

CITI CREDIT CARD AGREEMENT TERMS AND CONDITIONS

(Applicable to Citi ULTIMA/Citi Prestige Card/Citi Plus Credit Card/
Citi PremierMiles Card/Citi Cash Back American Express Card/
Citi Cash Back American Express Card/Citi Rewards Card/
Citi Clear Card/Classic Card/Citi Gold Card)
(Effective on June 1, 2025)

Citi Credit Card ("Card") is issued by Citibank (Hong Kong) Limited (the "Company") to you ("Principal Cardholder / Cardmember") and any person nominated by the Principal Cardholder / Cardmember and approved by the Company to receive a Supplementary Card ("Supplementary Cardholder / Cardmember") upon the following terms. By signing and using the Card, the Principal Cardholder / Cardmember and any Supplementary Cardholder / Cardmember (each a and together the "Cardholder / Cardmember") jointly and severally agree or confirm their agreement to abide by and, with the exception that a Supplementary Cardholder / Cardmember shall not be liable for the debts of Principal Cardholder/ Cardmember or other Supplementary Cardholders / Cardmembers, be liable for any payment to the Company in connection with the following terms:

1. CARDHOLDER'S / CARDMEMBER'S INFORMATION

1.1 The Cardholder / Cardmember understands that the Company issues the Card on the basis that information provided by the Cardholder / Cardmember is and will remain true and correct. The Cardholder / Cardmember will inform the Company immediately in writing upon any change of such information including that on employment, business or residential address, permanent residence or telephone number.

1.2 The Cardholder / Cardmember agrees to provide the Company with the telephone conversations between the Cardholder / Cardmember and the Company.

2. USE OF CARD

2.1 The Cardholder / Cardmember will (a) sign the Card upon receipt (adopting the same signature in the Cardholder / Cardmember or such other documents as may be prescribed by the Company); (b) keep the Card under his personal control at all times, and should not authorize any third party to use the Card in any manner; (c) not exceed the credit limit assigned by the Company from time to time at its discretion ("Customer Credit Limit"); (d) not exceed the cash advance limit (which forms part of the Customer Credit Limit) assigned by the Company from time to time at its discretion ("Cash Advance Limit"); (e) not exceed the loan limit assigned by the Company from time to time at its discretion ("Loan Limit"); and (f) not use the Card after it is withdrawn or cancelled.

2.2 The Cardholder / Cardmember will keep any personal identification number ("PIN") in connection with the use of the Card strictly confidential and immediately inform the Company if the PIN is known by any other person. The Cardholder / Cardmember will accept full and sole responsibility for and fully indemnify the Company against all consequences, losses and / or other liabilities incurred as a result of the PIN being known to another person for whatsoever reason.

2.3 When using the Card, the Cardholder / Cardmember should ensure that the signature in the Card is the same as the signature appearing on the application form for such other documents as may be prescribed by the Company) and the Card for the Company's verification purpose. For the avoidance of doubt, failure to do so will not relieve the Cardholder / Cardmember from liability for the use of the Card. The Cardholder / Cardmember should submit prompt written application to the Company if he wants to adopt a new signature for the use of his Card.

3. TRANSACTIONS EFFECTED THROUGH CARD

3.1 The Card may be used at any branch of the Company and other financial institutions and merchants, which accept the Card for effecting purchases of goods and services, drawing of cash advance, payment of the Cardholder's / Cardmember's outstanding accounts and such other credit card facilities or services as the Company may from time to time provide or arrange. The Card may also be used by the Cardholder / Cardmember to obtain a loan or to participate in the credit card loan programs run by the Company from time to time (including, without limitation, "Quick Cash" Installment Program, "FlexiBill" Installment Program, "PayLite" Installment Program, Cash Conversion Program, Balance Transfer Program, Merchant Installment Program, etc.)

3.2 The Cardholder / Cardmember will be liable for all transactions

connection with the e-Statement Service and/or e-Advice Service at the Cardholder's / Cardmember's registered email address or for any other reason.

9.3 The Company has the discretion from time to time to modify, restrict, withdraw, cancel, suspend or discontinue the e-Statement Service and/or e-Advice Service without giving any advance or prior notice. The Company reserves the right to impose such fee(s) for the e-Statement Service and/or e-Advice Service as the Company may from time to time at any time by giving prior notice to the Cardholder / Cardmember.

9.4 The Cardholder / Cardmember understands that the e-Statement Service and/or e-Advice Service are available to him provided that he has appropriate internet access and telecommunications services and equipment. The Cardholder / Cardmember shall keep such equipment used for the e-Statement Service and/or e-Advice Service secure.

9.5 The Cardholder / Cardmember undertakes to provide to the Company with his updated contact details and email address in order to use the e-Statement Service and/or e-Advice Service.

9.6 Upon reasonable attempt, failing to send emails in connection with the e-Statement Service and/or e-Advice Service to the Cardholder / Cardmember with reasonable retry, the e-Statement Service and/or e-Advice Service will be automatically cancelled and the Company will resume sending Statements and/or advice in paper form to the Cardholder / Cardmember.

9.7 To cancel enrollment for the e-Statement Service and/or e-Advice Service, the Cardholder / Cardmember shall give prior notice at least 10 working days before the Company's working days through CitiPhone Banking at (852) 2860 0333 / Platinum Service Line 2860 0360 (for Citibank Platinum Cardholders only) / Ultima Service Line 2860 0308 (for Citi ULTIMA Members only) / Citi Prestige Cardholders only at 2860 0338 (for Citi Prestige Cardholders only) / American Express Service Line 2860 0366 (for Citibank Cash Back American Express Cardmembers only) or Citibank branches. Upon cancellation of enrollment for the e-Statement Service and/or e-Advice Service, the Company will resume sending Statements and/or advice in paper form to the Cardholder / Cardmember.

9.8 The Cardholder / Cardmember agrees that the Company shall not be liable for any loss, damages or expenses that the Cardholder / Cardmember shall incur, including without limitation, any loss or damage caused to the Cardholder / Cardmember data, software, computer, telecommunications equipment or other equipment in connection with the Cardholder's / Cardmember's use of the e-Statement Service and/or e-Advice Service unless they are caused solely and directly by the Company's negligence.

