



## Terms and Conditions of "Red Packets from Citi" Lucky Draw (the "Promotion")

### What is the Promotion?

1. Unless otherwise specified, the Promotion period is from January 12 to February 5, 2023, both dates inclusive (the "Promotion Period")
2. The Promotion is only applicable to clients who hold valid and active HKD and/or RMB checking/savings/Call Deposit account of Citibank (Hong Kong) Limited and/or Citibank, N.A. (the "Bank"), and fulfill the following requirements (the "Eligible Client"):
  - o Successfully register (once only) for the Promotion via Citi Mobile® App under the "Get More" module within the Promotion Period; AND
  - o Successfully send out red packets transactions to a recipient via Citi Mobile® App (supported by FPS) or set the Bank as FPS default receiving bank with mobile number during the Promotion Period.
3. The Promotion is not applicable to U.S. persons
4. The completion of the registration is not a confirmation of the Reward, which is determined at the sole and absolute discretion of the Bank

### How to get the Promotion reward?

5. Each Eligible Client will be entitled to 1 lucky draw chance (the "Lucky Draw"), each eligible customer can get up to 8 lucky draw chances during the promotion period. Lucky Draw winners will be drawn randomly by the computer. (the "Winner").
6. A total of 3 Lucky Draw Winners will enjoy an **HK\$8,888** cash reward; a total of 10 Lucky Draw Winners will enjoy an **HK\$888** cash reward and a total of 1,500 Lucky Draw Winners will enjoy an **HK\$88** cash reward (the "Reward").
7. Each Winner can only enjoy either one of the Reward.
8. For joint accounts, the Reward will be given to the Primary Account Holder.
9. The Reward will be credited to the Winner' HKD checking / saving account on or before April 30, 2023. The Winners will be announced on the Promotion website: [citibank.hk/redpacket](http://citibank.hk/redpacket) and a SMS will be sent to the Winner as the Lucky Draw Reward notification. If the Winner is not a client of the Bank on the time of reward fulfilment, the Reward shall be forfeited absolutely and shall not be paid to the Winner through any other means.
10. The Bank reserves the right to suspend, amend and terminate the offers and change the Terms and Conditions from time to time without any liability and without prior notice. In case of any dispute, the Bank's decision shall be final and conclusive. The Bank reserves the right to replace the Lucky Draw winner subsequently found to be disqualified.
11. The English version of these Terms and Conditions shall prevail wherever there is a discrepancy between the English and the Chinese versions.
12. These terms and conditions shall be governed in accordance with the laws of the Hong Kong SAR and the customers irrevocably submit to the non-exclusive jurisdiction of the competent court of the Hong Kong SAR.

Citibank, N.A., organized under the laws of U.S.A. with limited liability

---

Citi Privacy Policy: [citibank.hk/privacy](http://citibank.hk/privacy)  
Terms & Conditions: [citibank.hk/disclaimere](http://citibank.hk/disclaimere)

