及每月須包含最少1次認可簽賬
Citi Rewards 銀聯信用卡[vi]	a) HK$1,200現金回贈 或	發卡後首2個月內累積認可簽賬滿HK$5,000或以上及每月須包含最少1次認可簽賬
	b[i]) 75,000積分[iv]	發卡後首3個月內累積認可簽賬滿HK$1,000或以上及每月須包含最少1次認可簽賬
Citi八達通白金卡	a) HK$1,800現金回贈或	發卡後首2個月內累積認可簽賬滿HK$5,000或以上及每月須包含最少1次認可簽賬，並作最少1次HK$500自動增值交易
	b[i]) HK$900現金回贈	發卡後首3個月內累積認可簽賬滿HK$1,000或以上及每月須包含最少1次認可簽賬，並作最少1次HK$500自動增值交易
Citi HKTVmall 信用卡	a) HK$1,000現金回贈 或	發卡後首2個月內累積認可簽賬滿HK$5,000或以上及每月須包含最少1次認可簽賬
	b[i]) HK$300現金回贈	發卡後首3個月內累積認可簽賬滿HK$1,000或以上及每月須包含最少1次認可簽賬
Citi Plus®信用卡[v]	HK$800現金回贈	發卡後首2個月內累積認可簽賬滿HK$5,000或以上及每月須包含最少1次認可簽賬
Citi The Club 信用卡	a) 10,000 Club積分 (相等於HK$2,000價值)[vii] 或	發卡後首2個月內累積認可簽賬滿HK$5,000或以上及每月須包含最少1次認可簽賬
	b[i]) HK$300現金回贈	發卡後首3個月內累積認可簽賬滿HK$1,000或以上及每月須包含最少1次認可簽賬

除特別註明外，以上迎新獎賞只適用於新客戶。

[i] 只適用於新客戶為香港本地大學學位或專上文憑課程之全日制學生。

[ii] 根據現時的積分兌換率，客戶可憑360,000積分兌換30,000里數。相關兌換率會不時更改，而恕不另行通知。受條款及細則約束。詳情請瀏覽：citibank.hk/prestige

[iii] 根據現時的積分兌換率，客戶可憑240,000積分兌換20,000里數。相關兌換率會不時更改，而恕不另行通知。

[iv] 根據現時網上銀行的Citi ThankYou Rewards積分兌換率，客戶可憑270積分兌換$1回贈。相關兌換率會不時更改，而恕不另行通知。

[v] 此推廣限於現時持有花旗銀行之Citi Plus銀行賬戶的客戶。於整個推廣期及換領期內，合資格持卡人之認可信用卡賬戶及銀行賬戶必須為有效及信用狀況良好方可享迎新獎賞。如果合資格持卡人沒有於推廣期及換領期內保持有效之銀行賬戶，花旗銀行將保留權利從合資格持卡人之信用卡賬戶內扣除已送出之迎新獎賞之面值，而毋須事先通知。

[vi] 簽賬條件的港幣及人民幣金額相同，即用作計算簽賬條件的港幣及人民幣的兌換率為1比1。

[vii] Club積分價值(即基本兌換率)是根據Club Shopping內之「積分扣減價格功能」及換領HKT 和Club Shopping的電子現金券的Club 積分兌換率，即每5 Club積分 = HK$1，5,000 Club積分即相等於HK$1,000金額。相關兌換率會不時更改，而恕不另行通知。

8. 簽賬條件之計算包括基本卡及附屬卡(如適用)之所有已誌賬的簽賬及商戶分期計劃之金額。非認可簽賬包括(但不限於) 透過快速支付系統(「轉數快」)進行之交易、八達通增值款項(包括透過電子錢包或任何其他途徑增值 Smart Octopus)、現金透支、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、繳付予稅務局之稅項、以網上銀行或網上支付系統繳費或繳交公共事務費用、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)、以「Citi PayAll服務」所繳交之費用、繳交基金之供款、銀行手續費、動態貨幣兌換費、賭場交易、未誌賬/取消/退款的交易及其他未經許可或有舞弊/欺詐成份之簽賬。

