

「高達 10% Citibank Global Wallet 外幣消費現金回贈」(「推廣」)條款及細則:

1. 此推廣有效期為 2025 年 12 月 1 日至 2026 年 3 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(任何類別)(「合資格扣賬卡」)及於 Citi Mobile® App 獲取本推廣電子橫幅之客戶(「合資格持卡人」)。
3. 此推廣並不適用於以下任何一類客戶：
 - (i) CitiBusiness®企業戶口；或
 - (ii) 美國人士(「美國人士」即美國公民/美國居民/美國永久性居民/美國綠卡持有者或任何持有美國通信地址或美國電話號碼的人士)；或
 - (iii) 所有以海外通訊住址登記開戶的國際個人銀行服務客戶。
4. 此參考文件提供有關在香港的花旗銀行(香港)有限公司及花旗銀行香港分行所提供的賬戶及金融服務的資訊及使用途徑。它不構成，亦不應被詮釋為，向居住於香港以外地區人士提供服務提供、邀約或招攬。此參考文件不擬向任何身處在分發或使用會違反當地法律或規例的國家的人士分發或供其使用；而此參考文件所述的任何服務或投資，均不提供予居住於任何提供該等服務或投資會違反當地法律或法規的國家的人士。
5. 每名合資格持卡人於推廣期內以合資格扣賬卡(如條款 2 之定義)進行合資格 Citibank Global Wallet 交易(如條款 6 之定義)可獲得相應的現金回贈(「現金回贈」)。現金回贈比率及相關最高金額將根據推廣期內以合資格扣賬卡進行的合資格單一消費簽賬淨額(如條款 7 之定義)而有所不同。詳情如下：

級別	合資格單一 Citibank Global Wallet 交易消費簽賬淨額	合資格 Citibank Global Wallet 交易可獲享的現金回贈	就該級別每名合資格持卡人可獲享的最高現金回贈金額	每名合資格持卡人於本推廣可獲享的最高現金回贈金額
1	HKD 5,000 或以上	10% 現金回贈	HKD 1,500	HKD 2,500
2	HKD 1,000 至 HKD 5,000 以下	5% 現金回贈	HKD 1,000	

6. 「合資格 Citibank Global Wallet 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。只有於推廣期內進行及 2026 年 4 月 7 日或之前誌賬之合資格 Citibank Global Wallet 交易，方可用作計算簽賬回贈。任何由次戶口持有人進行並誌賬到聯名外幣結算戶口(如條款 7 之定義)的合資格 Citibank Global Wallet 交易，均被視作為主戶口持有人進行之合資格 Citibank Global Wallet 交易。
7. 「合資格單一消費簽賬淨額」指扣除所有折扣及現金券後透過合資格扣賬卡進行合資格 Citibank Global Wallet 交易及誌賬至相關外幣存款戶口(「外幣結算戶口」)，並以花旗銀行之當前兌換率折算為港幣等值的最終外幣簽賬金額。
8. 為免存疑，「不合資格交易」包括但不限於透過動態貨幣兌換(Dynamic Currency Conversion，即 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、繳交公共事務費用、未誌賬/取消/退款的交易、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結算之交易。

如何參與此推廣活動？

9. 合資格持卡人須在推廣期內於 Citi Mobile® App 之「Get More」成功登記參與「高達 10% Citibank Global Wallet 外幣消費現金回贈」一次(「Get More 登記」)。此推廣只適用於推廣期內首 40,000 名成功登記之合資格持卡人，名額有限，先到先得。

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10. 每名合資格持卡人可於進行合資格 Citibank Global Wallet 交易前或之後登記此推廣。每名合資格持卡人於推廣期內只須登記一次。成功進行 Get More 登記並不代表花旗銀行已確認任何戶口、交易或合資格持卡人符合獲得現金回贈的資格。花旗銀行保留絕對決定權。