9.9 The Cardholder / Cardmember agrees that the Company shall use reasonable effort to ensure that the e-Statement Service and/or e-Advice Service are secure and cannot be accessed by unauthorized third parties. However, the Cardholder / Cardmember acknowledges that the Company does not warrant the security of the e-Statement Service and/or e-Advice Service and accepts all possible risks involved in using the e-Statement Service and/or e-Advice Service including, without limitation, the e-Statement Service and/or e-Advice Service being intercepted, monitored, amended, tempered with or being sent or disclosed to other parties without the Cardholder's / Cardmember's authorization.

9.10 The e-Statement Service and e-Advice Service use proprietary software of the Company, the Company's affiliates or other software suppliers. The Cardholder / Cardmember agrees that the Company has granted the Cardholder / Cardmember a non-exclusive license to use this software in connection with the e-Statement Service and/or e-Advice Service that allows the Cardholder / Cardmember to use such software only for its intended purposes. The Cardholder / Cardmember agrees that he shall not disseminate, decompile, copy, modify or reverse engineer any software or allow anyone else to do so.

10. CITI ALERTS SERVICE

10.1 The Cardholder / Cardmember agrees that by enrolling for and using the service(s) wherein the Company will send alerts via electronic means ("Citi Alerts Services"), the Cardholder / Cardmember accepts

("Transactions") effected through the use of the Card even if no sales draft is signed by him and/or the Customer Credit Limit or Loan Limit is not exceeded by him and/or the Cardholder / Cardmember. Types of Transactions effected without the Cardholder's / Cardmember's signature may include, without limitation, orders placed by telephone, fax, mail or electronic means, direct debit authorization, or use of the Card in an automated teller machine (whether or not such a device is that of the Company), at the merchant's premises, or by any other means of cash, payphone or any other device approved by the Company from time to time.

3.3 The Cardholder / Cardmember is not authorized to use the Card to take part in any illegal or unlawful activity, including but not limited to gambling. The Company reserves the right to decline processing or paying any Transaction which the Company suspects to be involved in illegal gambling or which may be illegal under any applicable laws. The Company further reserves the right to refuse to process or pay any Transaction which the Company suspects to be involved in illegal gambling or which may be illegal under any applicable laws. The Company may, notwithstanding any imposition of over limit charge or instant temporary Customer Credit Limit upgrade fee, require payment of any of its Group Companies to provide services to it and who is not a payment infrastructure provider, meaning a third party that forms part of the global payment system infrastructure, including without limitation, communications, clearing or payment systems, intermediary banks and correspondent banks (the "Payment Infrastructure Provider") (the "Third Party Service Provider") may breach the Cardholder's / Cardmember's agreement entered into with the Cardholder / Cardmember or any competent regulatory, prosecuting, tax or governmental authority in any jurisdiction, domestic or foreign (the "Authorities") (i) and (ii) collectively referred to as the "Law of the Country") in the event of a loss or damage suffered by the Cardholder / Cardmember resulting in any way from a refusal to process or pay a Transaction under this Clause.

3.4 Notwithstanding any provision in this Agreement, if an unauthorized transaction is reported in accordance with this Agreement, before its settlement date, Cardholder / Cardmember is entitled to withhold payment of the disputed amount. While investigation is on-going, the Company will not impose any Finance Charge or interest on the disputed amount or make an adverse credit report against the Cardholder / Cardmember. After investigation is completed and if it is found that the investigation result shows that the report was unfounded, the Company has the right to re-impose any outstanding Charges or interest on the disputed amount or the good faith investigation is binding on Cardholder / Cardmember.

3.5 In the event where a merchant is not able to deliver or perform the goods or services in full or in part or is otherwise in default in relation to the goods or services for any reason whatsoever, including without limitation the cessation of business or bankruptcy or winding up of the merchant, Cardholder / Cardmember remains liable to pay the full amount of the Transaction, subject to the relevant Card association rules.

3.6 Any claims, disputes or complaints arising from the goods and/or services shall be resolved directly with the merchant by the Cardholder / Cardmember. Regardless of whether such disputes (including without limitation non-receipt of goods and/or non-performance of services) can be resolved, Cardholder / Cardmember remains liable to pay the full amount of the Transaction in the manner stipulated by this Agreement, subject to the relevant Card association rules.

3.7 The Company is neither the provider of the goods and services nor an agent of the merchant, and shall not be responsible for the quality, quantity, delivery, supply, installation, ownership, title, condition, property and any matter related to the goods or services. The merchant is solely responsible for all obligations and liabilities relating to such goods or services and all auxiliary services.

4. CHARGES

4.1 The Company will maintain an account ("Account") in respect of the Card to which the values of all Transactions and all charges, fees, interests, outstanding balances and other sums payable ("Charges") will be debited.

4.2 The Company will issue to the Cardholder / Cardmember a monthly statement ("Statement") of the Account setting out details of all

and agrees to be bound by this Clause 10 and to pay any fee associated with the use of the Citi Alerts Services. The Cardholder / Cardmember agrees to indemnify, defend, hold harmless and pay the costs of and official issuances applicable to the Citi Alerts Services, now existing or which may hereinafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services the Company may from time to time receive and/or provide to the Cardholder / Cardmember in connection with the Citi Alerts Services.

10.2 The Cardholder / Cardmember is responsible for the security of his telecommunications equipment and must take all reasonable precautions to prevent anyone else from accessing any confidential and equipment. The Cardholder / Cardmember is not liable for any disclosure of confidential information.

10.3 The Cardholder / Cardmember agrees that the Company shall use reasonable effort to ensure that the Citi Alerts Services are secure and cannot be accessed by unauthorized third parties. However, the Cardholder / Cardmember acknowledges that the Company does not warrant the security of the Citi Alerts Services and accepts all possible risks involved in using the Citi Alerts Services being intercepted, monitored, amended, tempered with or being sent or disclosed to other parties without the Cardholder / Cardmember's authorization.

