



Terms and Conditions for “Citi Debit Card Year-end Spending Reward” (“Promotion”)

What is the offer?

1. The Promotion period is from November 16, 2023 to January 15, 2024, 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 Cardholders”) (“Eligible Debit Cards”). Cardholders holding Citibank Debit Mastercard® associated with Citi NextGen Account are excluded from this Promotion.
3. Eligible Cardholders must conduct Eligible Transactions (as defined in Clause 4 below) using the Eligible Debit Card during the Promotion Period (“Reward Requirement”) to participate in this Promotion. Each of the four Eligible Cardholders who have the highest cumulative Net Spending Amount (as defined in Clause 6 below) (“Winners”) in each Group (as defined in the table below) will receive two round-trip business class air tickets to Tokyo at Cathay Pacific (“Citi Top Spender Reward”). Among the eight Winners, the Eligible Cardholder who have the highest cumulative Net Spending Amount will receive an extra round-trip business class air ticket to Tokyo at Cathay Pacific (“Spending Champion Reward”). Top Spender Reward and Spending Champion Reward, collectively refer to Rewards.

Group	Customer Segments	Citi Top Spender Reward	Spending Champion Reward
1	Citigold Private Client and Citigold	Each of the four Eligible Cardholders who have the highest cumulative Net Spending Amount in Group 1 will receive two round-trip business class air tickets to Tokyo at Cathay Pacific.	The Eligible Cardholder who have the highest cumulative Net Spending Amount among Group 1 and Group 2 will receive an extra round-trip business class air ticket to Tokyo at Cathay Pacific.
2	Citi Plus, Citi Priority and Citibanking	Each of the four Eligible Cardholders who have the highest cumulative Net Spending Amount in Group 2 will receive two round-trip business class air tickets to Tokyo at Cathay Pacific.	

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The Group to which each Eligible Cardholder belongs will be determined according to the customer-level segment of the Eligible Cardholder on January 31, 2024, instead of the type of Eligible Debit Card held by the Eligible Cardholder.

4. "Eligible Transactions" include local and overseas in-store retail purchases, contactless payments, mobile payments and online retail purchases conducted with Eligible Debit Cards via the Mastercard® network. Only Eligible Transactions posted to the Eligible Cardholders' deposit accounts ("Settlement Accounts") on or before January 22, 2024 will be included in the calculation of the cumulative Net Spending Amount. Any Eligible Transactions made by the secondary account holder of and posted to the relevant Settlement Accounts are counted as the Eligible Transactions made by the primary account holder.
5. "Ineligible Transactions" include but not limited to 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.
6. "Net Spending Amount" refers to the final transaction amount charged to an Eligible Debit Card and debited from the relevant Settlement Account after all applicable discounts, reductions and use of coupons, or (if the Eligible Transaction is made with Citibank Global Wallet) 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 Settlement Account after all applicable discounts, reductions and use of coupons.
7. The redemption code of the Rewards will be sent to the Winners' mobile device with Citi Mobile® App installed via Push Notification within 2 months after the Promotion Period ("Fulfillment Period"). Each redemption code can only be used once and cannot be exchanged for cash, or other products or services. Used and expired redemption codes will be void and no longer be available. Winners will have to pay any applicable taxes, fees and charges for the air tickets. For details of redemption, please refer to the Push Notification. Please ensure that you enable the Push Notification function of the Citi Mobile® App during the Fulfillment Period. If you do not turn on the Push Notification function of the Citi Mobile® App during the Fulfillment Period, you shall be disqualified without further notice from the Bank and the Reward will be considered as forfeited.

Read before you start.

8. No registration for this Promotion is required.
9. Winners' Eligible Debit Cards and accounts must be valid and with good standing during the Promotion Period and the Fulfillment Period in order to be eligible to receive the Rewards. Otherwise, Citibank reserves the right to forfeit the Rewards without prior notice.

