



## "Terms & Conditions for "Pay with Points- Mobile Redemption Service"

1. The "Pay with Points- Mobile Redemption Service" (the "Service") is applicable to the principal cardholders ("Cardholders") of all Citi Credit Cards issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Card"), except Citi The Club Credit Card, Citi Cash Back Card, Citi Octopus Card and Citi Clear Card, and subject to the Terms and Conditions below.
2. To use the Service, Cardholder must enroll to Citi Mobile® App.
3. Cardholder's Eligible Card Account must be in good standing at the time the Cardholder uses the Service.
4. Only eligible purchases made with Cardholder's Eligible Card Account in the current billing period and unbilled eligible purchases, up to the last 60 days ("Eligible Purchase"), are eligible for "Pay with Points- Mobile Redemption Service" statement credits ("Statement Credits"). Temporary authorizations are not eligible for the Service.
5. Eligible Purchases exclude, but are not limited to, cash advances, fees and charges, withdrawal/loan amount under the Balance Transfer Program, Cash Conversion Program, "FlexiBill" Installment Program, "PayLite" Installment Program, "Quick Cash" Installment Program, payment to the Inland Revenue Department, casino transactions, online bill payment, unposted / cancelled / refunded transactions, Payment made through Citi PayAll, other unauthorized transactions and fraud and abuse transactions, and transfer or top up transaction to designated e-wallet account (includes but not limited to PayMe, Alipay and WeChat Pay). Citibank reserves the right to determine which purchases qualify as Eligible Purchases.
6. The amount of Citi ThankYou<sup>SM</sup> Rewards Points ("Points") required for redemption will be deducted from the Eligible Card's available Points balance. Cardholders may redeem up to Selected Transaction amount in full with Points or available Points at Eligible Card account (whichever is lower). Cardholders might choose to make partial redemption of Eligible Purchase. Statement credits will be posted to the Eligible Card Account within 2 business days of redemption. Cardholder can choose to pay more transactions with points and select up to 5 eligible purchases to redeem with points.
7. Statement Credit will apply towards the statement balance of the following statement of the Eligible Cardholder's Eligible Card, but not the minimum payment due or statement balance of the statement(s) that are already issued. The required minimum payment due or payment in full of the statement balance stated on the monthly issued statement(s) of Eligible Card must be paid pursuant to the terms of the Cardholder Agreement of the Eligible Card.
8. There is no fee to use the Service.
9. Citibank may set minimum and/or maximum Points redemption requirements for the Service at any time.
10. The exact redemption amount and Points required ("Conversion Rate") are based on the display at the time of each redemption. The Conversion Rate varies and may be changed by Citibank at its discretion from time to time.
11. The Statement Credits obtained from "Pay with Points- Mobile Redemption Service" cannot be used for the following, including but not limited to:  
To offset interest, fees and charges, minimum payment on Eligible Card account statement; or  
To be withdrawn as cash advance; or

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

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- To be transferred or exchanged for cash or cheque or other offers.
12. If Cardholder returns or cancels the Eligible Purchase, any associated statement credit will remain on Eligible Cardholder's Card Account and Points will not be returned.
  13. All Redemptions cannot be cancelled, returned, exchanged or traded for cash nor eligible for other promotion.
  14. The Service is subject to the Cardholder's mobile device ability to support the Service for which Citibank is not responsible.
  15. Citibank is not responsible for Cardholders' failure to initiate, submit and/or process any Redemption, voluntarily or involuntarily, arising from (but not limited to) network disconnection, technical device malfunction or any delay, interruption or disruption of the system.
  16. Citibank reserves the right to suspend or terminate the Service or amend these terms and conditions at any time without prior notice.
  17. Citibank shall not be responsible for any matters in relation to the related products or services of the Selected Transactions. The respective merchants are solely responsible for all obligations and liabilities relating to such products or services and all auxiliary services.
  18. Unless otherwise specified, Terms and Conditions of the Citi ThankYou<sup>SM</sup> Rewards Program apply. For details, please visit <https://www.citibank.com.hk/english/credit-cards/thankyou-rewards/>.
  19. In the event of any dispute, Citibank's decision shall be final and conclusive.
  20. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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