開始前須注意的事項

11. 相關現金回贈將於推廣期後 2026 年 6 月 30 日或之前存入至合資格持卡人的任何一個港元存款戶口。由次戶口持有人進行的合資格 Citibank Global Wallet 交易所獲享的現金回贈將存入至相關主戶口持有人的任何一個港元存款戶口。
12. 合資格持卡人若有關港元存款戶口及合資格扣賬卡必須於推廣期內和派發現金回贈時維持有效及保持良好戶口記錄，方可獲得此推廣之現金回贈。
13. 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及交易情況。
14. 若戶口為聯名戶口，只有主要戶口持有人可享此推廣之現金回贈。
15. 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 Citibank Global Wallet 交易之交易存根正本或正式交易紀錄直至獲取相關現金回贈以供作核實。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。
16. 如有任何舞弊/欺詐成分或取消用作計算現金回贈之合資格 Citibank Global Wallet 交易，花旗銀行有權從獲取現金回贈的相關銀行戶口直接扣除現金回贈之等值金額，而毋須事先通知。
17. 每位合資格持卡人之戶口於推廣期內只可享此推廣現金回贈一次。
18. 除另有訂明外，此推廣現金回贈獎賞不可與其他優惠同時使用。
19. 花旗銀行保留隨時修改此條款及細則及終止此推廣之權利而無須另行通知。
20. 如有任何爭議，花旗銀行保留最終決定權。
21. 此條款及細則為花旗銀行與合資格持卡人簽訂的其他相關銀行服務/產品條款及細則的附加及補充條文，包括但不限於「戶口及服務之條款」、「使用 Citibank 提款卡/扣賬卡服務及電話理財服務的條款及細則」、「Citibank Global Wallet 之條款及細則」及「自動增值外幣」功能之條款及細則。
22. 此條款及細則須受香港特別行政區的法律所管限。合資格持卡人願受香港特別行政區法院的專有司法管轄權所管轄，不得撤回。除合資格持卡人及花旗銀行外，任何人士均無權根據《合約(第三者權利)條例》執行本條款及細則或享有本條款及細則的利益。
23. 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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Terms and Conditions for “Up to 10% Cash Rebate for Citibank Global Wallet foreign currency spending” (“Promotion”):

1. The promotion period is from December 1, 2025 to March 31, 2026, both dates inclusive (“**Promotion Period**”).
2. The Promotion is only applicable to selected customers holding Citibank Debit Mastercard (inclusive of all card types) issued by Citibank (Hong Kong) Limited (“**Citibank**”) (“**Eligible Debit Cards**”) and received the promotion banner on Citi Mobile® App (“**Eligible Cardholders**”).
3. The Promotion is **not applicable** to customers who fall into any of the following groups:
 - (i) CitiBusiness® Accounts customers; or
 - (ii) U.S. persons (“U.S. Persons” means United States (“U.S.”) citizens, U.S. Residents, U.S. Permanent Residents, U.S. Green Card holders or a person with a U.S. mailing address or U.S. telephone number); or
 - (iii) All International Personal Banking clients with an overseas correspondence address.
4. This referenced document provides information about, and access to accounts and financial services provided by Citibank (Hong Kong) Limited and Citibank, N.A. Hong Kong Branch in Hong Kong. It does not, and should not be construed as, an offer, invitation or solicitation of services to individuals residing outside of Hong Kong. This referenced document is not intended for distribution to, or use by, any person in any country where such distribution or use would be contrary to local law or regulation, and none of the services or investments referred to in this referenced document are available to persons resident in any country where the provision of such services or investments would be contrary to local law or regulation.
5. Each Eligible Cardholder is entitled to receiving corresponding cash rebate (“**Cash Rebate**”) in respect of relevant Eligible Citibank Global Wallet Transactions (Defined in Clause 6) conducted with an Eligible Debit Card (Defined in Clause 2) during the Promotion Period. The Cash Rebate percentage and the relevant maximum amount will vary according to the Eligible Net Spending Amount (Defined in Clause 7) of each Eligible Citibank Global Wallet Transaction conducted with an Eligible Debit Card during the Promotion Period. Details are as follows:

Tier	Net Spending Amount of each Eligible Citibank Global Wallet Transaction	Cash Rebate for Eligible Citibank Global Wallet Transactions	Maximum Cash Rebate amount each Eligible Cardholder can receive for each Tier	The maximum Cash Rebate amount that each Eligible Cardholder can be rewarded in this Promotion
1	HKD 5,000 or above	10% cash rebate	HKD 1,500	HKD 2,500
2	HKD 1,000 or above – HKD 5,000 below	5% cash rebate	HKD 1,000	

