



Terms and Conditions of 3% Credit Card Cash Rebate Offer on Premium Payment Amount for AIA Voluntary Health Insurance Standard Scheme:

1. The promotion period is from August 26 to November 30, 2019, both dates inclusive (“Promotion Period”).
2. Unless otherwise specified, the promotion is offered to principal cardholder (“Eligible Cardholders”) of Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Card, Citi Octopus Platinum Card and Citi Clear Card (each an "Eligible Card") issued by Citibank (Hong Kong) Limited (“Citibank”). Citi Cash Back American Express® Card and Citi Rewards UnionPay Card are not eligible for this promotion.
3. Eligible Cardholders can enjoy 3% cash rebate on credit card premium payment amount (“Cash Rebate”) by having successfully applied for an AIA Voluntary Health Insurance Standard Scheme (“Eligible Policy”) online via the “auto-filled approach” using an Eligible Card during the Promotion Period.
4. The cash rebate is dependent on the credit card premium payment method as shown below:

Premium Payment Method	Credit Card Cash Rebate	Fulfillment Date (on or before)
Annual	3% Cash Rebate on the annual premium payment amount	29 th February, 2020
Monthly	3% Cash Rebate on the first 3 months of premium payment amount	29 th February, 2020
	3% Cash Rebate on the remaining 9 months of premium payment amount	28 th February, 2021

5. The cash rebate will be credited to the Eligible Cardholders’ card account by the “Fulfillment Date” listed above. Customer must hold a valid Eligible Policy on the relevant Fulfillment Date.
6. Cash rebate is only applicable to an Eligible Policy which is under standard premium pricing.
7. Cash rebate will be calculated based on the credit card premium payment amount excluding AIA Vitality membership fee.
8. US persons are not eligible to this offer.
9. This offers cannot be changed, transferred to another person, cancelled, reversed nor exchanged for cash.
10. Eligible Cardholders’ card accounts must be valid and in good standing during the entire Promotion Period until the relevant Fulfillment Date in order to receive the cash rebate.
11. In case of any fraud/abuse, reversal or cancellation of credit card premium payment transactions, Citibank reserves the right to debit from the Eligible Cardholders’ card accounts the equivalent amount of cash rebate awarded under this promotion without prior notice.
12. Citibank and AIA International Limited (“AIA”) reserve the rights to amend these Terms and Conditions at any time without prior notice.
13. All matters and disputes will be subject to the final decision of Citibank and AIA
14. In case of discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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





Citibank (Hong Kong) Limited - Important Notes from the insurance agent

1. Citibank (Hong Kong) Limited, being registered with the Insurance Agents Registration Board established by the Hong Kong Federation of Insurers, acts as an appointed insurance agent for AIA International Limited (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and obligations of the Insurance Company but not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
4. AIA Vitality (the "Programme") is not an insurance product. It is a membership programme and obligation of the Insurance Company and not of Citibank (Hong Kong) Limited. Citibank (Hong Kong) Limited's role is limited to introducing the Programme only and you should obtain further details about the Programme directly from the Insurance Company. Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the Programme provided by the Insurance Company.
5. In respect of any eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for the Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However, any dispute over the contractual terms of insurance products should be resolved directly between you and the Insurance Company.
6. All insurance applications are subject to Insurance Company's underwriting and acceptance.
7. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
8. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
9. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
10. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.
11. In case of any discrepancy between the English and Chinese versions of this document, the English version shall prevail.