10.4 The Cardholder / Cardmember acknowledges that any information received by the Cardholder / Cardmember via his telecommunications equipment pursuant to the Citi Alerts Services is for his (and not any other persons) reference only, and shall not be taken as conclusive evidence of the matters to which it relates.

10.5 Neither the Company nor the Cardholder / Cardmember agrees to designate by the Company for the purposes of providing the Citi Alerts Services will assume any liability or responsibility for any failure or delay in transmitting information to the Cardholder / Cardmember or for any error or inaccuracy in such information unless it results from the negligence or willful default on the part of the Company or of such telecommunications company. In particular, the Cardholder / Cardmember understands that neither the Company nor any such telecommunications company shall assume any liability or responsibility for consequences arising from any card beyond its reasonable control and/or the Cardholder / Cardmember's failure to provide information for whatever reason, any telecommunications breakdown, Internet service provider failure, power failure, malfunction by the Company, or any other cause, including but not limited to installation, act of God, government act, civil commotion, strike, war, fire, flood or explosion.

10.6 The Cardholder / Cardmember understands the third party supporting the Citi Alerts Services (including the telecommunications company designated by Citibank) shall not be responsible for the security of the Company, and there is no co-operation, partnership, joint venture or other relationship with the Company and the Company is not responsible for any loss caused by such third party using system operator.

10.7 The Cardholder / Cardmember agrees that the Company, the Company's affiliates or other software suppliers. The Cardholder / Cardmember agrees that the Company has granted the Cardholder / Cardmember a non-exclusive license to use this software in connection with the e-Statement Service and/or e-Advice Service that allows the Cardholder / Cardmember to use such software only for its intended purposes. The Cardholder / Cardmember agrees that he shall not disseminate, decompile, copy, modify or reverse engineer any software or allow anyone else to do so.

11. CANCELLATION

11.1 The Company reserves the right to and may at any time withdraw, suspend, extend or modify any of the facilities or services provided to the Cardholder / Cardmember, increase or reduce the Customer Credit Limit, Loan Limit or Cash Advance Limit, withdraw any or all of the Cards, close the Account or terminate this Agreement without any reason or cause nor prior notice to the Cardholder / Cardmember. Without limiting the Company's rights as aforesaid and as an illustration, any such right is likely to be exercised if the Cardholder / Cardmember is in breach of any of the terms of this Agreement, fails to pay any amount when due, or commences or suffers to have any

Transactions and Charges ("Statement Balance") and the date by which payment must be made ("Payment Due Date"). However, the Company may not issue a Statement of the Account until only one credit or debit has been no Transaction since the last Statement, and the credit or debit balance is less than such amount as may be determined by the Company from time to time (currently HKD20.00).

4.3 Subject to the Company's right to require the Cardholder / Cardmember to pay the full amount of the Statement Balance on credit before the Payment Due Date, the Cardholder / Cardmember will pay to the Company the following sums at such rates as shown in the Citi Credit Card Fees Schedule ("Fees Schedule") or as may be determined by the Company from time to time:-

(a) Minimum Payment Due

The "Minimum Payment Due" as shown on the Statement ("Minimum Payment Due") although the Cardholder / Cardmember may pay any larger sum he wishes.

(b) Credit Excess

In addition to the Minimum Payment Due, the Company may, notwithstanding any imposition of over limit charge or instant temporary Customer Credit Limit upgrade fee, require payment of any of the excess beyond his Customer Credit Limit, if for whatsoever reason the Cardholder / Cardmember has been allowed to incur such excess.

(c) Cash Advance Fee and Charge

A cash advance fee as shown in the Fees Schedule will be charged on each cash advance drawn by the Cardholder / Cardmember and the aggregate amount of the cash advance (including the cash advance fee) will be subject to the Finance Charge from the date when the cash advance is drawn until the entire amount of the outstanding cash advance balance is credited to the Account. All finance charges will be calculated and accrued on a daily basis. The total of cash advance fee and Finance Charge will be shown as a cash advance charge on the Statement.

(d) Annualized Percentage Rate which is calculated according to the Net Present Value method as specified in the Code of Banking Practice.

(e) Finance Charge

The Company will review the Account monthly, if the Account reveals that the entire amount of the Statement Balance stated in the previous Statement ("Previous Statement") is not so received on or before the Payment Due Date of the Previous Statement, a finance charge (as stipulated in the Statement or Fees Schedule) or notified by the company to the Cardholder / Cardmember from time to time at its discretion subject to a minimum amount as shown in the Fees Schedule) will be charged on the unpaid balance of the Previous Statement from the Previous Statement date until full payment is received to the Account. All new Transactions incurred since the Previous Statement date (except for Transactions relating to the subscription or purchase of any investment product with the Company) will be added to the unpaid balance for the purpose of assessing finance charge as well as the respective debts and charges payable by the Cardholder / Cardmember. After investigation is completed and if it is found that such Transactions will not be payable until the Payment Due Date stated in the current Statement. All finance charges will be calculated and accrued on a daily basis.

(f) Late Charge

A late charge as specified in the Fees Schedule is charged if the full amount of Minimum Payment Due is not received by the Company on or before the Payment Due Date.

(g) Service Fee

A non-refundable annual fee as specified in the Fees Schedule will be charged to the Account on a date stipulated by the Company. A service fee as specified in the Fees Schedule will be charged to the Account for any payment through cash deposit or for retrieval of any records in connection with the Card.

(h) Return Check / Reject Autopay Fee

A return handling fee (if any) as specified in the Fees Schedule will be charged for any check issued in settlement of account which is dishonoured by the bank on which it is drawn or in relation to any autopay authorization which is either dishonoured or revoked.

(i) Lost Card Replacement Fee

A handling fee as specified in the Fees Schedule will be charged for the issuance of any replacement Card.

(j) Collection Fee

If payment is made by the Cardholder / Cardmember in a currency other than Hong Kong dollars, the Account will only be credited with such payment after its receipt and deduction of all collection costs.

(k) Over Limit Charge

An over limit charge as specified in the Fees Schedule will be charged if the credit used exceeds the Customer Credit Limit.

