



For Immediate Release
Citigroup Inc. (NYSE symbol: C)
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Citi Elevates Digital Banking Experience in Hong Kong with Launch of 'eVouchers' on Citi Mobile® App

Hong Kong – Reinforcing its strategy to integrate value-added services into its clients' preferred digital channels, Citi is enhancing its digital engagement capabilities through the Citi Mobile® App with the introduction of “**eVouchers**.” This new initiative is designed to deliver timely, relevant value aligned with how clients increasingly manage their finances and spending digitally.

Citi continues to see strong momentum in digital adoption. Over 90% of active cardholders now interact through digital channels, and more than 96% of wealth management transactions are conducted digitally, reflecting the central role of digital platforms in clients' financial lives. The launch of “**eVouchers**” is particularly timely. Spending data reveals a growing consumer demand for convenient, rewarding and experience-led consumption. Insights from the Mastercard Economics Institute (MEI) highlight continued strength in travel, dining and lifestyle categories. This trend is mirrored in Citi's cardholder spending, which has seen a 34% year-on-year increase in travel and a 16% rise in shopping, indicating that customers are becoming more selective and intentional with their expenditures.

“We are strategically transforming the Citi Mobile® App into a dynamic hub that delivers both seamless convenience and highly personalized relevance, aligned with our customers' digital-first lifestyles,” said **Sarah O, Head of Digital Growth & Cards and Unsecured Lending Sales, Citibank Hong Kong**. “By enabling instant voucher redemptions, we are making everyday spending more rewarding.”

Early results are promising. Cardholders who engaged with “**eVouchers**” demonstrated significantly higher digital engagement and more than double the average spending compared to the broader portfolio, highlighting the feature's strong potential to drive deeper customer loyalty.

Sarah added, “**eVouchers**’ represents far more than a weekly promotion. It is a foundational element of our hyper-personalized digital ecosystem. Through strategic partnerships with a wide range of merchants, we are connecting customers with tailored offers that reflect their modern engagement and spending habits. This initiative strengthens daily client interactions through digital channels and supports local retail activity in Hong Kong.”

Seamless Integration and Weekly Offers

Launched on June 5, “**eVouchers**” is a fully integrated, ongoing campaign within the Citi Mobile® App. The platform enables customers to easily browse, select, save and redeem “**eVouchers**” seamlessly for both online and in-store purchases. New offers are released every Friday on a first-come, first-served basis, redeemable at over 500 participating merchant



outlets. This dual online/in-store capability allows Citi to engage customers at scale with broad offers while also delivering targeted campaigns for more meaningful, personalized experiences.

All Citi Cardholders are invited to log in to the Citi Mobile® App to explore the latest deals, which are organized into four categories:

1. **Weekly Flash Deals:** Recurring offers available on a first-come, first-served basis. Highlights include an HK\$8 tall-sized handcrafted beverage from Starbucks, an HK\$50 S Coupon from Sino Malls (with minimum spend) and a free Asia 2-day Data SIM from Birdie.
2. **Weekly Brand Specials:** Special deals from featured brands will be unveiled, including Beans, Dab-Pa, Decathlon, Keeta, QUE, Sephora and Singapore Airlines.
3. **Always-On Partner Offers:** A curated collection of offers always available for redemption, with deals from partners like Birdie, Expedia, Hotels.com, iHerb, QUE, Starbucks and Tajimaya.
4. **Exclusive Rewards for Mastercard Cardholders:** All Citi Mastercard cardholders can unlock additional exclusive rewards, including:
 - **IHG® Hotels & Resorts:** Enjoy 15% savings on the Best Flexible Rate.
 - **Langham Hospitality Group:** Enjoy one complimentary night per stay for at least 3 nights.
 - **Shangri-La Hotels and Resorts:** Enjoy one complimentary night per stay for at least 3 nights.

