

Terms and Conditions of Citi Plus Welcome Offer: Credit Card Spending Rebate for a Selected Insurance Product

1. The promotion period is from June 8, 2022 to August 31, 2022, both dates inclusive (“**Promotion Period**”).
2. Unless otherwise specified, this promotion is offered to customers who:
 - (i) are principal cardholders (“**Eligible Cardholders**”) of Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Card, Citi Octopus Platinum Card, Citi HKTV mall Card, Citi Plus Credit Card, Citi Clear Card and Citi The Club Credit Card (each an “**Eligible Card**”) issued by Citibank (Hong Kong) Limited (“**Citibank**”);
 - (ii) do not have any or do not cancel any banking relationship within the past 12 months; and
 - (iii) opened a Citi Interest Booster account (“**Citi Plus Account**”) successfully during the Promotion Period. This promotion is not applicable to existing Citibanking, Citi Priority or any other banking relationship which is transferred to a Citi Plus banking relationship during the Promotion Period.
3. Eligible Cardholders can enjoy credit card spending rebate on an Eligible Card in the amount of first-year premium payment (“**Credit Card Spending Rebate**”) by having successfully applied for a life insurance policy (including AIA Voluntary Health Insurance Standard Scheme) online via Citibank Hong Kong website or Citi Mobile® App (or, if applicable, extending from Citibank’s online platform and through phone application via AIA International Limited (incorporated in Bermuda with limited liability, “**AIA**”)) (“**Eligible Policy**”) within the first 3 calendar months after the account-opening month and having used an Eligible Card for making premium payment(s). For example, if the Citi Plus Account is opened on Aug 10, 2022, Eligible Cardholders who successfully applied an Eligible Policy by Nov 30, 2022 will be eligible for the Credit Card Spending Rebate, provided that all other conditions have been fulfilled.
4. Eligible Cardholders must use an Eligible Card for all premium payments for the Eligible Policy and hold the in force Eligible Policy for at least 12 months.
5. The Credit Card Spending Rebate is only applicable to an Eligible Policy which is under standard premium pricing. Premiums of all other basic plan(s) and/ or rider(s) and levy will not be applicable for calculating the rebate. The rebate is calculated by the payment of the first modal premium of the Eligible Policy:

Payment Mode of Eligible Policy	Credit Card Spending Rebate calculation method
Monthly	= monthly premium of each month x12
Annually	= annual premium

6. The Credit Card Spending Rebate will be credited to the account of the Eligible Card by the following date:

Payment Mode of Eligible Policy	Fulfillment Date
Monthly	Jan 31, 2024
Annually	Jan 31, 2023

7. Account of the Eligible Card must be valid and in good standing during the entire Promotion Period until the Fulfillment Date in order to receive the Credit Card Spending Rebate.
8. Customers can enjoy this promotional offer only once within the Promotion Period. If any Eligible Cardholder purchases more than one Eligible Policy during the Promotion Period, he/she will only be entitled to the Credit Card Spending Rebate of the earliest purchased Eligible Policy.
9. US Persons are not eligible to this promotional offer.

10. This promotion offer is not applicable to individual residents of the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man and United Kingdom or any other jurisdictions which are adopting General Data Protection Regulation or equivalent legislation. This material is not intended as a recommendation or an offer or solicitation for the purchase or sale of any insurance products to such individuals. Please consult a bank representative for details.
11. This promotion cannot be transferred to another person nor exchanged for cash.
12. 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.
13. Citibank reserve the rights to amend these Terms and Conditions at any time without prior notice.
14. All matters and disputes will be subject to the final decision of Citibank.
15. The Eligible Policy (including AIA Voluntary Health Insurance Standard Scheme) can only be purchased via Citibank as a basic plan. This document contains general information only. It does not constitute any offer and/ or insurance product recommendation. Customers must complete the required needs analysis before applying for any insurance product. The product information in this document does not contain the full terms of the product. For detailed product features, terms and conditions, exclusions and key product risks of the relevant specified insurance products, please refer to the product brochure and policy contract of relevant products. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. For complete product information, please visit citibank.hk/insvhis4b.
16. This promotional offer is solely offered by Citibank as part of the credit card rebate program and is not provided by AIA. AIA shall not be responsible for any of this promotional offer.
17. This promotion material is for distribution in Hong Kong only.
18. 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 (Incorporated in Bermuda with limited liability) (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.

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Terms and Conditions of the Credit Card Spending Rebate for selected insurance product

19. The promotion period is from April 1, 2022 to Jun 30, 2022, both dates inclusive ("**Promotion Period**").
20. Unless otherwise specified, this promotion is offered to CitiGold Private Client, CitiGold, Citi Priority, Citibanking, Citi Plus customers and Citi Credit Card 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, Citi HKTV mall Card, Citi Plus Credit Card and Citi Clear Card (each an "**Eligible Card**") issued by Citibank (Hong Kong) Limited ("**Citibank**"). Citi Cash Back American Express Card, Citi Ultima Card and Citi Rewards UnionPay Card are not eligible for this promotion.
21. Eligible Cardholders can enjoy HK\$1,000 credit card spending rebate ("**Credit Card Spending Rebate**") on an Eligible Card by having successfully applied for an AIA Voluntary Health Insurance Standard Scheme online ("**Eligible Policy**") during the Promotion Period and having used an Eligible Card for making premium payments.
22. 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.
23. The Credit Card Spending Rebate is only applicable to an Eligible Policy which is under standard premium pricing.
24. The Credit Card Spending Rebate will be credited to the account of the Eligible Card by February 28, 2023 ("**Fulfillment Date**").
25. Account of the Eligible Card must be valid and in good standing during the entire Promotion Period until the Fulfillment Date in order to receive the Credit Card Spending Rebate.
26. Customers can enjoy this promotional offer only once within the Promotion Period.
27. US Persons are not eligible to this promotional offer.
28. This promotion offer is not applicable to individual residents of the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man and United Kingdom. This material is not intended as a recommendation or an offer or solicitation for the purchase or sale of any insurance products to such individuals. Please consult a bank representative for details.
29. This promotion cannot be transferred to another person nor exchanged for cash.
30. 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.
31. Citibank reserve the rights to amend these Terms and Conditions at any time without prior notice.
32. All matters and disputes will be subject to the final decision of Citibank.
33. This document contains general information only. It does not constitute any offer and/ or insurance product recommendation. Customers must complete the required needs analysis before applying for any insurance product. The product information in this document does not contain the full terms of the product. For detailed product features, terms and conditions, exclusions and key product risks of the relevant specified insurance products, please

refer to the product brochure and policy contract of relevant products.

34. This promotional offer is solely offered by Citibank as part of the credit card rebate program. AIA shall not be responsible for any of the same.
35. This promotion material is for distribution in Hong Kong only.
36. 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

12. 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").
13. 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.
14. 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.
15. 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.
16. 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.
17. All insurance applications are subject to Insurance Company's underwriting and acceptance.
18. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
19. 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.
20. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
21. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.
22. In case of any discrepancy between the English and Chinese versions of this document, the English version shall prevail.

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