

## **NOTICE OF AMENDMENTS TO THE TERMS AND CONDITIONS**

We would like to inform you that Citibank (Hong Kong) Limited will be terminating Citibank voice recognition technology on the February 20, 2022, while all the collected customers' voiceprint will be destroyed before the end of March, 2022. Alternatively, the voice recognition technology will be replaced either a One-time-password or a Telephone PIN to verify a customer's identity when using the CitiPhone Service.

**The related terms and conditions will be revised from February 20, 2022 ("the Effective Date"). Please read the details of the amendment summary as follows:**

### **CITI CREDIT CARD AGREEMENT TERMS AND CONDITIONS, CITI UNIONPAY CREDIT CARD AGREEMENT TERMS AND CONDITIONS, CITI OCTOPUS CREDIT CARD AGREEMENT TERMS AND CONDITIONS, DINERS CLUB CARD AGREEMENT TERMS AND CONDITIONS**

1. Clause 8.4 under section 8. PERSONAL DATA will be removed, all other numbers after clause 8.4 will move upwards.

### **CITI HKTVMALL CARD AGREEMENT TERMS AND CONDITIONS**

2. Clause 9.4 under section 9. PERSONAL DATA will be removed, all other numbers after clause 9.4 will move upwards.

### **TERMS AND CONDITIONS FOR CITIBANK PERSONAL LOAN**

3. Clause 12.13 under section 12. MISCELLANEOUS will be removed, all other numbers after clause 12.13 will move upwards.

### **TERMS AND CONDITION FOR CITIBANK ATM / DEBIT CARD SERVICES AND CITIPHONE SERVICES**

4. The extracted terms in page 1, "Through the use of the Card and/ or the Code and additionally, with my prior agreement, voiceprint data collected and analyzed using voice recognition technology, your CitiPhone Banking service may be utilized."

Will be revised as follows:

"Through the use of the Card and/or the Code and additionally, with the valid input of either a One-time password or a Telephone Pin, your CitiPhone Banking service may be utilized."

5. Clause 5 will be removed, all other numbers after clause 5 will move upwards.

You could review the revised Terms and Conditions abovementioned by visiting our website at [www.citibank.com.hk](http://www.citibank.com.hk) . Please feel free to contact CitiPhone Banking at (852) 2860 0333 if you have any questions in

relation to the amendments. You may refuse to accept the amendments and terminate your account or our services by giving us notice. Please note that we may not be able to provide you with the account, facilities or services if you do not accept the amendments.

Thank you for choosing Citibank. It is always a pleasure serving you.

Yours faithfully

Citibank (Hong Kong) Limited  
Citibank, N.A., Hong Kong Branch  
Diners Club International (Hong Kong) Limited



## 「條款及細則」修訂通知

謹此通知閣下，花旗銀行(香港)有限公司將於2022年第2月20日終止使用Citibank電話理財語音確認技術，相關客戶的聲紋亦將會於三月尾前永久刪除。花旗銀行將會利用一次性密碼或電話理財密碼來核實客戶身份，以取替原有語音確認技術。

**而相關條款及細則將自2022年2月20日起予以修訂，以下為修訂要點：**

### 《Citi信用卡合約條款及細則》、《Citi銀聯信用卡合約條款及細則》、《Citi八達通信用卡合約條款及細則》以及《大來信用証合約條款及細則》

1. 第8部份「個人資料」中將第8.4項條款刪除，而該條款之後的所有其他條款將向上移。

### 《Citi HKTVmall信用卡合約條款及細則》

2. 第9部份「個人資料」中將第9.4項條款刪除，而該條款之後的所有其他條款將向上移。

### 《花旗銀行私人貸款的條款及細則》

3. 第12部份「其他」中將第12.13項條款刪除，而該條款之後的所有其他條款將向上移。

### 《使用Citibank提款卡/扣賬卡服務及電話理財服務的條款及細則》

4. 在第1頁所截取的條款中，「透過使用Citibank提款卡/扣賬卡及/或密碼，以及本人事先同意利用語音確認技術來收集及分析聲紋數據，閣下的Citibank電話理財服務即可供使用。」

將被修訂以下：

「透過使用Citibank提款卡/扣賬卡及/或密碼，以及輸入一次性有效的密碼或電話理財密碼，閣下的Citibank電話理財服務即可供使用。」

5. 將第5項條款刪除，而該條款之後的所有其他條款將向上移。

閣下如欲細閱上述經修訂的條款及細則，請瀏覽本行網址：[www.citibank.com.hk](http://www.citibank.com.hk)。閣下如對有關修訂有任何疑問，歡迎致電我們電話理財服務熱線：(852) 2860 0333。閣下可拒絕接納有關修訂，並透過通知終止閣下賬戶，請注意若閣下不接納有關修訂，本行難以向閣下提供賬戶，融資或服務。

多謝您選用花旗銀行，很高興能為您服務。

花旗銀行(香港)有限公司

花旗銀行香港分行

大來信用証國際(香港)有限公司

謹啟

