Citi 信用卡限時 HK$1600 現金回贈迎新獎賞之條款及細則：

1. 除特別註明外，推廣期由 2024 年 9 月 3 日至 2024 年 10 月 2 日，包括首尾兩日 (「推廣期」)。
2. 客戶 (「合資格持卡人」)須於推廣期內經指定連結(https://www1.citibank.com.hk/chinese/credit-cards/promotions/cash-rebate-campaign)填妥及遞交申請表，並於 2024 年 11 月 2 日或之前成功獲由花旗銀行(香港)有限公司(「花旗銀行」) 審批並發行之基本卡 Citi Prestige 信用卡、Citi PremierMiles 信用卡、Citi Cash Back 信用卡、Citi Rewards 萬事達卡、Citi Rewards 銀聯信用卡、Citi 八達通白金卡或 Citi HKTVmall 信用卡 (「指定信用卡」)。若客戶並非透過指定連結申請指定信用卡，客戶將不可享有此推廣活動之任何獎賞。
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。(Citi Prestige 信用卡申請人除外)。
6. 合資格之持卡人只須於發卡日後一個月內啟動實體卡並達到以下相關獎賞條件/簽賬條件方可享有迎新獎賞：

信用卡類別	迎新獎賞	獎賞條件/簽賬條件
Citi PremierMiles 信用卡、Citi Cash Back 信用卡、Citi Rewards 萬事達卡、 Citi Rewards 銀聯信用卡、 Citi 八達通白金卡或 Citi HKTVmall 信用卡	HK$1,600 現金回贈	發卡後首 3 個月內#累積認可簽賬滿 HK$8,000 或以上及每月須包含最少 1 次認可簽賬
Citi Prestige 信用卡	HK$1,600 現金回贈及	發卡後首 3 個月內#累積認可簽賬滿 HK$8,000 或以上及每月須包含最少 1 次認可簽賬
	360,000 積分 (30,000 里數)	繳付首年年費 HK$3,800

#如新客戶的認可信用卡發卡日為2024年9月16日，即第1個月為2024年9月16日至2024年10月15日; 第2個月為2024年 10月16日至2024年11月15日; 第3個月為 2024年11月16日至2024年12月15日。

7. 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

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務費用/保險費用、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。

8. 迎新獎賞之換領詳情:
   a) 現金回贈：將於達到獎賞條件/簽賬條件當月後的 5 個曆月內誌賬至合資格客戶的信用卡賬戶內。
   b) 積分：Citi Prestige 信用卡持卡人之積分將於首年年費全數結賬後的 2 個曆月後存入認可基本卡客戶的賬戶內。(Citi Prestige 信用卡持卡人可選擇以積分兌換「國泰」、英航會員俱樂部、阿聯酋航空 Skywards、EtihadGuest、長榮航空無限萬哩遊、藍天飛行、優悅會、澳航飛行常客獎勵計劃、卡塔爾航空 Privilege Club、新加坡航空 KrisFlyer、泰國航空皇家風蘭飛行里數計劃或維珍航空飛行會里數，有關里數之兌換須視乎有關之飛行獎賞計劃而定。Citi Prestige 信用卡持卡人亦可選擇以積分兌換相等價值之兌換回贈，須受 Citi ThankYou Rewards 之條款及細則約束及「Pay with Points 憑分消費–商戶網上平台服務」之條款及細則約束。)
9. 若合資格持卡人於申請表上選擇多於一份迎新獎賞，花旗銀行將保留只給予一份迎新獎賞之權利。
10. 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。
11. 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。
12. 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。
13. 所有獎賞先到先得，送完即止。如遇缺貨，花旗銀行將保留給予另一款獎賞之權利。
14. 此條款及細則所提及的產品及/或服務並不適用於居住於歐盟、歐洲經濟區、瑞士、根西、澤西、摩納哥、聖馬連奴、梵蒂岡、 曼島、 英國、巴西、紐西蘭 、牙買加、厄瓜多、斯里蘭卡的個人客戶。此條款及細則並不旨在對該類個人客戶構成任何買賣產品及/或服務的建議、銷售或招攬。
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。
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。

借定唔借？還得到先好借！

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Terms and Conditions for Citi Credit Card Limited-time welcome offer of HK$1,600 Cash Rebate:

1. Unless specified, the promotion period is valid from September 3, 2024 to October 2, 2024 both days inclusive ("Promotion Period").
2. Customers ("Eligible Cardholders") must submit the application form through the designated website (https://www1.citibank.com.hk/english/credit-cards/promotions/cash-rebate-campaign) during the Promotional Period and successfully apply for a principal card of Citi Prestige Card, Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Mastercard, Citi Rewards UnionPay Credit Card , Citi Octopus Platinum Card or Citi HKTVmall Card ("Eligible Card") issued by Citibank (Hong Kong) Limited ("Citibank") and have their Eligible Card successfully approved by November 2, 2024. If customers do not apply eligible card through the designated website, customers are not entitled to receive any offer for this promotion.
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 (Except for applicants of Citi Prestige Card).
6. Eligible Cardholders are entitled to the following welcome offer upon successful physical card activation within a month since from the date of card issuance and fulfilling the below relevant reward condition ("Welcome Offer"):

Card Types Applied	Welcome Offers	Reward Conditions/Spending Conditions
Citi PremierMiles Card, Citi Cash Back Card, Citi Rewards Mastercard, Citi Rewards UnionPay Credit Card, Citi Octopus Platinum Card or Citi HKTVmall Card	HK$1,600 Cash Rebate	Accumulate spending of HK$8,000 or above within first 3 months[#] from the date of card issuance which include at least 1 eligible transaction each month
Citi Prestige Card	HK$1,600 Cash Rebate and	Accumulate spending of HK$8,000 or above within first 3 months[#] from the date of card issuance which include at least 1 eligible transaction each month
	360,000 Points (30,000 Miles)	Pay the first annual fee of HK$3,800

[#] For example, when the Eligible Card issue date of a New Customer is on September 16, 2024, then the first month is from September 16 to October 15, 2024; the second month is from October 16 to November 15, 2024; the third month is from November 16 to December 15, 2024.

7. 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 transactions made with Eligible Card via internet banking or online payment system, all payments made using "Citi PayAll

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Service", mutual funds payment, fees & charges, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.

8. Fulfillment letter of Welcome offer:
    a. Cash Rebate: will be credited to Eligible Cardholders' card account within 5 calendar months upon the month of meeting the reward conditions/spending conditions.
    b. Points: Citi Prestige Cardholders, points will be credited to the eligible Principal Cardholder's account two (2) calendar months after the first year annual fee has been fully paid. (Citi Prestige Cardholders can choose to convert their Points to miles with and of the following Mileage Programs: Cathay, British Airways Executive Club, Emirates Skywards, 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 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.)
9. If Eligible Cardholders select more than one welcome offer on the application form, Citibank reserves the right to provide only one of the welcome offers at its sole discretion.
10. Welcome offers cannot be changed once indicated on the application form, nor transferred to another person, cancelled, reversed nor exchanged for cash.
11. 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.
12. 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.
13. All welcome offers are available on a first-come-first-served basis while stocks last. Citibank reserves the right to grant an alternative offer in case of shortage.
14. The promotions, products and services mentioned in the referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.
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 replaced, returned or refunded.
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.

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

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