



## Important Information about FPS x PromptPay QR Payment

Learn the key information about scanning and paying PromptPay merchants in Thailand using Citi Scan and Pay in Citi Mobile® App.

### General

1. Please carefully verify the merchant's information, including but not limited to the merchant name, and other payment details before confirming payment.
2. Please review the exchange rate before confirming the payment. The exchange rate includes the foreign exchange spread charged by the settlement bank to Citibank (Hong Kong) Limited ("Citi") and an additional foreign exchange spread levied by Citi.
3. The daily limit for transfers to non-registered payees will be applied to payments made via Citi Scan and Pay. The default and maximum daily limit is HK\$ 10,000 or equivalent. If you wish to change your limit, please visit our website > Form Center, and fill in and submit the Increase Daily Transfer Limit Request Form or the Decrease Daily Transfer Limit Request Form.
4. The minimum transaction amount for payments involving Call Deposits in Currency Manager (multi-currency savings account) is USD 1 or equivalent.
5. Payments made after 8:00 pm on Mondays to Fridays, after 6:00 pm on Saturdays, on Sundays and on public holidays are valued on the next business day (subject to the relevant payment cutoff time, if applicable).
6. We and Thailand banks may review your payments from time to time. This may cause delay in paying the merchant.
7. If your payment is made on a public holiday or bank holiday of Thailand, the settlement may be delayed.
8. If your payment triggers an unmatched case in the settlement reconciliation process among clearing houses, Thailand banks and Citi, Citi may debit the outstanding amount from your account or credit the over-paid amount to your account (as the case may be) using Citi's prevailing exchange rate (determined with reference to the exchange rate applied by the settlement bank when performing the reconciliation) (if applicable) without prior notice.
9. Your payments made via FPS x PromptPay QR Payment are subject to and governed by Citi's Terms and Conditions for FPS Services, which are available for download on our website and may be updated from time to time. Citi shall not be liable for any losses, damages or expenses which may be suffered or incurred by you or any other person in connection with any action, omission, delay, unavailability, disruption, failure, error of or caused by FPS, Hong Kong Interbank Clearing Limited ("HKICL"), settlement bank, PromptPay, National Interbank Transaction Management and Exchange, PromptPay settlement bank and participants, other FPS participants, any third parties, or arising from any event or circumstances beyond Citi's reasonable control.

### Transaction Dispute

1. If the product or service provided by a merchant is not what you expect it to be, including but not limited to spoiled goods, returned goods and unsatisfactory services, please contact and handle it directly with the merchant.
2. If you wish to raise a dispute over a transaction, please contact us within 28 calendar days from the transaction date (which may not be the same as the value date) (transaction date inclusive) and provide the basic transaction information (such as transaction date and payment amount), the reason for dispute, the dispute details and any supporting documents (such as receipt) which will then be sent to the relevant Thailand bank and/or the merchant via clearing houses for investigation.
3. Dispute requests can only be raised over transactions with dispute reasons defined by HKICL, including:-
  - Incorrect payment amounts;
  - Double payments; and
  - Unauthorized payments.

Dispute requests not satisfying the aforementioned requirement of dispute reasons or dispute requests raised after 28 calendar days from the transaction date will be rejected.

4. You may raise dispute requests through the messaging service in Citi Mobile® App, calling CitiPhone Banking hotline or visiting our branches. Dispute requests raised to us after 12:00 pm (Hong Kong time) on a bank business day in Hong Kong (excluding Saturdays,

Sundays and public holidays) will be submitted to HKICL on the next business day (the cut-off time may be updated from time to time without prior notice).

5. In general, disputes will take 2 - 4 weeks for investigation processing with the Thailand banks and/or the merchants. Partial refunds may take extra time.
6. If the dispute result is confirmed to refund, the refund payment in Thai Baht will be converted to Hong Kong Dollar using Citi's prevailing exchange rate (determined with reference to the exchange rate applied by the settlement bank when processing the refund) without prior notice and credited to your account within 7 business days after Citi receives the money in cleared funds from the settlement bank. The credit amount may not be equal to the debit amount of your original payment.