6. “**Eligible Citibank Global Wallet 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 Citibank Global Wallet Transactions conducted within Promotion Period and posted to the relevant Foreign Currency Settlement Accounts (Defined in Clause 7) on or before April 7, 2026, will be included in the calculation of the Cash Rebate. Any Eligible Citibank Global Wallet Transactions made by the secondary account holder and posted to the relevant Foreign Currency Settlement Accounts are counted as the Eligible Citibank Global Wallet Transactions made by the primary account holder.
7. “**Eligible Net Spending Amount**” refers to the final transaction made with Citibank Global Wallet and 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 and debited from the relevant foreign currency deposit account (“**Foreign Currency Settlement Account**”) after all applicable discounts, reductions and use of coupons.
8. For the avoidance of doubt, “**Ineligible Transactions**” include but not limited to transaction of Dynamic Currency Exchange (DCC), Octopus top-up transactions, Octopus Automatic Add Value Service transactions, bill payments, unposted/cancelled/refunded transactions, other unauthorized transactions, fraud and abuse transactions, and unsettled transactions due to insufficient balances in settlement accounts.

How to participate in this Promotion?

9. Eligible Cardholders are required to successfully register for this Promotion “Up to 10% Cash Rebate for Citibank Global Wallet foreign currency spendings” via “Get More” in Citi Mobile® App once within the Promotion Period. Only the first 40,000 successfully registered Eligible Cardholders are eligible for this promotion, on a first-come-first served basis while the quota lasts.

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10. Each Eligible Cardholder can register for this Promotion before or after making any Eligible Citibank Global Wallet Transactions. Each Eligible Cardholder only needs to register once during the Promotion Period. The completion of the registration is not a confirmation of the eligibility of any account(s), transaction(s) or the Eligible Cardholders for the Cash Rebate, which is determined at the sole and absolute discretion of Citibank.

Read before you start.

11. The Cash Rebate will be deposited into any of the Hong Kong Dollar deposit accounts held by the Eligible Cardholder according to Citibank's record **on or before June 30, 2026**. The Cash Rebate for the Eligible Citibank Global Wallet Transactions made by the secondary account holder will be credited to any of the Hong Kong Dollar deposit accounts held by the relevant primary account holder.
12. In order to be eligible to receive the Cash Rebate, the Eligible Debit Cards and Hong Kong Dollar deposit accounts of the Eligible Cardholders must be valid and with good standing during the Promotion Period and at the time of receiving the Cash Rebate.
13. Citibank will determine the eligibility of Eligible Cardholders to participate in this promotion as well as the transactions based on Citibank's records.
14. For joint accounts, Cash Rebate under this offer will be given to the primary account holder only.
15. Eligible Cardholders must keep and submit the relevant original sales slips or official payment records in respect of the Eligible Citibank Global Wallet Transactions for inspection upon request by Citibank before receiving the Cash Rebate. All documents submitted to Citibank will not be returned.
16. In case of any fraud/abuse/reversal or cancellation of any Eligible Citibank Global Wallet Transactions in respect of which Cash Rebate has been calculated and rewarded, Citibank reserves the right to debit the equivalent amount of the Cash Rebate from the relevant bank account receiving the Cash Reward without prior notice.
17. Each Eligible Cardholder can only enjoy Cash Rebate under this Promotion once.
18. Unless otherwise specified, the Cash Rebate reward under this Promotion cannot be enjoyed in conjunction with any other promotion offers.
19. Citibank reserves the right to amend these Terms and Conditions or terminate the Promotion without prior notice.
20. All matters and disputes will be subject to the final decision of Citibank.
21. These Terms and Conditions are in addition to and supplement the terms and conditions of relevant banking services / products being provided by Citibank to the Eligible Cardholders, including but not limited to, the Terms and Conditions for Accounts and Services, Terms and Conditions for Citibank ATM/Debit Card Services and Citiphone Services, Terms and Conditions of Citibank Global Wallet and Terms and Conditions of Auto FX Top-up.
22. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong SAR and Eligible Cardholders irrevocably submit to the exclusive jurisdiction of the competent courts of the Hong Kong SAR. No person other than an Eligible Cardholder and Citibank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these Terms and Conditions.
23. 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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