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3% 自願醫保標準計劃信用卡保費簽賬現金回贈獎賞之條款及細則：

1. 推廣期由 2019 年 8 月 20 日至 2019 年 11 月 30 日，包括首尾兩日(「推廣期」)。
2. 除特別註明外，此推廣只適用於由花旗銀行(香港)有限公司所發行之 Citi Prestige 信用卡、Citi PremierMiles 信用卡、Citi Cash Back 信用卡、Citi Rewards 信用卡、Citi 八達通白金信用卡及 Citi Clear 信用卡 (「認可信用卡」) 之主卡之持卡人(「合資格持卡人」)。此推廣不適用於 Citi Cash Back American Express® Card 及 Citi Rewards 銀聯信用卡。
3. 合資格持卡人須於推廣期內透過自動填寫方式填妥及並成功投保 AIA 自願醫保標準計劃 (「合資格計劃」)，方可享 3%信用卡保費簽賬現金回贈(「現金回贈」)。當簽賬系統不能處理個別信用卡類別時，商戶可能不接受有關認可信用卡，詳情請向有關商戶查詢。
4. 現金回贈將根據保費支付方式而異,詳情如下:

保費支付方式	信用卡現金回贈	回贈存入日期
每年供款	全年保費簽賬現金回贈 3%	2020 年 2 月 29 日前
每月供款	首 3 個月保費簽賬現金回贈 3% 餘下 9 個月保費簽賬現金回贈 3%	2020 年 2 月 29 日前 2021 年 2 月 28 日前

5. 現金回贈將於上述日期前存入相關認可信用卡賬戶內。客人需要於回贈存入之時持有有效合資格計劃之保單。
6. 現金回贈只適用於標準價格之合資格計劃。
7. 現金回贈將以信用卡保費簽賬計算(並不包括 AIA Vitality 會員費)。
8. 美籍人士將不適用於此獎賞。
9. 此獎賞不得更改、轉讓予他人、取消、撤回或兌換現金。
10. 於整個推廣期及換領期內，合資格持卡人認之認可信用卡賬戶必須為有效及信用狀況良好方可享獎賞。
11. 如發現不被認可或取消之信用卡保費簽賬或任何欺詐或濫用之情況，花旗銀行保留權利從合資格持卡人認之信用卡賬戶內扣除已送出之獎賞之面值，而毋須事先通知。
12. 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。
13. 如有爭議，一概以花旗銀行及有關商戶之決定為最終裁決。
14. 如中英文條款有所差異，一概以英文版本為準。



花旗銀行（香港）有限公司 - 為保險代理之重要注意事項

1. 花旗銀行（香港）有限公司已於香港保險業聯會成立的保險代理登記委員會登記為友邦保險（國際）有限公司（「保險公司」）委任的保險代理。
2. 花旗銀行（香港）有限公司只限於分銷保險產品，而花旗銀行（香港）有限公司對有關產品提供的任何事項概不負責。
3. 保險產品只是保險公司之產品和責任，而並非花旗銀行（香港）有限公司的責任。保險產品並非花旗銀行（香港）有限公司、花旗銀行或花旗集團或其任何附屬公司或聯屬公司或任何本地政府機構的銀行存款或責任，亦非由其提供保證或承保。
4. AIA「健康程式」（「本計劃」）並不是保險產品。本會員計劃是保險公司的責任，而並非花旗銀行（香港）有限公司的責任。花旗銀行（香港）有限公司的責任只限於介紹本計劃而閣下應該直接於保險公司取得有關本計劃的詳細資料。花旗銀行（香港）有限公司就保險公司於本計劃提供之任何事宜將不會負起任何責任。
5. 對於閣下與花旗銀行（香港）有限公司因由花旗銀行（香港）有限公司以保險公司代理人身分銷售的任何保險產品而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），閣下可能與花旗銀行（香港）有限公司根據香港適用的規則進行金融糾紛調解計劃程序。然而，對於有關產品的合約條款的任何爭議應由閣下與保險公司直接解決。
6. 所有保險申請以保險公司的核保及接納為準。
7. 保險公司全權負責其保險計劃的所有批核、承保、賠償及與保險產品有關的戶口更新。
8. 花旗銀行（香港）有限公司並無提供法律、會計或稅務意見。閣下應就有關閣下的情況獲取閣下個人專業顧問之意見。
9. 閣下應細閱所提供之有關產品資料並諮詢獨立意見（如有需要）。
10. 如欲獲得進一步保單詳情，請聯絡銀行的有關持牌職員或保險公司。
11. 如本文件英文版與中文版有任何歧異，一概以英文版為準。