Discover all available rewards on the Citibank website via: citibank.hk/myvoucher

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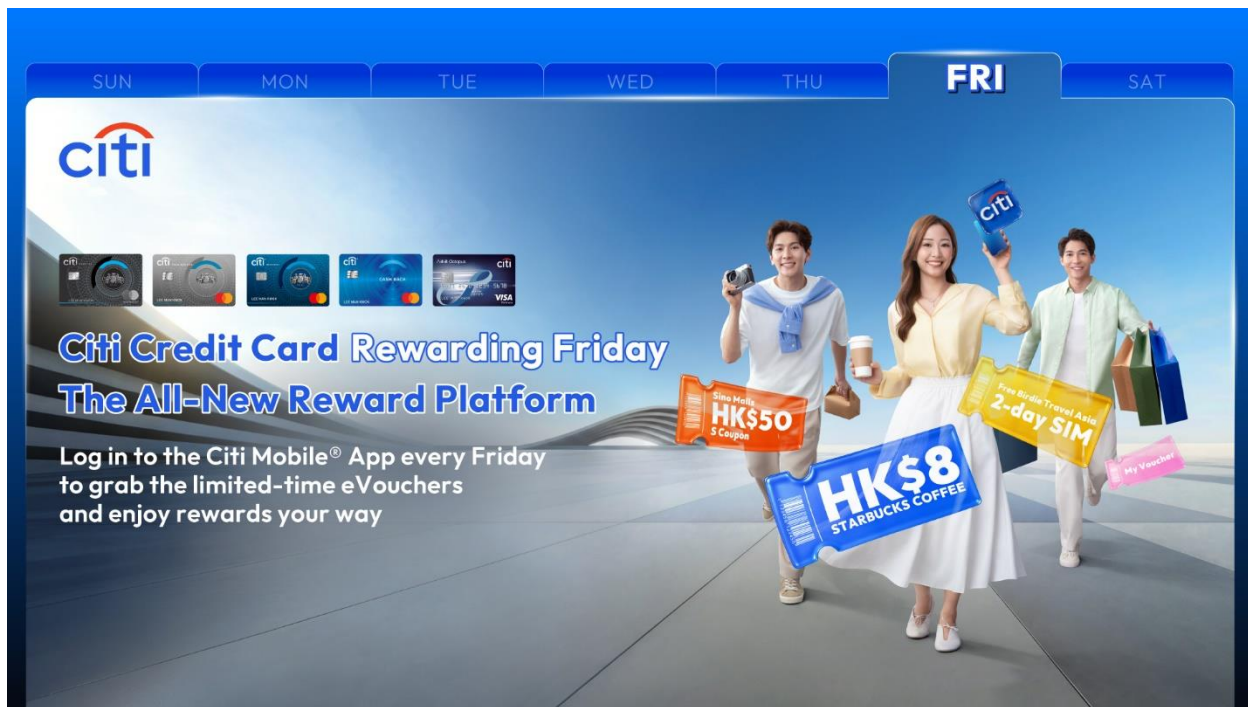
Picture 1 (from left to right):

- Chris Wong, Manager, Commercial and Consumer Market, Birdie
- George Robertson, General Manager Hong Kong, Singapore Airlines
- Helena Chen, Senior Vice President, General Manager, Hong Kong & Macau, Mastercard
- Sarah O, Head of Digital Growth & Cards and Unsecured Lending Sales, Citibank Hong Kong
- Bella Chhoa, Chief Commercial Officer, Sino Group
- Kenneth King, Regional Director, Strategic Partnerships and Affiliates, APAC, Expedia and Hotels.com



Picture 2:

Citi is enhancing its digital engagement capabilities through the Citi Mobile® App with the introduction of “eVouchers.”



About Citi

Citi is a preeminent banking partner for institutions with cross-border needs, a global leader in wealth management and a valued personal bank in its home market of the United States. Citi does business in more than 180 countries and jurisdictions, providing corporations, governments, investors, institutions and individuals with a broad range of financial products and services.

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