(l) Charge Dispute Handling Fee

A charge dispute handling fee (if any) as specified in the Fees Schedule will be imposed for any dispute proved to be invalid after investigation.

(m) Default Finance Charge (If Applicable)

The Company will review the Account monthly to determine whether default finance charge is chargeable to the Account. If the Minimum Payment Due is not received by the Company on or before the Payment Due Date specified in any Statement, a default finance charge as stated in the Fees Schedule will be charged (instead of the finance charge) on the unpaid balance of the second following Statement as well as all new Transactions incurred from the date of the second following Statement notwithstanding that the Cardholder / Cardmember will not be payable until the Payment Due Date specified in that Statement. Such default finance charge will continue to apply until the respective Minimum Payment Due in any six consecutive Statements is received by the Company on or before the Payment Due Date specified in the relevant Statement after which the finance charge will, where applicable, apply. The default finance charge will be calculated and accrued on a daily basis.

(n) Credit Balance Withdrawal by Check Handling Fee

A handling fee (if any) as specified in the Fees Schedule will be charged for each credit balance withdrawal by check.

(o) Statement Retrieval Fee

A handling fee as specified in the Fees Schedule will be charged for request for retrieval of statement.

(p) Sales Draft Retrieval Fee

A handling fee (if any) as specified in the Fees Schedule will be charged for request for retrieval of sales draft.

(q) Personal Data Access Request

A handling fee as specified in the Fees Schedule will be charged for each personal data access request.

(r) Instant Temporary Customer Credit Limit Upgrade Fee

A handling fee (if any) as specified in the Fees Schedule will be charged on the full amount of the instant temporary upgraded credit limit granted to the Cardholder / Cardmember.

(s) Dynamic Currency Conversion Fee

A dynamic currency conversion fee as specified in the Fees Schedule will be charged with respect to any dynamic currency conversion transaction effected in places outside Hong Kong for which the value of the Transaction is debited to the Account in Hong Kong dollars.

(t) Merchant Installment Plan Cancellation Handling Fee

A handling fee (if any) as specified in the Fees Schedule will be charged in the event of cancellation of Merchant Installment Plan.

(u) Paper Statement Fee

A handling fee as specified in the Fees Schedule will be charged for receiving paper statement.

4.4 Transactions which are effected in currencies other than Hong Kong dollars are converted from the transaction currency into Hong Kong dollars at a wholesale market rate selected by VISA / MasterCard / American Express from within a range of wholesale market rates on the conversion day. A handling charge as specified in the Fees Schedule will also be charged for such Transactions.

4.5 The Cardholder / Cardmember agrees that it is the Cardholder's / Cardmember's sole responsibility to ensure that every Transaction is received in due time and to ensure with and obtain the same from the Company (irrespective of duly received). The Cardholder / Cardmember shall be responsible to verify the correctness of each Statement and to notify the Company within 60 days from the date of the Statement of any discrepancies, omissions, errors or wrong or incorrect entries or details. At the end of each such period, the Company's records and the Company's Account will be deemed as correct and the Cardholder / Cardmember without any further proof that they are

insolvency, execution or similar action or proceedings against himself or for the purpose of complying with the Law or Regulation.

11.2 The Cardholder / Cardmember agrees to indemnify the Company for any time by written notice to the Company.

11.3 The Company may (with or without having suspended or reduced the credits extended, withdrawn any Card or terminated this Agreement) require the Cardholder / Cardmember to immediately pay the entire amount of the Statement, including without limitation, the Cardholder / Cardmember incurred or existing under this Agreement as of the date of termination will survive such termination.

11.4 If the Company for whatever reason terminates this Agreement, the Company may at any time within six (6) months after the termination of the Agreement, require the Cardholder / Cardmember to immediately pay the entire amount of the Statement, including without limitation, the Cardholder / Cardmember incurred or existing under this Agreement as of the date of termination will survive such termination.

11.5 Termination of the Card issued to the Principal Cardholder / Cardmember ("Principal Card") for whatever reasons will terminate all Supplementary Cards issued under the Account. However, the Cardholder / Cardmember acknowledges that the Company does not warrant the security, secrecy or confidentiality of any information transmitted via the Citi Alerts Services. The Cardholder / Cardmember confirms that he understands and accepts all possible risks involved in using the Citi Alerts Services and agrees that the Company will resume sending Statements and/or advice in paper form to the Cardholder / Cardmember in connection with the Citi Alerts Services.

11.6 Either the Principal Cardholder / Cardmember or a Supplementary Cardholder / Cardmember may terminate a Supplementary Card (without terminating the Principal Card) by (i) giving notice to the Company and (ii) cutting the Supplementary Card or returning the Supplementary Card to the Company. If the Supplementary Card is not cut or returned as aforementioned, the Company may upon receipt notice of termination take action in accordance with its procedures applicable to terminated credit cards to prevent further use of the Supplementary Card. The Principal Cardholder / Cardmember will be liable for any transactions incurred using the Supplementary Card until it has been cut or returned or until the Company is able to implement the procedures applicable to terminated credit cards, whichever is later.

12. AMENDMENTS

12.1 The Company hereby reserves the right at any time to amend the terms of this Agreement including, without limitation, the rates of any charges or fees and method of payment in any manner as the Company deems fit by prior notice. Amendments will take effect on such date as stipulated by the Company in accordance with the applicable code of practice.

12.2 If the Cardholder / Cardmember does not accept the Company's amendments, the Cardholder / Cardmember will discontinue the Account by written notice to the Company before such amendments become effective.

12.3 Any Transaction using the Card after the effective date of the amendments will be deemed to be conclusive evidence that the Cardholder / Cardmember has accepted and agreed to such amendments without reservation.

13. CARDHOLDER/CARDMEMBER HAS AN ACCOUNT WITH THE COMPANY AND/OR CITIBANK, N.A., HONG KONG BRANCH

13.1 This clause applies when the Cardholder/Cardmember has an account (of whichever type) with the Company (other than the account relating to the Card and/or with Citibank, N.A., Hong Kong Branch.