迎新獎賞之換領詳情

9. (a) 積分：Citi Prestige信用卡持卡人之積分將於首年年費全數結賬後的2個曆月後存入認可基本卡客戶的賬戶內。Citi Rewards信用卡及Citi PremierMiles信用卡持卡人之積分將於達到相關獎賞條件/簽賬條件的月份後的5個曆月內存入相關認可信用卡賬戶內。(Citi Prestige信用卡及Citi PremierMiles信用卡持卡人可選擇以積分兌換國泰會員計劃、英航會員俱樂部、EtihadGuest、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，有關里數之兌換須視乎有關之飛行獎賞計劃而定。Citi Prestige信用卡、Citi PremierMiles信用卡及Citi Rewards信用卡持卡人亦可選擇以積分兌換相等價值之兌換回贈，須受Citi ThankYou Rewards之條款及細則約束及「Pay with Points憑分消費–商戶網上平台服務」之條款及細則約束。)

(b) 現金回贈：將於達到獎賞條件/簽賬條件的月份後的5個曆月內誌賬至合資格客戶的信用卡賬戶內。現金回贈將計算至仙位單位(如適用)。

(c) Club積分：將於達到獎賞條件/簽賬條件的月份後的5個曆月內存入合資格持卡人的The Club帳戶。Club積分之換領及其他有關The Club會員計劃之事宜均受The Club條款及細則約束，該等資訊或會不時由Club HKT Limited變更。詳情請到The Club網頁參考The Club條款及細則。花旗銀行不會為任何有關The Club會員計劃之事宜或處理負上法律責任。所有產品一經換領或換購，恕不能撤換或退款。

所有獎賞之條款及細則

10. 若合資格持卡人於申請表上選擇多於一份迎新獎賞，花旗銀行將保留只給予一份迎新獎賞之權利。
11. 若合資格持卡人符合於其他推廣中得到任何獎賞，花旗銀行將保留只給予其中一份獎賞之權利。
12. 迎新獎賞於申請表上確認後不得更改、轉讓予他人、取消、撤回或兌換現金。
13. 於整個推廣期及換領期內，合資格持卡人之認可信用卡賬戶必須為有效及信用狀況良好方可享迎新獎賞。
14. 如發現不被認可之交易或任何與換領迎新獎賞之欺詐或濫用之情況，花旗銀行保留權利從合資格持卡人之信用卡賬戶內扣除已送出之迎新獎賞之面值，而毋須事先通知。
15. 所有獎賞先到先得，送完即止。如遇缺貨，花旗銀行將保留給予另一款獎賞之權利。
16. 若合資格持卡人在發卡日計起一年內取消指定認可信用卡，花旗銀行保留權利從合資格持卡人之信用卡賬戶內扣除已送出之迎新獎賞之面值。

一般條款及細則

17. 合資格持卡人於以下情況有機會獲較高信用額：
    (a) 於發卡/獲批即時信用額後的首3個月內遞交認可薪金/資產證明文件 或
    (b) 申請信用卡時同時開立Citibank出糧戶口，並於發卡後首3個月內透過自動轉賬/執行支付指示/以支票形式存入薪金。
18. 此參考文件提供有關在香港的花旗銀行(香港)有限公司及花旗銀行香港分行所提供的賬戶及金融服務的資訊及使用途徑。它不構成，亦不應被詮釋為，向居住於香港以外地區人士的服務提供、邀約或招攬。此參考文件不擬向任何身處在分發或使用會違反當地法律或規例的國家的人士分發或供其使用；而此參考文件所述的任何服務或投資，均不提供予居住於任何提供該等服務或投資會違反當地法律或法規的國家的人士。
19. 此推廣並<u>不適用</u>於：歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島、英國、巴西、紐西蘭、牙買加、厄瓜多爾、斯里蘭卡、秘魯、土耳其、阿聯酋和孟加拉之居民。
20. 此推廣並<u>不適用</u>於：在歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、曼島和英國擁有永久居留權的人士。
21. 此推廣活動並<u>不適用</u>於美國人士。
22. 花旗銀行並非以上產品之供應商，故不負責所有有關之產品及服務。有關商戶將負上所有產品及服務之法律責任。所有產品一經換領或換購，恕不能撤換或退款。
23. 花旗銀行及有關商戶保留修改所有有關條款及細則之權利而毋須另行通知。
24. 如有爭議，一概以花旗銀行及有關商戶之決定為最終裁決。
25. 如中英文條款有所差異，一概以英文版本為準。如宣傳資料與此條款及細則有任何歧異，則以此條款及細則為準。
26. 除花旗銀行及合資格客戶外，任何人士均無權根據《合約（第三者權利）條例》強制執行或享有此條款及細則之利益。
27. 此條款及細則受香港特別行政區法律管轄並按其詮釋。

