



## Citi 八達通白金卡限時 Apple Watch SE 3 迎新獎賞之條款及細則：

1. 除特別註明外，推廣期由2026年1月7日至2026年2月2日，包括首尾兩日（「推廣期」）。
2. 客戶（「合資格持卡人」）如符合以下要求將可獲得Apple Watch SE 3 GPS 40 毫米午夜暗色鋁金屬錶殼；午夜暗色運動錶帶 - S/M（「迎新獎賞」）：

(a) 於推廣期內透過指定花旗銀行網頁 (<https://www1.citibank.com.hk/chinese/credit-cards/promotions/applewatch>) 填妥及遞交申請表，並於2026年3月2日或之前成功獲花旗銀行(香港)有限公司（「花旗銀行」）發出審批並發行之Citi八達通白金卡（「認可信用卡」）。

(b) 合資格持卡人須於發卡日後一個月內啟動實體卡並達到以下相關簽賬條件方可享有迎新獎賞：

信用卡類別	迎新獎賞（「獎賞」）	獎賞條件/簽賬條件
Citi 八達通白金卡	Apple Watch SE 3 GPS 40 毫米午夜暗色鋁金屬錶殼；午夜暗色運動錶帶 - S/M	於發卡後首2個月內憑認可信用卡累積認可簽賬滿HK\$5,000（「簽賬條件」），並作最少1次HK\$500自動增值交易

3. 除特別註明外，迎新獎賞不適用於現在持有任何由花旗銀行所發行之Citi信用卡基本卡之客戶，亦不適用於由申請認可信用卡當月起計過去12個月內曾持有或曾取消任何由花旗銀行所發行之Citi信用卡基本卡之客戶（「新客戶」）。
4. 此信用卡推廣活動不適用於學生申請。所有「學生身份」申請者只能獲得指定學生信用卡之迎新獎賞。
5. 每位合資格持卡人只可享有一份迎新獎賞。
6. 簽賬條件之計算包括基本卡及附屬卡(如適用)之所有已誌賬的簽賬及商戶分期計劃之金額。非認可簽賬包括(但不限於)透過快速支付系統（「轉數快」）進行之交易、八達通增值款項(包括透過電子錢包或任何其他途徑增值 Smart Octopus)、現金透支、信用卡結餘轉賬之金額、折現計劃之金額、賬單「分期更好使」計劃及簽賬「分期更好使」計劃、「Quick Cash」套現分期計劃之金額、繳付予稅務局之稅項、以網上銀行或網上支付系統繳費或繳交公共事務費用、保險費用及慈善/非牟利機構交易（根據Visa、萬事達卡國際組織或銀聯（按情況適用）不時界定之商戶編號）、以「Citi PayAll服務」所繳交之費用、繳交基金之供款、銀行手續費、賭場交易、未誌賬/取消/退款的交易及其他未經許可或有舞弊/欺詐成份之簽賬。
7. 迎新獎賞之換領詳情：
  - Apple Watch SE 3 GPS 40 毫米午夜暗色鋁金屬錶殼；午夜暗色運動錶帶 - S/M：換領短訊將於達到相關簽賬條件的月份後的5個曆月內發送到合資格持卡人主要手提電話號碼。合資格持卡人必須於申請信用卡時提供準確的主要手提電話號碼，以確保通知短訊能夠順利發送。花旗銀行不會為手提電話號碼錯誤而不能發送通知短訊而負責。

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- 有關領取迎新獎賞之詳情，請參考換領短訊。
8. 若合資格持卡人符合於其他推廣中得到任何獎賞，花旗銀行將保留只給予一份迎新獎賞之權利。
  9. 迎新獎賞於申請表上確認後不得更改、轉讓予他人、取消、撤回或兌換現金。
  10. 於整個推廣期及換領期內，合資格持卡人之認可信用卡賬戶必須為有效及信用狀況良好方可享迎新獎賞。
  11. 如發現不被認可之交易或任何與換領迎新獎賞之欺詐或濫用之情況，花旗銀行保留權利從合資格持卡人之信用卡賬戶內扣除已送出之迎新獎賞之面值，而毋須事先通知。
  12. 迎新獎賞只適用於推廣期內首1,000名成功遞交申請並獲批核認可信用卡之合資格持卡人。獎賞數量有限，先到先得，換完即止。如遇額滿，合資格持卡人將於達到獎賞條件/簽賬條件後，獲得HK\$1,800現金回贈作為替代迎新獎賞。現金回贈將於達到獎賞條件/簽賬條件的月份後的5個曆月內誌賬至合資格客戶的信用卡賬戶內。現金回贈將計算至仙位單位(如適用)。
  13. 若合資格持卡人在發卡日計起一年內取消指定認可信用卡，花旗銀行保留權利從合資格持卡人之信用卡賬戶內扣除已送出之迎新獎賞之面值。
  14. 此參考文件提供有關在香港的花旗銀行(香港)有限公司及花旗銀行香港分行所提供的賬戶及金融服務的資訊及使用途徑。它不構成，亦不應被詮釋為，向居住於香港以外地區人士的服務提供、邀約或招攬。此參考文件不擬向任何身處在分發或使用會違反當地法律或規例的國家的人士分發或供其使用；而此參考文件所述的任何服務或投資，均不提供予居住於任何提供該等服務或投資會違反當地法律或法規的國家的人士。
  15. 花旗銀行並非以上產品或服務之供應商，故不負責所有有關之產品或服務。有關商戶將負上所有產品或服務之法律責任。所有產品一經換領或換購，恕不能撤換或退款。如有遺失/損壞，恕不補發。
  16. 花旗銀行及有關商戶保留修改所有有關條款及細則之權利而毋須另行通知。
  17. 如有爭議，一概以花旗銀行及有關商戶之決定為最終裁決。
  18. 如中英文條款有所差異，一概以英文版本為準。