13.2 The Cardholder / Cardmember agrees that the Company may, as amended or supplemented from time to time (the "CTC") shall be deemed to be incorporated in this Agreement by reference and in case of any inconsistency between the CTC and the terms of this Agreement, the terms of this Agreement shall prevail in respect of any services and/or arrangements provided by the Company in respect of the Card provided that, notwithstanding the foregoing, clauses 12.3, 12.4 and 12.5 of clause 12 (Charge, Lien, Set Off) of the CTC (each, a "CTC Applicable Clause") shall prevail over any term of this Agreement relating to the right of set off, commutation or consolidation of account or indemnity and the reference in a CTC Applicable Clause to:

(a) "you", shall, for the purpose of this Agreement, be deemed to include Citibank (Hong Kong) Limited and Citibank, N.A., Hong Kong Branch;

(b) "Citigroup Organisation" shall bear the meaning ascribed to that term in clause 2.3 of the CTC.

14. MISCELLANEOUS

14.1 The Company may at any time transfer, assign, delegate or sub-contract any or all of its rights or obligations hereunder to any person without prior notice to the Cardholder / Cardmember. Without prejudice to the foregoing, the Company may also transfer all or part of its rights and obligations hereunder and any amount in the Account to any Group Company if it reasonably considers necessary to comply with any Law or Regulation.

(a) planning, research and developments, designing services or products, improving customer experience;

(b) research and modelling, and/or the Account which received in good and cleared funds and if in foreign currency, after conversion by the Company into Hong Kong dollars in accordance with its normal practice, and without any set-off, claim, condition, restriction, deduction or withholding whatsoever.

14.2 All notices, Statements or correspondence sent by the Company may be in the form of written notice, statement or advice insert, message by email or print, or by any means, including electronic means, or by any other purposes relating thereto.

14.3 The Bank has in place robust policies and procedures to ensure the security and integrity of data and the use of BDAI is fair and in accordance with applicable laws and regulations.

14.4 Disclosures relating to the use of BDAI within a generally acceptable time of that means of communication.

14.5 The Company is hereby authorized (but is not obliged) to accept any instructions given by (a) telephone, text, mail, facsimile transmission or in writing purportedly given by the Cardholder / Cardmember; or (b) electronic means (including but not limited to email, text, etc.) and the Company may prescribe from time to time without any inquiry by the Company as to the authority or identity of the person making or purporting to give such instructions or their authenticity notwithstanding any error, misunderstanding, fraud, forgery or lack of clarity in or authority, or any other reasons, provided that the Company may refuse to act on the instructions if the Company reasonably believes that by carrying out the instructions, (a) the Company, (b) any of its Group Companies, and/or (c) any of its Third Party Service Providers may break the law or Regulation. The Company will not be liable to the Cardholder / Cardmember for any loss or damage suffered by the Cardholder / Cardmember resulting in any way from a refusal to act on the instructions under this clause.

14.6 These terms are translated from English to Chinese for guidance only. If there is any conflict or inconsistency between the two versions, the English version will prevail.

14.7 The Company will not be liable for any loss or damage arising from any use of the CRP by any person or party.

14.8 Disclosure regarding BDAI

(a) Citibank Cardmember irrevocably authorizes the Company to pay the full Plan Transaction amount ("Loan Amount") to the Merchant in one lump sum (which may be before all or part of the relevant goods or services have been provided by the Merchant) and undertakes to repay the Loan Amount to the Company by equal monthly payments through the Card (each an "Installment") with the first Installment being charged on the Plan Transaction date, and each subsequent Installment will be charged to the Card on the same monthly calendar day (or the next business day if there is no such day) of the Plan Transaction date until the Loan Amount is fully repaid. Each date on which an Installment is charged to the Card is referred to as an "Installment Date" in this Agreement;

(b) Availability of the Plan is subject to eligibility and account status as determined by CITIC Bank Limited. The Plan is subject to cancellation of the Plan by Cardholder/Cardmember, a Merchant Installment Plan Cancellation Handling Fee (if any) as specified in the Fees Schedule may be charged and the outstanding Loan Amount will be billed in full;

(c) the Loan Amount will be held from the Customer Credit Limit according to the tenor of the Plan and shall be repaid by monthly Installments. Each Installment is irrevocable and will be debited monthly from the Account until full repayment of the Loan Amount. The Company will proportionally restore the Customer Credit Limit every month after payment of each Installment by

correct except as to any alleged errors so notified and subject to the Company's right to adjust and amend (which may be exercised by the Company reasonably practicable) the Account and/or the Statement.

4.6 Where Supplementary Card(s) is/are issued, the Company may:

(a) set-off the credit balance in any other account(s) of the Principal Cardholder / Cardmember with the Company against the outstanding balance of the credit used exceeds the Customer Credit Limit.

(b) only set-off the credit balance in any other account(s) of a Supplementary Cardholder / Cardmember with the Company against the outstanding balance of the Supplementary Card due from such Supplementary Cardholder / Cardmember to the Company.

4.7 All notices, Statements or correspondence given by the Company to the Principal Cardholder / Cardmember is deemed to be given to the Principal Cardholder / Cardmember and each Supplementary Cardholder / Cardmember. Any dispute or claim between Principal Cardholder / Cardmember and any Supplementary Cardholder / Cardmember will not affect their respective obligations and liabilities under this Agreement.

5. PAYMENT OF CHARGES

5.1 Payments to the Company may be made by such means as the Company will from time to time stipulate. If payments are made through a customer activated terminal of or other payment means acceptable to the Company, the Company will be deemed to have accepted the Company's terms and conditions from time to time applicable thereto, including those set out in transaction records and deposit envelopes used in connection therewith applicable from time to time. Cash deposits through a customer activated terminal of the Company will be credited to the Account by the Company within the cash count of the Company's staff members or its agents.