所需文件

28. 請附上以下文件副本，以免延誤申請(如適用)。
    (a) 基本卡申請人:
        i. 香港身份證及
        ii. 附有基本卡申請人姓名之最近3個月內之現居住址證明（如電費單或銀行月結單）及
        iii. 以下其中一項附有基本卡申請人姓名之薪金/資產證明文件：
            - 最近1個月之薪金單或
            - 附有基本卡申請人姓名、賬戶號碼及最近3個月薪酬之完整銀行月結單或
            - 其他資產證明（如定期存款單）
    (b) 如基本卡申請人非香港永久居民，請附上：附有基本卡申請人姓名，護照號碼及國籍之有效護照及列明受僱期的僱員合約。
    (c) 如基本卡申請人擁有前名/別名，請提供有關前名/別名之證明文件，例如登記事項證明書或稅單。
    (d) 學生信用卡申請者請附上學生証正面及背面的副本。
    (e) 如有必要，本行或會要求基本卡申請人提供額外的身份證明文件，包括但不限於護照或港澳居民來往內地通行證(回鄉證)。
    (f) 本行可能需要閣下提供額外文件以供批核。
    (g) 請注意：申請表格及任何呈交之文件將不獲退還。
    (h) 即使基本卡申請人未提供所需的文件，本行 將保留有關繼續處理或終止閣下之申請的權利。
29. 請注意：申請表格及任何呈交之文件將不獲退還。本行可能需要閣下提供額外文件以供批核。

Eligibility for Welcome Offer

1. Unless specified, the promotion period is valid from July 1, 2026 to September 30, 2026 both days inclusive ("Promotion Period").
2. Customers ("Eligible Cardholders") must submit the application form and successfully apply for a principal card of the selected credit card ("Eligible Card") issued by Citibank (Hong Kong) Limited ("Citibank") during the Promotion Period.
3. Unless otherwise specified, the Welcome Offers are only applicable to customers who i) currently do not hold any principal card of Citi Credit Card, and ii) have not cancelled and have not held any principal card of Citi Credit Card within the past 12 months from the month of application for the Eligible Card ("New Customers").
4. Each Eligible Cardholder is entitled to one welcome offer only.
5. Citi Prestige Card Welcome Offer will be made to the customer after the first year annual fee has been billed. The annual fee can neither be waived nor reversed under any circumstances.
6. Unless specified, New Customers who are full time students of degree / diploma program of a Hong Kong Tertiary Institution will only be entitled to designated welcome offer for student.

Welcome Offer and Reward Conditions/Spending Conditions

7. 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 below relevant reward condition ("Welcome Offer"):

Card Types Applied	Welcome Offers	Reward Conditions/ Spending Conditions
Citi Prestige Card	HK$1,200 Cash Rebate and	Accumulate spending of HK$5,000 or above within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month
	360,000 Points (equivalent to 30,000 Miles)[ii]	Pay the first year annual fee of HK$3,800
Citi PremierMiles Card	a) 240,000 Points (equivalent to 20,000 Miles)[iii] or	Accumulate spending of HK$5,000 or above within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month
	b[i]) HK$300 Cash Rebate	Accumulate spending of HK$1,000 or above within the first 3 months from the date of card issuance with at least 1 eligible transaction made each month
Citi Cash Back Card	a) HK$1,200 Cash Rebate or	Accumulate spending of HK$5,000 or above within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month
	b[i]) HK$300 Cash Rebate	Accumulate spending of HK$1,000 or above within the first 3 months from the date of card issuance with at least 1 eligible transaction made each month
Citi Rewards Mastercard®	a) HK$1,200 Cash Rebate or	Accumulate spending of HK$5,000 or above within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month
	b[i]) 75,000 Points[iv]	Accumulate spending of HK$1,000 or above within the first 3 months from the date of card issuance with at least 1 eligible transaction made each month
Citi Rewards UnionPay Card[vi]	a) HK$1,200 Cash Rebate or	Accumulate spending of HK$5,000 or above within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month
	b[i]) 75,000 Points[iv]	Accumulate spending of HK$1,000 or above within the first 3 months from the date of card issuance with at least 1 eligible transaction made each month
Citi Octopus Platinum Card	a) HK$1,800 Cash Rebate or	Accumulate spending of HK$5,000 or above within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month and include at least 1 HK$500 reload amount of Automatic Add Value Service transaction
	b[i]) HK$900 Cash Rebate	Accumulate spending of HK$1,000 or above within the first 3 months from the date of card issuance with at least 1 eligible transaction made each month and include at least 1 HK$500 reload amount of Automatic Add Value Service transaction
Citi HKTVmall Card	a) HK$1,000 Cash Rebate or	Accumulate spending of HK$5,000 or above within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month
	b[i]) HK$300 Cash Rebate	Accumulate spending of HK$1,000 or above within the first 3 months from the date of card issuance with at least 1 eligible transaction made each month
Citi Plus® Credit Card[v]	HK$800 Cash Rebate	Accumulate spending of HK$5,000 or above within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month
Citi The Club Credit Card	a) 10,000 Clubpoints (equivalent to HK$2,000 in value)[vii] or	Accumulate spending of HK$5,000 or above within the first 2 months from the date of card issuance with at least 1 eligible transaction made each month
	b[i]) HK$300 Cash Rebate	Accumulate spending of HK$1,000 or above within the first 3 months from the date of card issuance with at least 1 eligible transaction made each month

