



Terms & Conditions of "Member-Get-Member Referral Program" (the "Program"):

1. Unless otherwise specified, the promotion period is valid from August 1, 2025 to February 2, 2026 (both dates inclusive) ("Promotion Period").
2. The Referrer must be an existing principal cardholder of Citi Credit Card issued by Citibank (Hong Kong) Limited ("Citibank") ("Referrer's Credit Card").
3. The Referee must be directly referred by the Referrer and successfully applied for a principal card of Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Mastercard, Citi Rewards UnionPay Card, Citi The Club Credit Card, Citi HKTVmall Card or Citi Octopus Platinum Card ("Designated Card") through referrer's Unique Referral Code or Link (defined in clause 5). Referees who are full time students of degree / diploma program of a Hong Kong Tertiary Institution will not be eligible for the Program. **The Designated Card application must be successfully approved by Citibank on or before March 2, 2026**, subject to Citibank's system records. The Referee's Designated Card has to be activated within 1 month after card issuance in order to join this Program ("Successful Referral").
4. The Referee shall submit the application with the Unique Referral Code of the referrer during the Promotion Period in order to join this Program.
5. Unique Referral Code or Link has to be generated by the Referrer via one of the following 2 ways:
 - a) Through the dedicated Citibank websites (citibank.hk/mgm1 or citibank.hk/mgm2) by providing Last Name, Mobile Number and Year of Birth. **The Referrer is required to ensure the accuracy and validity of the information provided through the concerned website, and the record cannot be changed once submitted.**
 - b) Logging into Citi Mobile® App and use "Refer friends to Citi" Function
6. A Referee who currently holds, has cancelled or has held any principal card of Citi Credit Card issued by Citibank within the past 12 months from the month of application for the Designated Card will not be counted as Successful Referral, both Referee and Referrer will not be eligible for the corresponding Referee's and Referrer's reward.
7. Each Referee can only be referred ONCE during the entire Promotion Period. With reference to Citibank's records, if the same Referee submits the same Successful Referral more than once with a different Referrer's Unique Referral Code, only the Referrer whose Referrer's unique Referral Code with the bank in the first Successful Referral will be used to determine the eligibility to this Program. Referrer's Unique Referral Code is subject to Citibank's system records. If the same Referee is successfully referred in other Member-Get-Member Referral Program, the referee will not be eligible to participate in this Program.
8. Within the Promotion Period, the Referrer and the Referee will be eligible for the following rewards ("Reward"):
 - Referrer's reward: Each Referrer can enjoy the designated Referral Reward upon reaching the respective number of successful referrals tier. Within the Promotion Period, each Referrer can refer up to 10 Referees to enjoy the Referral Reward of up to HK\$7,500 Cash Rebate.

No. of Referral(s)	Referrer's Reward
1	Earn HK\$800 Cash Rebate for the 1 st successful referral
2	Earn HK\$1,000 Cash Rebate for the 2 nd successful referral
3	Earn HK\$1,500 Cash Rebate for the 3 rd successful referral
4 - 10	Earn HK\$600 Cash Rebate per successful referral from the 4 th to 10 th referral

Sample 1: If the Referrer has 2 successful referrals, this Referrer will be entitled to earn HK\$1,800 Cash Rebate.

Sample 2: If the Referrer has 3 successful referrals, this Referrer will be entitled to earn HK\$3,300 Cash Rebate.

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Sample 3: If the Referrer has 4 successful referrals, this Referrer will be entitled to earn HK\$3,900 Cash Rebate.

Sample 4: If the Referrer has 10 successful referrals, this Referrer will be entitled to earn HK\$7,500 Cash Rebate.

- Referee's reward: Referees are entitled to the following welcome offer upon successful application with the unique Referral Code, successful physical card activation within a month from the date of card issuance and fulfilling the below relevant reward conditions ("Welcome Offer"):

Card Type Applied	Welcome Offer	Reward Conditions/Spending conditions
Citi Prestige Card	360,000 Points (equivalent to 30,000 Miles [▲])	Pay the first year annual fee of HK\$3,800
Citi Cash Back Card, Citi Rewards Mastercard or Citi Rewards UnionPay Card	HK\$1,200 Cash Rebate	Accumulate spending of HK\$5,000 or above within the first 2 months from the date of card issuance
Citi PremierMiles Card	240,000 Points (equivalent to 20,000 Miles [×])	
Citi Octopus Platinum Card or Citi HKTVmall Card	HK\$1,000 Cash Rebate	
Citi The Club Credit Card	5,000 Clubpoints (equivalent to HK\$1,000 in value)*	

[▲]According to the current conversion rate, customer may redeem 30,000 Miles for 360,000 Points. The conversion rate is subject to changes from time to time without prior notice.

[×]According to the current conversion rate, customer may redeem 20,000 Miles for 240,000 Points. The conversion rate is subject to changes from time to time without prior notice.

