

Terms and Conditions of the Offer of Credit Card Spending Rebate equivalent to 3-month premium on Premium Payment Amount for AIA Voluntary Health Insurance Standard Scheme:

1. The promotion period is from March 4, 2020 to June 30, 2020, both dates inclusive (“**Promotion Period**”).
2. Unless otherwise specified, this promotion is offered to Citigold customers who are principal cardholders (“**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 credit card spending rebate equivalent to 3-month premium on the premium payment amount (“**Credit Card Spending Rebate**”) on an Eligible Card by having successfully applied for an AIA Voluntary Health Insurance Standard Scheme (“**Eligible Policy**”) online during the Promotion Period and having used an Eligible Card for making premium payments.
4. Eligible Cardholders must use an Eligible Card for all premium payments for the Eligible Policy and hold an in force Eligible Policy for at least 6 months.
5. The calculation of the Credit Card Spending Rebate is dependent on the credit card premium payment mode as shown below:

Payment mode	Credit Card Spending Rebate calculation method
Monthly	= monthly premium x 3
Annually	= annual premium ÷ 12 x 3

6. The Credit Card Spending Rebate is only applicable to an Eligible Policy which is under standard premium pricing.
7. The Credit Card Spending Rebate will be calculated based on the credit card premium payment amount excluding any AIA Vitality annual membership fee and levy.
8. The Credit Card Spending Rebate will be credited to the account of the Eligible Card by the designated Fulfillment Date as listed below.

Application Date of Eligible Policy	Fulfillment Date
March 4, 2020 – March 31, 2020	By November 30, 2020
April 1, 2020 – June 30, 2020	By February 28, 2021

9. Account of the Eligible Card must be valid and in good standing during the entire Promotion Period until the relevant Fulfillment Date in order to receive the Credit Card Spending Rebate.
10. Customers can enjoy this promotional offer once within the Promotion Period.
11. US persons are not eligible to this promotional offer.
12. This promotion is not applicable to resident individual of the European Union, European Economic Area (EEA) or any other jurisdictions who are adopting General Data Protection Regulation or equivalent legislation. Please consult a bank representative for details.
13. This promotion cannot be transferred to another person nor exchanged for cash.
14. In case of any fraud/abuse, reversal or cancellation of credit card premium payment transactions, Citibank reserves

the right to debit from the account of Eligible Card the equivalent amount of cash rebate awarded under this promotion without prior notice.

15. Citibank and AIA International Limited (incorporated in Bermuda with limited liability, "AIA") reserve the rights to amend these Terms and Conditions at any time without prior notice.
16. All matters and disputes will be subject to the final decision of Citibank and AIA.
17. In case of discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed 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 and 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 an 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 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.