Unless otherwise specified, the above welcome offers are only applicable to New Customers.

[i] Designated welcome offer for New Customers who are full time students of degree / diploma program of a Hong Kong Tertiary Institution.

[ii] According to the current conversion rate, customer may redeem 30,000 Miles for 360,000 Points. The conversion rate is subject to changes from time to time without prior notice. Terms and Conditions apply. For more details, please visit: citibank.hk/prestige

[iii] According to the current conversion rate, customer may redeem 20,000 Miles for 240,000 Points. The conversion rate is subject to changes from time to time without prior notice.

[iv] According to the current conversion rate of Citi ThankYou Rewards through online banking, the preferential rate is 270 point per $1 spending. The conversion rate is subject to changes from time to time without prior notice.

[v] The Promotion is exclusive to customers who currently hold Citi Plus banking with Citibank. Eligible Cardholders' Eligible Card accounts and 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 banking account during the entire Promotion Period and fulfillment period, Citibank reserves the right to debit from the Eligible Cardholders' credit card account(s) the equivalent amount of the Welcome Offer awarded under this promotion without prior notice.

[vi] For Citi Rewards UnionPay Card, the spending condition amount is the same for HKD and CNY currencies, i.e. the conversion rate of HKD and CNY is 1:1 in the calculation for the spending conditions.

[vii] 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 are equivalent to HK$1,000 value, as of the date of these Terms and Conditions are published. The relevant redemption rate is subject to changes from time to time without prior notice.

8. 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 made with Eligible Card via internet banking or online payment system, 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), all payments made using "Citi PayAll Service", mutual funds payment, fees & charges, dynamic currency conversion fee, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.

Fulfillment of Welcome Offer

9. (a) Points: Citi Prestige Cardholders, Points will be credited to the eligible Principal Cardholder's account 2 calendar months after the first year annual fee has been fully paid. Citi Rewards and Citi PremierMiles Cardholders, 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 Prestige Cardholders and 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 Prestige Cardholders, Citi PremierMiles and Citi Rewards Card 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 month 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 calendar months upon the month of meeting the reward conditions/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.

All Offers Terms & Conditions

10. 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.
11. If Eligible Cardholders are entitled to receive any other promotional offers under other promotions, Citibank reserves the right to provide only one of the promotional offers at its sole discretion.
12. Welcome offers cannot be changed once indicated on the application form, nor transferred to another person, cancelled, reversed nor exchanged for cash.
13. 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 offers.
14. 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 offers awarded under this promotion without prior notice.
15. All welcome offers are available on a first-come-first-served basis while stocks last. Citibank reserves the right to grant an alternative offer in case of shortage.
16. If Eligible Cardholder subsequently cancels the designated Eligible Card within one year from the date of card issuance, Citibank reserves the right to debit from the Eligible Cardholders' credit card accounts the equivalent amount of the welcome offers awarded under this promotion.