## 「轉數快 x PromptPay 二維碼支付」的重要須知

了解透過「Citi Scan and Pay」掃描二維碼並付款給泰國 PromptPay 商戶的重要資訊。

### 一般

1. 於確認付款前，請小心核對商戶資料，包括但不限於商戶名稱，以及其他付款資料。
2. 請於確認付款前核對匯率。此匯率包含結算銀行向花旗銀行 (香港) 有限公司 (「Citi」) 收取的買賣差價以及 Citi 收取的額外買賣差價。
3. 轉賬至未登記收款人的每日限額將適用於「Citi Scan and Pay」之付款交易。預設及最高每日限額為 HK\$ 10,000 或等值。如果您想更改限額，請前往我們的網頁 >「表格中心」，填妥並提交「調高每日轉賬限額表格」或「調低每日轉賬限額申請表格」。
4. 涉及貨幣理財組合(多種貨幣戶口)中通知存款的轉賬之最低交易金額為 USD 1 或等值。
5. 星期一至五晚上 8:00 後、星期六下午 6:00 後、星期日及公眾假期進行的轉賬之起息日將以下一個工作天計算(視乎相關轉賬的截數時間，如適用)。
6. 我們及泰國銀行可能會不時審核您的轉賬。這可能會導致您的轉賬有所延遲。
7. 如果您於泰國公眾假期或銀行假期進行付款，有關結算可能會延遲。
8. 如果您的付款在結算公司、泰國銀行和 Citi 進行結算對賬過程中出現差距，Citi 可能會 (根據具體情況) 從您的戶口扣除欠款，或將多付的金額存入您的戶口，並按 Citi 當時的匯率 (參考結算銀行於對賬時使用的匯率而釐訂) 進行外幣兌換 (如適用) 而不另行通知。
9. 您透過「轉數快 x PromptPay 二維碼支付」進行的付款受 Citi 可能不時更改的「有關快速支付系統服務的條款及細則」規管及約束，而該條款及細則可於我們的網站下載。Citi 不對您或任何其他人士就有關轉數快、香港銀行同業結算有限公司 (「HKICL」)、結算銀行、PromptPay、National Interbank Transaction Management and Exchange、PromptPay 銀行及參與者、其他轉數快參與者、任何第三者產生或引致的、或 Citi 可合理控制以外的事件或情況引致的任何作為、不作為、延誤、無法使用、中斷、錯誤或故障事宜而您可能蒙受的任何損失、損害或費用負責。

### 交易爭議

1. 如果商戶提供的產品或服務不符合您的期望，包括但不限於商品損壞、退貨和服務不滿意，請直接聯絡商戶處理。
2. 如果您打算對交易提出爭議，請於交易日 (不一定跟起息日相同) 起計 28 個日曆日 (包括交易日) 內聯絡我們，並提供基本交易資料 (例如交易日期和付款金額)、爭議原因、爭議詳情和任何證明文件 (例如收據)，而我們將透過結算公司發送至相關泰國銀行及/或商戶進行調查處理。
3. 您只可就 HKICL 規定的爭議原因提出交易爭議，包括：
  - 付款金額錯誤；
  - 重複付款；及
  - 付款未經授權。

不符合上述爭議原由的爭議申請或於交易日起計 28 個日曆日後提出的爭議申請將被拒絕。

4. 您可透過 Citi Mobile® App 內的 messaging 服務、CitiPhone 電話理財服務熱線或我們的分行提出交易爭議。於香港銀行工作天 (不包括星期六、日及公眾假期) 下午 12:00 後 (香港時間) 向我們提出的交易爭議將在下一個工作天提交給 HKICL (截止時間可能會不時更新而不另行通知)。
5. 一般而言，與泰國銀行及/或商戶處理交易爭議需要 2 - 4 週的時間。涉及退還部份款項的爭議可能需要額外時間處理。
6. 如果爭議結果確定為退款，泰銖退款將於 Citi 從結算銀行收到結算款項後 7 個工作天內按 Citi 當時的匯率 (參考結算銀行於處理退款時使用的匯率而釐訂) 兌換為港元 (而不另行通知) 並存入您的戶口。存入的金額可能跟您原本付款交易的扣款金額不同。