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## Terms & Conditions for Citi Octopus Platinum Credit Card Limited-time welcome Offer of Apple Watch SE 3:

1. Unless specified, the promotion period is valid from January 7, 2026 to February 2, 2026 both days inclusive ("Promotion Period").
2. Customers ("Eligible Cardholders") will be entitled to Apple Watch SE 3 GPS 40mm Midnight Aluminium Case with Midnight Sport Band - S/M ("Welcome Offer") upon fulfilling the following conditions:

(a) during the Promotion Period, apply for a principal card of Citi Octopus Platinum Credit Card ("Eligible Card") issued by Citibank (Hong Kong) Limited ("Citibank") through the designated Citibank website (<https://www1.citibank.com.hk/english/credit-cards/promotions/applewatch>), submit all required supporting documents for card application and have their Eligible Card applications approved by March 2, 2026;

(b) activate physical card within a month since the date of card issuance and meet the Spending Conditions as below:

Card Type Applied	Welcome Offer ("Reward")	Spending Conditions
Citi Octopus Platinum Credit Card	Apple Watch SE 3 GPS 40mm Midnight Aluminium Case with Midnight Sport Band - S/M	Accumulate spending of HK\$5,000 or above within the first 2 months from the date of card issuance, and conduct at least one HK\$500 reload amount of Automatic Add Value Service transaction

3. Unless otherwise specified, the Welcome Offers are not applicable to customers who currently hold, have cancelled or have held any principal card of Citi Credit Card within the past 12 months from the month of application for the Eligible Card ("New Customer").
4. Students are not eligible for this credit card promotion. All student applicants are only eligible to enjoy the designated Citi Student Credit Card welcome offer.
5. Each Eligible Cardholder is entitled to one welcome offer only.
6. 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 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, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.
7. Fulfillment of Welcome offer:
  - Apple Watch SE 3 GPS 40mm Midnight Aluminium Case with Midnight Sport Band - S/M: Redemption SMS will be sent to Eligible Cardholders' primary mobile number within 5 calendar months upon the month of meeting the relevant spending condition. Eligible Cardholders have to ensure that the correct primary mobile number is provided during card application, such that the notification SMS can be delivered. Citibank will not be responsible for SMS delivery failure due to invalid mobile number.
  - For the redemption details, please refer to the redemption SMS.
8. If Eligible Cardholders are entitled to receive any other promotional offers under other promotions, Citibank reserves the right to provide only one of the promotional offers at its sole discretion.

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

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9. Welcome offers cannot be changed once indicated on the application form, nor transferred to another person, cancelled, reversed nor exchanged for cash.
10. Eligible Cardholders' Eligible Card accounts must be valid and in good standing during the entire Promotion Period and fulfillment period in order to enjoy the welcome offers.
11. 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 Eligible Cardholders' credit card accounts the equivalent amount of the welcome offers awarded under this promotion without prior notice.
12. The Welcome Offer is limited to the first 1,000 Eligible Cardholders and is available on a first-come-first-served basis. In case of quota have been used, Eligible Cardholders will be entitled to receive HK\$1,800 Cash Rebate as alternative if they fulfill the reward conditions/ spending conditions. Cash rebate will be credited to Eligible Cardholders' card account within 5 calendar months upon the month of meeting the reward conditions/spending conditions. The Cash Rebate will be rounded up to the nearest cent (if applicable).
13. If Eligible Cardholder subsequently cancels the designated Eligible Card within one year from the date of card issuance, Citibank reserves the right to debit from the Eligible Cardholders' credit card accounts the equivalent amount of the welcome offers awarded under this promotion.
14. 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.
15. Citibank is not a supplier of the products or 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 or services cannot be returned, exchanged or traded for cash or other offers and are not replaceable in the event of any loss or damage.
16. Citibank and the respective merchants reserve the right to amend these and other relevant Terms and Conditions at any time without prior notice.
17. All matters and disputes will be subject to the final decision of Citibank and the respective merchants.
18. In case of discrepancy between the English and Chinese versions, the English version shall prevail.

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