General Terms & Conditions

17. A higher credit limit may be given if
    (a) Eligible Cardholders submit valid income/asset proof within the first 3 months from the date of card issuance/ instant credit approval or
    (b) Eligible Cardholders also open a Citibank Payroll Account and have payroll deposit in their Citibank Payroll Account through autopay/ standing instruction/check deposit within the first 3 months from the date of card issuance.
18. The referenced document provides information about, and access to accounts and financial services provided by Citibank (Hong Kong) Limited and Citibank, N.A. Hong Kong Branch in Hong Kong. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals residing outside of Hong Kong. This referenced document is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation, and none of the services or investments referred to in this referenced document are available to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation.
19. The Promotion is **not applicable** to: Individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka, Peru, Turkey, United Arab Emirates, and Bangladesh.
20. The Promotion is **not applicable** to: Individuals with permanent residency in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, and United Kingdom.
21. This Program is **not applicable** to U.S. persons.
22. Citibank is not a supplier or service provider of the products/services/auxiliary services provided and shall not be responsible for any matters relating to the products or services provided. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services. Upon redemption, all the products/services/auxiliary services cannot be replaced, returned or refunded.
23. Citibank and the respective merchants reserve the right to amend these and other relevant Terms and Conditions at any time without prior notice.
24. All matters and disputes will be subject to the final decision of Citibank and the respective merchants.
25. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail. If there is any discrepancy between the promotional materials and these terms and conditions, these terms and conditions shall apply and prevail.
26. No person other than Citibank and eligible Cardholders will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
27. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

Required Documents

28. Please enclose the following copies of documents to avoid processing delay (if applicable):
    (a) For all Principal Card Applicants:
        i. HKID of Principal Card Applicant; AND
        ii. Residential proof of address within the past 3 months showing the name of Principal Card Applicant, e.g. electricity bill or bank statement; AND
        iii. any one of the following income/asset proof documents showing the name of the Principal Card Applicant:
            - Most recent 1 month's payroll slip OR
            - Full set of bank statements/passbook showing the name of Principal Card Applicant account number and last 3 months' salaries OR
            - Other asset proof, e.g. fixed deposit advice
    (b) For a Principal Card Applicant who is not a Permanent Hong Kong Resident, please also provide: Valid passport showing the name, passport number and nationality of the Principal Card Applicant AND an employment contract showing employment period.
    (c) For Principal Card applicants with a Former Name, please also provide relevant documentary proof, such as certificate of registered particulars or tax return.
    (d) For Student Credit Card applicants, please enclose front and back copies of Student Identity Card.
    (e) The Bank may request that the Principal Card Applicant provides additional identification documents for identity verification purpose when deemed necessary, including but not limited to passport or Mainland Travel Permit for Hong Kong and Macau Residents (Home Return Permit).
    (f) Additional documents may be required to facilitate credit processing.
    (g) Please note that the application form and any document submitted will not be returned.
    (h) The Bank reserves the right to proceed or terminate the application even if not all related required documents have been received.
29. Please note that the application form and any document submitted will not be returned. Additional documents may be required to facilitate credit processing.

Citi信用卡持卡人/會員合約之主要使用條款

持卡人/會員同意接受相關Citi信用卡合約/八達通卡有限公司發行之八達通自動增值協議之條款及細則，以適用者為準(每份簡稱「合約」)。持卡人/會員須特別注意下列條款的要求，詳情已列於有關合約中。

1. 持卡人/會員應在收到Citi信用卡時立即於卡上簽名。
2. 持卡人/會員同意將任何私人密碼保密，並在私人密碼遭任何其他人所知悉後知會花旗銀行。持卡人/會員會就讓任何其他人士知悉私人密碼而招致之任何損失或法律責任而向花旗銀行作出賠償。
3. 持卡人/會員有責任按時支付任何結欠。若未有繳付所規定之最低付款額，則有責任支付罰款。
4. 如遇違約情況，持卡人/會員有責任支付花旗銀行在追討債項時所合理招致之費用及開支。
5. 若持卡人/會員作出任何欺詐或嚴重疏忽之行為，則應負責花旗銀行所蒙受之所有損失。
6. 在信用卡報失前之未經授權交易之責任上限為港幣500元/人民幣500元，不包括
   (i) 使用自動櫃員機或
   (ii) 使用Citi八達通信用卡八達通功能之交易。
7. 若持卡人/會員未能在結單日期60天內申報未經授權交易，則賬戶結單應具決定性。
8. 花旗銀行有權將持卡人/會員於花旗銀行所持有之任何貸款結餘用作抵銷債項。
9. 基本卡持有人/會員應負責基本卡及附屬卡之債項。附屬卡持有人/會員應只負責使用其附屬卡所招致之債項。
10. 花旗銀行保留要求即時還款之權利。
11. 若持卡人/會員並不接受花旗銀行所提出對合約之任何修訂，則有權終止合約。
12. Citi八達通信用卡可作八達通使用。Citi八達通信用卡之八達通功能將不時受到八達通發卡條款及/或八達通卡有限公司及/或其他成員所定之條款及細則所約束。每張信用卡已預先與自動增值聯繫，而此聯繫並不能取消(否則，必須與信用卡一併取消)，亦不能與其他信用卡戶口聯繫。此卡之自動增值功能須受八達通自動增值協議所約束。
13. Citi Rewards銀聯信用卡由一港幣賬戶及一人民幣賬戶組成。所有以人民幣計值的交易之款項(包括現金透支及所有有關收費及費用)將從人民幣賬戶支取。所有其他交易之款項(包括現金透支及所有有關收費及費用)將從港幣賬戶支取。持卡人須使用相關賬戶用以計值之貨幣的資金分別支付給每個賬戶。花旗銀行將不會從港幣賬戶轉換和/或轉賬餘額或多繳的款項到人民幣賬戶以償還另一賬戶之餘額，反之亦然。持卡人須直接支付到相關的賬戶以繳清月結單結欠。