5.2 If the Cardholder / Cardmember fails to pay any sum due or payable hereunder, the Company may appoint debt collection agencies to collect the same. If the Company has incurred any legal action or other expenses for the purpose of demanding, collecting or suing to recover any sum payable hereunder from the Cardholder / Cardmember or other remedies resulting from the breach or non-compliance with any term of this Agreement, the Cardholder / Cardmember will reimburse the Company all such legal fees as taxed by the court on a common fund basis (including costs and disbursements which are of a reasonable amount and reasonably incurred) unless otherwise agreed. Other reasonable fees and expenses (including the fees of the debt collection agencies) reasonably incurred in that connection will be reimbursed by the Cardholder / Cardmember up to a maximum of 30% of the original outstanding sum.

5.3 The Cardholder / Cardmember will directly settle disputes between merchants and the Cardholder / Cardmember for goods and services purchased. The Company will not be responsible for goods and services supplied by a merchant to the Cardholder / Cardmember to accept or honour any Card. Credits to the Account for refunds made by merchants will be made only when the Company receives a properly issued credit voucher.

5.4 Payments to the Company will only be deemed to be received by the Company and credited to the Account when the Cardholder / Cardmember has cleared funds and if in foreign currency, after conversion by the Company into Hong Kong dollars in accordance with its normal practice, and without any set-off, claim, condition, restriction, deduction or withholding whatsoever.

5.5 Payments and credits to the Account may be applied in the following order: (i) legal and debt collection fees; (ii) finance charges; (iii) cash advance charges; (iv) all other applicable fees and charges including but not limited to cash advance fees, late charges, over limit charges, service, return check / reject autopay fee (if any), card replacement fee (if any) and charges relating to the use of BDAI; (v) the Cardholder / Cardmember's outstanding debts and charges; (vi) the Cardholder / Cardmember's outstanding debts and charges; (vii) the Cardholder / Cardmember's outstanding debts and charges; (viii) the Cardholder / Cardmember's outstanding debts and charges; (ix) the Cardholder / Cardmember's outstanding debts and charges; (x) the Cardholder / Cardmember's outstanding debts and charges; (xi) the Cardholder / Cardmember's outstanding debts and charges; (xii) the Cardholder / Cardmember's outstanding debts and charges; (xiii) the Cardholder / Cardmember's outstanding debts and charges; (xiv) the Cardholder / Cardmember's outstanding debts and charges; (xv) the Cardholder / Cardmember's outstanding debts and charges; (xvi) the Cardholder / Cardmember's outstanding debts and charges; (xvii) the Cardholder / Cardmember's outstanding debts and charges; (xviii) the Cardholder / Cardmember's outstanding debts and charges; (xix) the Cardholder / Cardmember's outstanding debts and charges; (xx) the Cardholder / Cardmember's outstanding debts and charges; (xxi) the Cardholder / Cardmember's outstanding debts and charges; (xxii) the Cardholder / Cardmember's outstanding debts and charges; (xxiii) the Cardholder / Cardmember's outstanding debts and charges; (xxiv) the Cardholder / Cardmember's outstanding debts and charges; (xxv) the Cardholder / Cardmember's outstanding debts and charges; (xxvi) the Cardholder / Cardmember's outstanding debts and charges; (xxvii) the Cardholder / Cardmember's outstanding debts and charges; (xxviii) the Cardholder / Cardmember's outstanding debts and charges; (xxix) the Cardholder / Cardmember's outstanding debts and charges; (xxx) the Cardholder / Cardmember's outstanding debts and charges; (xxxi) the Cardholder / Cardmember's outstanding debts and charges; (xxxii) the Cardholder / Cardmember's outstanding debts and charges; (xxxiii) the Cardholder / Cardmember's outstanding debts and charges; (xxxiv) the Cardholder / Cardmember's outstanding debts and charges; (xxxv) the Cardholder / Cardmember's outstanding debts and charges; (xxxvi) the Cardholder / Cardmember's outstanding debts and charges; (xxxvii) the Cardholder / Cardmember's outstanding debts and charges; (xxxviii) the Cardholder / Cardmember's outstanding debts and charges; (xxxix) the Cardholder / Cardmember's outstanding debts and charges; (xl) the Cardholder / Cardmember's outstanding debts and charges; (xli) the Cardholder / Cardmember's outstanding debts and charges; (xlii) the Cardholder / Cardmember's outstanding debts and charges; (xliii) the Cardholder / Cardmember's outstanding debts and charges; (xliv) the Cardholder / Cardmember's outstanding debts and charges; (xlv) the Cardholder / Cardmember's outstanding debts and charges; (xlvi) the Cardholder / Cardmember's outstanding debts and charges; (xlvii) the Cardholder / Cardmember's outstanding debts and charges; (xlviii) the Cardholder / Cardmember's outstanding debts and charges; (xlvix) the Cardholder /