*New Customer will be eligible for 5,000 Clubpoints upon accumulated spending of HK\$5,000 or above within the first 2 months after the date the Citi The Club Credit Card is issued provided that the Citi The Club Credit Card is applied during the Promotion Period. The values of Clubpoints referred to above are calculated based on Clubpoint Conversion Ratio appearing on the "Spend Less with Clubpoint" function on the Club Shopping Platform and redemption of HKT and Club Shopping e-Cash Voucher, which is currently 5 Clubpoints = HK\$1. 5,000 Clubpoints are equivalent to HK\$1,000 value, as of the date of these Terms and Conditions are published. The relevant redemption rate is subject to changes from time to time without prior notice.

- All posted transactions and monthly installments of billed Merchant Installment Plan conducted by principal and supplementary card(s), if applicable, are included in the Spending Conditions calculation. Ineligible transactions, including but not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions (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 / insurance

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transactions made with Eligible Card via internet banking or online payment system, all payments made using "Citi PayAll Service", mutual funds payment, fees & charges, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.

10. Each referee is entitled to one Welcome Offer only except for applicants of Citi Prestige Card.
11. Welcome offers cannot be changed once indicated on the application form, nor transferred to another person, cancelled, reversed nor exchanged for cash.
12. Fulfillment of Rewards
 - **Cash Rebate:**
 - i. The Cash Rebate of the Referrer's Reward will be credited to the corresponding Citi Credit Card accounts respectively by August 31, 2026 ("Reward Fulfillment Period"). If the Referrer owns more than 1 Credit Card account, the Referrer's Cash Rebate will be credited to the Referrer's Credit Card account in valid status and with the highest card transaction amount based on the Citibank's system from Reward Fulfillment Period's latest three months.
 - ii. The Cash Rebate of the Referee's Welcome Offer will be credited to the corresponding Citi Credit Card accounts within 5 calendar months upon the month of meeting the relevant reward conditions/spending conditions.
 - **Points:**

For Referee who applied Citi Prestige Card, Points will be credited to the eligible principal cardholder's account 2 calendar months after the first year annual fee has been fully paid. For Referee who applied Citi PremierMiles Card, Points will be credited into the relevant eligible card accounts within 5 calendar months upon the month of meeting the relevant reward conditions/spending conditions. (Citi Prestige Cardholders and Citi PremierMiles Cardholders can choose to convert their Points to miles with and of the following Mileage Programs: Cathay Membership Programme, The British Airways Club, Etihad Guest, EVA Air Infinity MileageLands, Flying Blue, IHG Rewards Club, Qantas Frequent Flyer, Qatar Airways Privilege Club, Singapore Airlines KrisFlyer, Thai Airways Royal Orchid Plus or Virgin Atlantic Flying Club, The exchange is subject to the conversion rate of the chosen Mileage Program. Citi Prestige Cardholders and Citi PremierMiles Cardholders can also choose to convert Points to equivalent in Rebate which is subject to the Citi ThankYou Rewards Terms and Conditions and the Citi "Pay with Points – Merchants' Online Platforms Service" Terms and Conditions.
 - **Clubpoints:**

The Clubpoints of the Referee's Welcome Offer will be credited to eligible cardholders' The Club membership account within 5 calendar months upon the month of meeting the reward conditions/spending conditions. Redemption of Clubpoints and all matters relating to The Club Membership Program are subject to the Terms & Conditions of The Club Membership Program which may be amended by Club HKT Limited from time to time. For details, please visit The Club website and refer to the Terms and Conditions of The Club. Citibank shall not in any way be responsible or liable for any matters or dealings under The Club Membership Program.
13. Both the Referrer's Citi Credit Card account and the Referee's Designated Card must be valid and in good standing during the entire Promotion Period and Reward Fulfillment Period in order to receive the Reward/Welcome Offer.
14. Reward cannot be changed, nor transferred to another person, cancelled, reversed nor exchanged for cash.
15. In case of any fraud/abuse/reversal or cancellation of transactions included in the calculation of the spending conditions, Citibank reserves the right to debit from the Referrer/Referee's credit card accounts the equivalent amount of the Reward awarded under this promotion without prior notice.
16. Self referral is not accepted.

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17. Any Citibank staff employed by Citibank (Hong Kong) Limited or Citibank N.A. or its subsidiaries shall not be eligible for any referral and referee offers with this promotion.
18. This Program is not applicable to U.S. persons.
19. This Program is not applicable to Referrers and Referees who are a resident individual of the European Union, European Economic Area (EEA), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, United Kingdom, The Isle of Man, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka or any other jurisdictions where referral activity is restricted, at the time of referral and fulfilment of the conditions under the program.
20. Citibank and the respective merchants reserve the right to amend these and relevant terms and conditions at any time without prior notice.
21. All matters and disputes will be subject to the final decision of Citibank.
22. In the case of discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

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