Major Terms and Conditions of Citi Credit Card Cardholder/Cardmember Agreement

Cardholder/Cardmember agrees to abide by the Terms and Conditions as set out in the relevant Citi Credit Card Agreement/the Conditions of Issue of Octopus Automatic Add Value Agreement issued by Octopus Cards Limited ("OCL"), whichever is applicable (each an "Agreement", as amended from time to time). Cardholder's/ Cardmember's attention is drawn, in particular, to the Terms and Conditions listed below, which Terms and Conditions are more fully detailed in the relevant Agreement.

1. Cardholder/Cardmember shall sign on the Citi Credit Card as soon as it is received.
2. Cardholder/Cardmember agrees to keep any personal identification number ("PIN") confidential and to inform Citibank if the PIN is known to any other person. Cardholder/Cardmember will indemnify Citibank against any losses or liabilities resulting from the PIN being known to any other person.
3. Cardholder/Cardmember is responsible for repaying any outstanding balance on time and is liable for penalty charges if the required minimum payment is not made.
4. In case of default, Cardholder/Cardmember is liable to pay the costs and expenses reasonably incurred by Citibank in recovering the debt.
5. If the Cardholder/Cardmember acts fraudulently or with gross negligence, he/she shall be responsible for all losses incurred by Citibank.
6. The maximum liability for unauthorised transactions before a Card loss is reported shall be HK$500/CNY500, excluding transactions resulting from
   (i) use of the Card in automated teller machines,
   (ii) for Citi Octopus Credit Card, use of the Octopus function on the Citi Octopus Credit Card.
7. A statement of account shall be conclusive if the Cardholder/Cardmember fails to report an unauthorised transaction within 60 days from the statement date.
8. Citibank has the right to set off any credit balance maintained by the Cardholder/Cardmember with Citibank.
9. Principal Cardholders/Cardmembers shall be responsible for debts of both the Principal and Supplementary Cards. A Supplementary Cardholder/ Cardmember shall only be responsible for debts incurred in using his/her own Supplementary Card.
10. Citibank reserves the right to demand immediate repayment.
11. The Cardholder/Cardmember has the right to terminate the Agreement if he/she does not accept any amendment to the Agreement proposed by Citibank.
12. Citi Octopus Credit Card may be used as an Octopus. Use of the Octopus function on the Card shall be subject to the Conditions of Issue of Octopus and/or other Terms and Conditions laid down by Octopus Cards Limited ("OCL") and/or its affiliates from time to time. Each Card is pre-linked to AAVS and such linkage cannot be cancelled (unless terminated together with the Card), or be altered to link with another credit card account. Use of the AAVS function on the Card shall be subject to the Octopus Automatic Add Value Agreement.
13. The Citi Rewards UnionPay Card consists of both a Hong Kong Dollar account and a Renminbi account. The values of all transactions (including cash advance and all related fees and charges) denominated in CNY will be debited to the Renminbi Account. The values of all other transactions (including cash advance and all related fees and charges) will be debited to the Hong Kong Dollar Account. The Cardholder shall settle payment to each of the accounts separately using funds in the currency in which the relevant account is denominated. Citibank will not convert and/or transfer any credit balance or overpayment from the Hong Kong Dollar Account to the Renminbi Account or vice versa to settle the outstanding balance of the other account. The Cardholder shall make payment directly to the relevant account in order to settle the outstanding balance.

Citi信用卡由花旗銀行(香港)有限公司所發行。
Citi Credit Card is issued by Citibank (Hong Kong) Limited.

Copyright © 2026 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.