



Terms and Conditions for Citibank Global Wallet 3% Cash Rebate (the “Promotion”)

What is the offer?

1. The promotion period is from October 3, 2023 to December 31, 2023, both dates inclusive (“Promotion Period”).
2. This Promotion is only applicable to cardholders holding Citibank Debit Mastercard® issued by Citibank (Hong Kong) Limited (“Citibank”) (“Eligible Debit Cards”) and successfully register for the Promotion via “Get More” in Citi Mobile® App during the Promotion Period (“Eligible Cardholders”). The quota for registration is 15,000 in total, first come first served.
3. Each Eligible Cardholder is entitled to 3% cash rebate (“Spending Reward”) for cumulative Net Spending Amount (as defined in clause 6 below) in all Eligible Spending Transactions (as defined in clause 7 below) conducted with Citibank Global Wallet using the Eligible Debit Card during the Promotion Period if the Eligible Cardholder (A) pays for the Eligible Transactions with the Eligible Debit Card via Citibank Global Wallet during the Promotion Period, and (B) conducts any Eligible FX Transactions with any transaction amount during the Promotion Period (“Reward Requirements”). Each Eligible Cardholder is entitled to receiving a maximum of HK\$ 250 of Spending Reward under this promotion.
4. Any Eligible Spending Transactions made by the secondary account holder of and posted to the relevant foreign currency deposit accounts are counted as the Eligible Spending Transactions made by the primary account holder.
5. Any Eligible FX Transactions made by the secondary account holder of and posted to the relevant deposit accounts are counted as the Eligible FX Transactions made by the primary account holder.
6. “Net Spending Amount” refers to the Hong Kong Dollar equivalent amount converted at Citibank’s prevailing exchange rate from the final foreign currency transaction amount charged to an Eligible Debit Card after all applicable discounts, reductions and use of coupons.
7. “Eligible Spending Transactions” include in-store retail purchases, contactless payments, mobile payments and online retail purchases (in any foreign currencies supported by Citibank Global Wallet) made with Citibank Global Wallet using Eligible Debit Cards via the Mastercard® network. Only Eligible Transactions posted to the relevant foreign currency deposit accounts (“Settlement Accounts”) on or before January 7, 2024 will be included in the calculation of the Spending Rebate.
8. “Ineligible Spending Transactions” include but not limited to Dynamic Currency Conversion (DCC) transactions, Octopus top-up transactions, Octopus Automatic Add Value Service transactions, charity donations, phone/fax/mail orders, payments to the Inland Revenue Department, bill payments, auto-

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payments, insurance payments, casino transactions, unposted/cancelled/refunded transactions, split transactions, other unauthorized transactions, fraud and abuse transactions, and unsettled transactions due to insufficient balances in Settlement Accounts.

9. "Eligible FX Transactions" refers to spot transactions or executed order watch conducted within Eligible Cardholder's deposit accounts via Citi Mobile® App, Citibank Online, branches, CitiPhone Banking and "Auto FX Top-up" of Citibank Global Wallet. Currency exchange involved in note exchange, cash deposits/withdrawals, check deposits, cash withdrawals, outward/inward local transfers, outward/inward overseas transfers, credit card payments, bill payments, loan payments, mortgage payments, unexecuted FX Order Watch, time deposits, Gold Manager (paper gold trading), Premium Account, FX margin trading and Foreign Currency Leveraged Investment are not counted as Eligible FX Transactions.

Read before you start.

10. The Spending Rebate will be deposited into the default Hong Kong Dollar account linked to the Eligible Cardholder's Eligible Debit Card according to Citibank's record within 3 months after the Promotion Period ("Fulfillment Period"). If the Settlement Account is a joint-name account, the Spending Rebate will be deposited into the default Hong Kong Dollar account linked to the Eligible Debit Card held by the primary account holder of the Settlement Account. Eligible Cardholders' Eligible Debit Cards and the relevant default Hong Kong Dollar accounts receiving the Spending Rebate must be valid and with good standing during the Promotion Period and the Fulfillment Period in order to be eligible to receive the Spending Rebate. Otherwise, Citibank reserves the right to forfeit the Spending Rebate without prior notice.

11. Citibank will determine the eligibility of Eligible Cardholders to participate in this Promotion as well as the transactions based on Citibank's records.

12. Eligible Cardholders must keep and submit the relevant original sales slips or official payment records in respect of the Eligible Transactions for inspection upon request by Citibank. All documents submitted to Citibank will not be returned.

13. In case of any fraud/abuse/reversal or cancellation of Eligible Transactions in respect of which Spending Rebate is awarded, Citibank reserves the right to debit the equivalent amount of the Spending Rebate rewarded from the relevant bank account receiving the Spending Reward without prior notice.

14. Citibank reserves the right to amend the terms and conditions without prior notice, and all matters and disputes are subject to the final decision of Citibank.