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10. Citibank will determine the eligibility of Eligible Cardholders to participate in this Promotion as well as the transactions based on Citibank's records.
11. 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.
12. 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 Reward without prior notice.
13. Citibank and Cathay Pacific reserve the right to amend these and other terms and conditions without prior notice, and all matters and disputes are subject to the final decision of Citibank.
14. The offer is not applicable to US Persons.
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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「Citi 扣賬卡年終消費大賞」（「推廣」）條款及細則

獎賞詳情

1. 此推廣有效期為 2023 年 11 月 16 日至 2024 年 1 月 15 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（「合資格持卡人」）。持有與 Citi NextGen 戶口關聯的 Citibank Mastercard®扣賬卡持卡人不得適用於此推廣。
3. 合資格持卡人必須在推廣期內使用合資格扣賬卡進行合資格交易（定義見下列第 4 條）（「獎賞條件」）方可參與此推廣。每個組別（定義見下表）累積簽賬淨額最高的 4 名合資格持卡人（「得獎者」）將分別獲贈兩張國泰航空來回東京商務艙機票（「Citi Top Spender 獎賞」）。在 8 名得獎者中，累積簽賬淨額最高的合資格持卡人將額外獲贈國泰航空來回東京商務艙機票一張（「Spending Champion 獎賞」）。Citi Top Spender 獎賞和 Spending Champion 獎賞統稱為獎賞。

組別	客戶級別	Citi Top Spender 獎賞	Spending Champion 獎賞
1	Citigold Private Client 及 Citigold	於組別 1 累積簽賬淨額最高的 4 名合資格持卡人每人可獲兩張國泰航空來回東京商務艙機票。	在組別 1 及組別 2 中累積簽賬淨額最高的合資格持卡人，可額外獲贈國泰航空來回東京的商務艙機票一張。
2	Citi Plus、Citi Priority 及 Citibanking	於組別 2 累積簽賬淨額最高的 4 名合資格持卡人每人可獲兩張國泰航空來回東京商務艙機票。	

合資格持卡人所屬的組別將根據合資格持卡人截至 2024 年 1 月 31 日的客戶級別而釐定，而非合資格持卡人持有的合資格扣賬卡類別。

4. 「合資格交易」包括透過 Mastercard®網絡以合資格扣賬卡進行的本地及海外實體店簽賬交易、感應式付款及網上購物交易。只有於 2024 年 1 月 22 日或之前誌賬至合資格持卡人存款賬戶（「結算賬戶」）的合資格交易，方可用作計算累積消費淨額。任何由次戶口持有人進行並誌賬到相關結算戶口的合資格交易，均被視作為主戶口持有人進行之合資格交易。
5. 「不合資格交易」包括但不限於增值八達通之交易、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取消的之交易。
6. 「簽賬淨額」指扣除所有折扣及現金券後，誌賬於合資格扣賬卡及於結算戶口扣除的最後交易金額，或（如合資格交易透過 Citibank Global Wallet 進行）則指扣除所有折扣及現金券

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後，誌賬於合資格扣賬卡及於結算戶口扣除的最後外幣交易金額並以本行之當前兌換率折算為港元等值所計算。

7. 獎賞兌換碼將於推廣期結束的兩個月內（「結算期」）經推送通知發送到得獎者已安裝 Citi Mobile® App 的流動裝置。每個獎賞兌換碼只可使用一次，及不得兌換現金或其他產品/服務。已使用和過期的獎賞兌換碼將會作廢。合資格推廣得獎者必須支付機票的任何適用稅項及費用。有關換領詳情，請參閱推送通知。請確保您於結算期內啟動 Citi Mobile® App 的推送通知功能。如您於結算期內並無啟動 Citi Mobile® App 的推送通知功能，您將視作自動放棄獎賞，本行有權取消其得獎資格而不作另行通知。

開始前須注意的事項

8. 此推廣無須登記。
9. 得獎者之合資格扣賬卡及其接受獎賞之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獎賞。如有任何爭議，花旗銀行保留取消合資格持卡人獎賞而無須另行通知。
10. 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。
11. 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。
12. 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交易，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獎賞之相等金額，而無須事先通知。
13. 花旗銀行及國泰航空保留隨時修改此條款及細則或其他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。
14. 此推廣不適用於美國人士。
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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