



Terms & Conditions of Citi Plus Member-get-Member (MGM) Rewards Program:

1. The Promotion Period is valid from October 1, 2023 to January 31, 2024 inclusive of both dates ("Promotion Period"). Unless otherwise specified, all offers are not eligible for overseas clients (with an overseas correspondence address), U.S. persons and Citibank sales staff.
2. The referral offers are not applicable to referrers and referees if the referrer or referee is a resident individual of the European Union, European Economic Area (EEA) or any other jurisdictions where referral activity is restricted, at the time of referral and Reward Fulfillment Period (as defined in clause 13 of this section). Please consult a bank representative for details.
3. To be eligible for the referral offers, the Referrer ("Referrer") must be (i) an existing Citigold Private Client / Citigold / Citi Priority / Citi Plus / Citibanking client of Citibank (Hong Kong) Limited ("Citibank"); OR (ii) an existing principal cardholder of Citi Credit Card issued by Citibank; OR (iii) Citi Credit Card applicant who submitted the card application within Promotion Period and successfully approved by Citibank on or before February 29, 2024; (applicable to Referral Offer B as defined in clause 4 below only) while Referee ("Referee") must apply for Citi Plus banking account and/or designated Citi Credit Card, including Citi Rewards Mastercard, Citi Octopus Platinum Card, or Citi Plus Credit Card ("Designated Card") within Promotion Period and fulfilled the requirements as set in clause 9 of this section ("Successful Referral").
4. Within the Promotion Period, the Referrer and the Referee will be eligible for the following Referral offers ("Referral Offers"), upon Referrer reaching a Successful Referral:

	The Referral Offers (Cash Rebate)	
	Referrer's Reward	Referee's Reward
Upon successfully referring Referee to open Citi Plus banking account only (" Referral Offer A ")	HK\$250 for each Successful Referral	HK\$250 for each Referee
Upon successfully referring Referee to open both Citi Plus banking account AND Citi Rewards Mastercard, Citi Octopus Platinum Card, or Citi Plus Credit Card (" Referral Offer B ")	HK\$500 for each Successful Referral	HK\$500 for each Referee

5. Eligible Referee can enjoy the Referral Offers on top of the respective designated banking welcome offer and/or Designated Card's welcome offer, subject to the designated banking welcome offer terms and conditions as stated in Citibank.hk/citiplus and Designated Card's welcome offer terms and conditions as stated at Citibank.hk/cardTnC.
6. The Referral Offers are not applicable if Referee had any banking relationship within the past 12 months or is an existing client of Citibank banking services. The Referral Offer B is not applicable to Referees who currently hold, have cancelled or have held any principal card of Citi Credit Card within the past 12 months from the month of application for the Designated Card ("New Card Customer").
7. Unique Referral Link must be generated by the Referrer via one of the following 2 ways:
 - i. Through the dedicated Citibank website (citibank.hk/citiplusmgm) by providing Last Name, last 6 digit of Mobile Number and Year of Birth. The Referrer is required to ensure the accuracy and validity of the information provided through the concerned website, and the record cannot be changed once submitted.
 - ii. b. Logging into Citi Mobile® App and use "Refer friends to Citi" Function
8. To be eligible for the Referral Offers, Referee(s) must fulfill respective requirements as set below:
 - i. Successfully submit account-opening application via the Referral Link (as defined in clause 7 above) and open a Citi Interest Booster account
 - ii. Make any transaction with Citi Interest Booster account within 3 months counting from account-opening month
 - iii. For Referral Offer B, Referee(s) must successfully apply for Designated Card during the Promotion Period and be successfully approved by Citibank on or before February 29, 2024, subject to Citibank's system records, and be activated within 1 month within card issuance in order to join this Program
9. Each Referee can only participate ONCE during the entire Promotion Period. With reference to Citibank's records, if the same Referee submits more than once with a different Referrer's Referral Link, only the Referrer whose Referrer's Referral Link with Citibank in the first Successful Referral will be used to determine the eligibility to this Program.

10. The Program is not applicable to existing Citibanking or Citi Priority banking relationship whose relationship is transferred to Citi Plus banking relationship during the promotion period.
11. Referrer and Referee's entitlement to the Referral Offers will be subject to the Citibank's confirmation on the referral fulfillment of the Referral Offers requirements.
12. Fulfillment of Reward
 - i. The Referrer's Referral Offers will be credited to their corresponding Citibank account, or their Citi Credit Card account (if the Referrer is credit card only customer) on the 7th month upon the Referee's account and/or credit card opening after the Referrer and Referee have fulfilled the Referral Offers requirements ("Reward Fulfillment Period"). If the Citi Credit Card only Referrer owns more than 1 Credit Card account, the Referrer's Cash Rebate will be credited to the Referrer's Credit Card account in valid status and with the highest card transaction amount based on the Citibank's system record from Reward Fulfillment Period's latest three months.
 - ii. The Referee's Referral Offers will be credited to their corresponding Citibank and/or their Designated Card account on Reward Fulfillment Period. For Referral Offer A, HK\$250 will be credited to their Citibank account. For Referral Offer B, first HK\$250 will be credited to their Citibank account, and remaining HK\$250 will be credited to their Designated Card account.
13. Only those participants (including Referrer and Referee) whose relevant accounts are valid and in good standing during the entire Promotion and Reward Fulfillment Period will be eligible for the Referral Offers. If the account status changes, Citibank reserves the right to terminate the Referral Offers to the eligible clients, without prior notice.
14. Referrers cannot refer themselves to become new clients, including the owner/ shareholder of company refers his/ her company or vice versa. Referrers and Referees cannot refer each other to become a new client.
15. Unless otherwise specified, the Referral Offers cannot be used in conjunction with other special promotions, discounts or promotional coupons, nor be transferred or exchanged for cash or other offers.
16. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.