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15. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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Citibank Global Wallet 簽賬 3%現金回贈（「推廣」）之條款及細則

獎賞詳情

1. 此推廣有效期為 2023 年 10 月 3 日至 2023 年 12 月 31 日，包括首尾兩天（「推廣期」）。
2. 此推廣只適用於持有由花旗銀行（香港）有限公司（「花旗銀行」）發出之 Citibank Mastercard® 扣賬卡（「合資格扣賬卡」）之持卡人並於推廣期內成功透過 Citi Mobile® App 「Get More」登記推廣（「合資格持卡人」）。登記名額共 15,000 個，先到先得。
3. 若合資格持卡人於推廣期內 (A) 以合資格扣賬卡透過 Citibank Global Wallet 進行合資格消費交易（定義見下列第 7 條），及 (B) 進行任何交易金額的合資格外匯交易（「獎賞條件」），該合資格持卡人於推廣期內以合資格扣賬卡透過 Citibank Global Wallet 進行的合資格消費交易（定義見下列第 7 條）的累積簽賬淨額（定義見下列第 6 條）可享 3%現金回贈（「簽賬回贈」）。每名合資格持卡人於此推廣中最高可獲得 HK\$ 250 簽賬回贈。
4. 任何由次戶口持有人進行並誌賬到聯名外幣戶口的合資格消費交易，均被視作為主戶口持有人進行之合資格消費交易。
5. 任何由次戶口持有人進行並誌賬到聯名存款戶口的合資格外匯交易，均被視作為主戶口持有人進行之合資格外匯交易。
6. 「簽賬淨額」指扣除所有折扣及現金券後之合資格扣賬卡的最終外幣簽賬金額並以花旗銀行之當前兌換率折算為港幣等值。
7. 「合資格消費交易」只包括透過 Mastercard 網絡以合資格扣賬卡 (以 Citibank Global Wallet 支援的外幣) 進行並已誌賬至相關外幣戶口（「結算戶口」）之實體店簽賬交易、感應式付款、流動電話付款及網上購物交易。只有於 2024 年 1 月 7 日或之前誌賬之合資格交易，方可用作計算簽賬回贈。
8. 「不合資格消費交易」包括但不限於透過動態貨幣兌換 (DCC) 方式進行之交易、增值八達通之交易、八達通自動增值服務之交易、捐款予慈善機構、電話/傳真/郵寄購物、繳付予稅務局之稅項、繳交公共事務費用、自動轉賬、保險之供款、賭場交易、未誌賬/取消/退款的交易、分拆賬單交易、其他未經許可之交易、有舞弊及欺詐成份之簽賬，以及因為銀行戶口金額不足所致而未能取消之交易。
9. 「合資格外幣交易」包括透過 Citi Mobile® App、Citibank 網上理財、分行、CitiPhone 電話理財服務及 Citibank Global Wallet 「自動外幣增值」功能於合資格持卡人的存款戶口進行的即時交易或已執行的限價單交易。所有外幣兌換涉及現鈔兌換、現金存款/提取、支票存款、匯出/匯入本地轉賬、匯出/匯入海外轉賬、繳付信用卡、繳付帳單、貸款還款、按揭還款、未執行的外匯交易限

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價單、定期存款、黃金交易戶口之交易（即紙黃金交易）、外幣優惠戶口、外匯孖展買賣及外幣槓桿投資，均不會被視為合資格外匯交易。

開始前須注意的事項

10. 相關簽賬回贈將於推廣期後 3 個月內（「結算期」）存入至合資格持卡人的合資格扣賬卡連結之預設港幣戶口。若結算戶口為聯名戶口，簽賬回贈將存入至該聯名戶口之主戶口持有人所持有的扣賬卡連結之預設港幣戶口。合資格持卡人之合資格扣賬卡及其接受簽賬回贈之相關銀行戶口於推廣期和結算期期間必須保持有效及狀況良好以獲得簽賬回贈。如有任何爭議，花旗銀行保留取消合資格持卡人之簽賬回贈而無須另行通知。
11. 花旗銀行將會根據花旗銀行之紀錄以決定持卡人是否合資格參加此推廣。
12. 若花旗銀行提出要求，合資格持卡人必須保留及提供有關合資格簽賬之交易存根正本或正式交易紀錄以供作核實。所提供之有關簽賬存根正本及其他文件或證據將不獲退回。
13. 如有任何舞弊/欺詐成分或取消用作計算簽賬回贈之合資格簽賬，花旗銀行有權從合資格持卡人的合資格扣賬卡連結之銀行賬戶直接扣除簽賬回贈之現金回贈金額，而無須事先通知。
14. 花旗銀行保留隨時修改此條款及細則之權利而無須另行通知。如有任何爭議，花旗銀行保留最終決定權。
15. 如中英文條款及細則有所差異，一概以英文版本為準。

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