Citi信用卡卡的條款及細則	轉戶計劃或會員分期計劃：
<p>(適用於Citi ULTIMA/Citi Prestige信用卡/Citi Plus信用卡/Citi PremierMiles信用卡/Citi Cash Back信用卡/Citi Cash Back American Express® Card/Citi Rewards信用卡/Citi Clear Card/Citi普適卡/Citi金卡)</p> <p>(由2025年6月1日起生效)</p> <p>花旗銀行(香港)有限公司(簡稱「發卡公司」)按下列的條款發出Citi信用卡(簡稱「此卡」, 給閣下(簡稱「基本卡持有人」)和任何經基本卡持有人提名及又簽發此卡公司批准發給附屬卡之人士(簡稱「附屬卡持有人」); 基本卡持有人和附屬卡持有人(每位均簡稱「持卡人/會員」, 基本卡持有人和附屬卡持有人亦統稱「持卡人/會員」)在簽署或使用此卡時, 即表示共同及個別同意或詳情同意遵守本合約以下條款及負責支付附以下條款應付給發卡公司的款項, 但附屬卡持有人毋需負責基本卡持有人或他附屬卡持有人的債務;</p> <p>1. 持卡人/會員資料</p> <p>1.1 持卡人/會員明白發卡公司是基於持卡人/會員所提供的資料在現在或未來均為正確無誤才簽發此卡給持卡人/會員, 所申領資料如有任何更改包括職業、工作或居住地址、永久居留地或電話號碼, 持卡人/會員將立即書面通知發卡公司。</p> <p>1.2 持卡人/會員同意發卡公司對持卡人/會員與發卡公司的電話話語進行電話錄音。</p> <p>2. 此卡的使用</p> <p>2.1 持卡人/會員將須(a)於收到此卡後立即簽署(須與信用卡申請表格或發卡公司所訂明的該其他文件上的簽署相同); (b)經常小心保管此卡並確保此卡於任何時間均由持卡人/會員持有; 及不可允許任何第三者以任何方式使用此卡; (c)不能使用超過發卡公司不時酌決定的信貸限額(簡稱「客戶信貸限額」); (d)不能使用超過發卡公司不時酌決定的現金透支限額(簡稱「現金透支限額」); 現金透支限額將登載於客戶信貸限額的一部分; (e)不能使用超過發卡公司不時酌決定的信貸限額(簡稱「信貸限額」); 及(f)不可在此卡卡號收回或取消後繼續使用。</p> <p>2.2 持卡人/會員將須把使用此卡的私人密碼保管, 若該密碼一旦洩露給其他人, 持卡人/會員須立即通知發卡公司。倘若持卡人/會員私人密碼不論因何原因洩露給其他人, 持卡人/會員將須完全承擔一切由此而招致的後果、損失及/或其他責任, 並須全數賠償發卡公司一切因此而引起之損失。</p> <p>2.3 當僅用此卡時, 持卡人/會員應確定於任何單據上的簽署與信用卡申請表格(或發卡公司所訂明的該其他文件及)此卡上的簽署相同, 以便發卡公司可以進行核對認證。為免生疑, 持卡人/會員若未能實行此要求, 將不會免除其使用此卡的任何責任。若持卡人/會員就想此卡採用新的簽署, 需事先向發卡公司提出書面申請。</p> <p>3. 經卡實質的交易</p> <p>3.1 此卡可在發卡公司的任何分行和任何其他接受此卡的機構及商店使用。此卡可用作購買物品和服務、現金透支、付賬和獲得發卡公司不時提供、或安排之其他與信用卡有關的設施或服務。此卡亦可用作申請由發卡公司提供之信用卡貸款計劃(包括但不限於「Quick Cash」套現分期計劃或賬單「分期更」分期更」, 計劃或套現「分期更」, 計劃或折現計劃或結齡</p>	<p>以向持卡人/會員發出月結單。</p> <p>4.3 除發卡公司可使用其權利要求持卡人/會員在付款限期之前或當日繳付月結單總結外, 持卡人/會員將按照發卡公司所載於花旗銀行信用卡月結單總結表(簡稱「服務收費表」)或不時訂定的收費率支付以下各款項給發卡公司:</p> <p>(a) 最低付款額</p> <p>月結單上顯示的最低付款額(簡稱「最低付款額」), 但持卡人/會員亦可償還多於最低付款額的款項。</p> <p>(b) 信貸及透支超額</p> <p>若持卡人/會員因任何理由而獲容許超越其客戶信貸限額, 不論發卡公司是收取超額費用或即時增加臨時信用服務之費用, 發卡公司仍仍有要求持卡人/會員於須償還最低付款額外, 還需繳付發卡公司任何或全部的超額客戶信貸限額的款項。</p> <p>(c) 現金透支費用及現金透支利息</p> <p>持卡人/會員每次使用現金透支服務須繳付載於服務收費表的現金透支費用, 而發卡公司將按有關現金透支之應額(包括現金透支費用)由現金透支提取日起直至全數繳付為止收取財務費用。所有財務費用將以每日計算和累積, 月結單內之現金透支利息之實際年利率已包括現金透支費用及財務費用在內, 並根據銀行營運守則所訂定的淨滙法計算。</p> <p>(d) 財務費用</p> <p>發卡公司將每月檢討閣下的戶口情況, 若戶口顯示上期月結單(簡稱「上期月結單」)所述的月結單總結欠未能於付款限期當日或之前繳付, 發卡公司將就其上期月結單的未繳付之結欠由上期月結單日起直至全數存入賬戶為止, 收取財務費用(根據月結單或服務收費表或發卡公司不時酌決定期間)以服務收費表所顯示的最低金額為下限)。此外, 所有由上期月結單日起計的所有新交易將賬將計入未付之結欠中, 以計算其各項由相關交易日起計的財務費用(即使該各項新交易是在本月月結單的付款限期才繳付, 但有關該等賬目將繳付發卡公司任何投資產品的交易除外)。所有財務費用將以每日計算和累積。</p> <p>(e) 逾期手續費</p> <p>若發卡公司未能於付款限期當日或之前全數收到最低付款額, 發卡公司將收取列載於服務收費表上的逾期手續費。</p> <p>(f) 服務費用</p> <p>發卡公司將於其指定日期向持卡人/會員之賬戶收取列載於服務收費表上不可退還的年費。發卡公司亦將就現金取款或索取任何有關此卡紀錄之服務, 從賬戶收取列載於服務收費表上的服務費用。</p> <p>(g) 退還/自動轉帳退回的收費</p> <p>若付款入賬的支票不能兌現或自動轉帳之授權被拒絕或撤銷, 發卡公司將從賬戶中收取列載於服務收費表上的退回手續費(如有)。</p> <p>(h) 補發新卡費</p> <p>如須補發此卡, 持卡人/會員將須支付列載於服務收費表上的手續費(如有)。</p> <p>(i) 外幣匯票託收費用</p> <p>若持卡人/會員以港幣以外之其他貨幣付款, 該筆付款只將在發卡公司收到後及扣除所有收款費用後, 才存入賬戶中。</p>
