

The Club Credit Card is issued by Citibank (Hong Kong) Limited (the "Company") to "you" (Principal Cardholder) and any person nominated by the Principal Cardholder and approved by the Company to receive a Supplementary Card ("Supplemental Card") upon signing the Terms and Conditions of the Club Credit Card, the Principal Cardholder, and any Supplemental Cardholder (each a and together the "Cardholder" or "you") jointly and severally agree to confirm their agreement to abide by and, with the exception that a Supplementary Cardholder shall not be liable for the debts of the Principal Cardholder or any Supplemental Cardholder, be liable for any payment to the Company in connection with the following terms:

1. DEFINITIONS AND INTERPRETATION

1.1 Unless the context otherwise requires, the following expressions shall have the following meanings in this Agreement:

"Card" means Citibank Credit Card;

"Cardholder" means holder of the Card, and includes prospective Cardholder;

"Card Data" means the data relating to a Cardholder received, collected or generated by the Company from the Cardholder's interaction with the usage of the Card, including but not limited to personal data contained in the application for the Card, transaction data, data arising from or relating to the Cardholder's responses made to any advertising or promotional campaigns relating to the Card, credit limit information, data relating to account and credit facilities, and the like (if any);

"Club HKT" means Club HKT Limited, a member of HKT group;

"Club Points" means points awarded to the HKT members for certain spending using the Card;

"Clubpoints Program" means the Citibank Club Credit Card Clubpoints Rewards Program that allows its spending by the Principal and/or Supplementary Cardholder with the Card;

"HKT Customer Data" means the data obtained, received or generated by Club HKT (or any of its affiliates) from time to time in relation to a member of the Club, including but not limited to, without limitation, data relating to the Cardholder's personal particulars, membership, activities (including data on Clubpoint redemption and rewards) and transactions conducted by the member through The Club or Club Shopping Platform;

"HKT Group" means its subsidiaries, its subsidiaries, affiliates and associated companies, including Club HKT;

"PIN" includes biometric verification such as fingerprint identity or facial recognition, personal identification number, passcode, one-time Password (OTP) (as applicable for the use of the Card);

"Reward Services" means the Clubpoints Rewards Program offered by the companies within the HKT Group or the PCWCW Group and current individual customers of these selected services will be awarded with Clubpoints which are proportionate to the eligible spending for those qualifying services and activities; and

"Selected Services" means the Clubpoints Rewards Program for the Club members' bank accounts in the Club. Contemporary information relating to the qualifying services, eligible spending and the rate of conversion can be found on www.theclub.com.hk or <http://shop.theclub.com.hk> or such other URL that may serve the same purpose from time to time and subject to change from time to time without prior notice;

"The Club" or "The Club Membership Program" means a loyalty program operated by Club HKT, which provides a platform offering its members various benefits and services including the redemption of Clubpoints for designated goods and services, tailored marketing and management of members' accounts of Qualifying Services. A member of the Club will be able to receive and/or redeem various benefits offered by or through The Club subject to Terms and Conditions of The Club (<https://www.theclub.com.hk/en/terms-and-conditions.html>);

"Transactions" means transactions conducted by the Cardholder through the use of the Card and includes purchase, payment, ATM, cash withdrawal, bank transfer and installment transactions, as applicable to the Card;

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<https://www.citibank.com.hk/chinese/credit-cards/pdf/notice-of-amendment.pdf>。

For the previous version of the Key Facts Statement and Terms & Conditions, you can refer to <https://www.citibank.com.hk/english/credit-cards/pdf/notice-of-amendment.pdf> for reference and download. This link will be valid for 30 days from the effective date of the new version.