“Citi Credit Card New Customer Limited-Time Offer - The Peninsula Hong Kong Cake E-Voucher (“ the Reward”)” (“Promotion”) Terms and Conditions：

1. Unless otherwise specified, the Promotion Period is valid from September 14, 2026 to November 30, 2026 (both dates inclusive) (“Promotion Period”).

2. Customers (“Eligible Cardholders”) must submit the application through the designated links (https://www.citibank.com.hk/english/credit-cards), Octopus App (the mobile application operated and managed by Octopus Cards Limited (Licence Number: SVF0001), Club HKT Limited’s platform (https://www.theclub.com.hk/en/campaigns/citi-the-club-credit-card.html), and the “Citi HKTVmall Card Payment Channel” in HKTVmall platform and successfully apply for a principal card of Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Mastercard, Citi Octopus Platinum Card, Citi HKTVmall Card or Citi The Club Credit Card (“Eligible Card”) issued by Citibank during the Promotion Period. Citi Plus® credit card and Citi Rewards UnionPay Card applicants are not eligible for this promotion. If customers do not apply for eligible card through the designated links/sites shown above, customers are not entitled to receive any Reward for this promotion. Eligible Card must be successfully approved by Citibank on or before December 13, 2026, all subject to Citibank's system records.

3. Unless otherwise specified, the Promotion Reward is only applicable to customers who i) currently do not hold any principal card of Citi Credit Card, and ii) have not cancelled and have not held any principal card of Citi Credit Card within the past 12 months from the month of application for the Eligible Card ("New Customers").

4. The New Customers who are full time students of degree / diploma program of a Hong Kong Tertiary Institution will not be eligible for the Promotion.

5. Eligible Cardholders will be eligible for the Reward of the Promotion (as defined in Clause 6), by completing the following rewards conditions within a month from the date of card issuance and all rewards conditions must remain valid throughout the Promotion Period and at the time of Reward issuance:
    a. Enable Push Notification of Citi Mobile® App and allow Push Notification from Citi Mobile® App in mobile setting; **and**
    b. Complete 5 eligible transactions with Eligible Card using digital wallet (Apple Pay, Samsung Pay or Google pay)

6. Eligible Cardholders who fulfill the conditions as stipulated in Clause 5 will be entitled to the Peninsula Hong Kong Cake E-Voucher 1 pcs (“E-Voucher”) as Reward.

7. Each Eligible Cardholder may only receive the Reward once.

8. All posted transactions and monthly installments of billed Merchant Installment Plan conducted by principal card is included in the eligible transactions. Ineligible transactions, including but not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions

To borrow or not to borrow?
Borrow only if you can repay!

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(including via e-wallet/ other method to top up Smart Octopus), cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, "FlexiBill" Installment Program and "PayLite" Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill made with Eligible Card via internet banking or online payment system, insurance transactions and transactions on charity donations/ non-profit organisations (according to the merchant codes issued by Visa, Mastercard Worldwide or UnionPay (as applicable) from time to time), all payments made using "Citi PayAll Service", mutual funds payment, fees & charges, dynamic currency conversion fee, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.

9. The promotion is limited to first **1,000** successful Eligible Cardholders only, subject to Citibank's records.
10. The Reward is available on a first-come-first-served basis while stocks last. Citibank reserves the right to grant an alternative Reward of HK$500 Cash Rebate.
11. The Reward will be issued to "My vouchers" in Citi Mobile® App within 3 calendar months upon the month of meeting the conditions.
12. The Reward should be redeemed on or before the redemption deadline, invalid if overdue.
13. Citibank will determine the eligibility of Cardholders to participate in this promotion based on Citibank's record and at the sole and absolute discretion of Citibank.
14. Cardholders' Designated Credit Card accounts must be valid and with good credit record during the Promotion Period and at the time of Reward issuance in order to be eligible to enjoy the Reward, otherwise Citibank reserves the right to forfeit the Reward without prior notice.
15. The Reward received from this Promotion cannot be returned, exchanged or traded for cash or other offers and are not replaceable in the event of any loss.
16. In case of any fraud/abuse/reversal or cancellation of transaction, Citibank reserves the right to debit from the Eligible Cardholders' credit card accounts the equivalent amount of the Reward awarded under this promotion without prior notice.
17. If the Cardholder has been awarded the Reward subsequently cancels the Designated Credit Card within one year from the date of acceptance of the Reward, Citibank reserves the right to charge a cost equivalent to the Reward awarded.
18. Citibank reserves the right to amend the terms and conditions without prior notice, all matters and disputes are subject to the final decision of Citibank.
19. Citibank shall not be responsible for any matters in relation to the related products or services provided by the respective merchant. The respective merchant is solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services. Other terms & conditions apply to the e-Voucher. Please inquire with the Merchant or refer to the E-Voucher for more details.

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20. Citibank is not a supplier or service provider of the products/services/auxiliary services provided and shall not be responsible for any matters relating to the products or services provided. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services. Upon redemption, all the products/services/auxiliary services cannot be replaced, returned or refunded. Citi shall have no legal liability relating to any aspect of the Reward.
21. Citibank and the respective merchants reserve the right to amend these and other relevant Terms and Conditions at any time without prior notice.
22. All matters and disputes will be subject to the final decision of Citibank and the respective merchants.
23. The 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.
24. The Promotion is **not applicable** to: Individuals resident in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, United Kingdom, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka, Peru, Turkey, United Arab Emirates, and Bangladesh.
25. The Promotion is **not applicable** to: Individuals with permanent residency in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, and United Kingdom.
26. This Promotion is **not applicable** to U.S. persons.
27. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail. If there is any discrepancy between the promotional materials and these Terms and Conditions, these Terms and Conditions shall apply and prevail.
28. No person other than the Cardholders 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.
29. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

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