<p>4. 費用及收費</p> <p>4.1 發卡公司將為持卡人/會員使用此卡而設一賬戶(簡稱「賬戶」)。發卡公司有權從此賬戶支取所有有交易之款項和所有費用, 收費、利息、欠款和其他據本合約應付的款額(統稱為「費用」)。</p> <p>4.2 發卡公司將每月向持卡人/會員發出賬戶的月結單(簡稱「月結單」), 詳列所有交易及費用(簡稱「月結單總結欠」)及到期繳付日(簡稱「付款限期」)。若自上一期月結單後沒有任何交易而賬戶的貸方或借方結餘亦少於發卡公司不時訂定的金額(現時為港幣二十元)的話, 發卡公司可</p>	<p>4.4 以非港幣之貨幣達成的交易付款, 發卡公司將會按由 VISA®/MasterCard®/American Express®折算成在國際市場兌換率中選擇的貨幣計算為港幣。此等交易亦將另另收取列載於服務收費表上的手續費。</p> <p>4.5 持卡人/會員同意, 持卡人/會員須負全責確保及時收到所有月結單, 並當未能及時收到時向發卡公司作出查詢及要求領取該月月結單。持卡人/</p>
<p>9.4 持卡人/會員明白到, 電子月結單服務及/或有適當的服務要求持卡人/會員擁有適當的互聯網及電訊設施及具有適當的設備, 持卡人/會員應保持使用電子月結單服務及/或電子通知書服務的設備獲妥可。</p> <p>9.5 基於使用電子月結單服務及/或電子通知書服務, 持卡人/會員承諾向發卡公司提供其最新及正確的電地址。</p> <p>9.6 若發卡公司在合理運送後, 仍未能夠將有關電子月結單服務及/或電子通知書服務的電郵發送給持卡人/會員, 電子月結單服務及/或電子通知書服務將自動取消。發卡公司並會恢復向持卡人/會員印發月結單及/或通知。</p> <p>9.7 若持卡人/會員擬取消電子月結單服務及/或電子通知書服務的登記, 須於下期月結單/下一張通知書日期前不少於10個工作天前通知Citibank網上理財、或於下一個結單/下一張通知書日期前最少15個工作天致電Citibank電話理財服務熱線2860 0333/白金卡客戶服務專線2860 0360 (僅供花旗銀行白金卡持卡人使用)/Ultima服務專線2860 0308(僅供Citi ULTIMA會員使用)/Citi Prestige服務專線2860 0338(僅供花旗銀行Citi Prestige持卡人使用)/American Express服務專線2860 0366(僅供Citibank Cash Back American Express® Card會使用)或前往花旗銀行分行, 通知發卡公司。在取消電子月結單服務及/或電子通知書服務的登記後, 發卡公司將恢復向持卡人/會員印發月結單及/或通知。</p> <p>9.8 持卡人/會員同意, 發卡公司毋須就持卡人/會員的數據、軟件、電腦、電訊設備或其他設備因持卡人/會員使用電子月結單服務及/或電子通知書服務所導致的(包括但不限於任何損失、損害或支出)承擔任何責任, 除非純粹直接因發卡公司疏忽或嚴重疏忽所致, 則作別論。</p> <p>9.9 持卡人/會員同意發卡公司應以合理努力, 確保電子月結單服務及/或電子通知書服務的安全性及確保未獲授權的第三方不能進入使用。但是, 持卡人/會員確認, 發卡公司對於電子月結單服務及/或電子通知書服務適用在任何司法管轄區內任何適用的互聯網服務供應商、網絡系統及其他同類型系統所傳送的任何資料的保安、保密或機密事宜, 並不保證。持卡人/會員確認其明白並同意發卡公司對於電子月結單服務及/或電子通知書服務可能涉及的風險, 包括但不限於電子月結單服務及/或電子通知書服務在未經持卡人/會員授權的情況下被截斷、監察、修改、竄改或被迫送或披露予其他方。</p> <p>9.10 電子月結單服務及/或電子通知書服務使用發卡公司的、發卡公司的附屬公司或其他軟件供應商的專有權軟件, 持卡人/會員同意發卡公司已就電子月結單服務及/或電子通知書服務向持卡人/會員授予使用該軟件的非專用特許, 此特許僅容許持卡人/會員使用該軟件的指定用途。若持卡人/會員同意不會進行任何有關該軟件的拆析、解碼、複製、更改或還原工程, 亦不會准許任何其他人進行上述事項。</p> <p>10. Citi Alerts即時短訊服務</p> <p>10.1 持卡人/會員同意, 通過登記及使用本公司透過電訊設備傳達提示的服務(簡稱「Citi Alerts即時短訊服務」), 即代表持卡人/會員接受並同意受本合約的第10條款約束, 並支付與使用Citi Alerts即時短訊服務的任何費用。持卡人/會員同意應遵守任何及所有現時或此後制定、頒布或執行並適用於Citi Alerts即時短訊服務的法律、法規、規定及官方指引, 以及發卡公司不時向持卡人/會員提供, 藉以規管有關Citi Alerts即時短訊服務使用其他設施、優惠或服務的其他條款及條件。</p> <p>10.2 持卡人/會員須負責其電訊設備的保安, 並採取一切合理的防範措施</p>	<p>11. 取消</p> <p>11.1 發卡公司保留權利並可以在毋需給與持卡人/會員任何理由或事先通知下, 收回、暫停、延遲或更改任何提供給持卡人/會員的設施或服務、提高或降低客戶信貸限額、信貸限額或現金透支限額、收回任何或所有此等卡、結束賬戶或終止本合約。在不局限發卡公司上述權利及作為實例說明, 發卡公司可能在不事先通知下行使該等權利, 例如如該等違反合約之任何條款、沒有支付到期款項或開始或面對破產、債權或類似行為或訴訟或為了令任何法律或規章可適地進行。</p> <p>11.2 持卡人/會員須以書面通知發卡公司終止本合約。</p> <p>11.3 發卡公司可以(無論有否暫停或減少信貸、或收回此卡, 或終止本合約)要求持卡人/會員立刻償還賬戶內部之欠款。即使本合約已經終止, 持卡人/會員仍須負擔因本合約所產生或仍然存在之責任。</p> <p>11.4 如發卡公司不論因何原因終止此合約, 發卡公司有權於合約終止後六個月內任何時間向持卡人/會員發出任何可予以取替此卡。</p> <p>11.5 不論出於任何原因, 發出給基本卡持卡人/會員的信用卡(「基本卡」)一旦被終止, 將終止根據該基本卡所發出的所有附屬卡。</p>
<p>10.1 持卡人/會員同意, 通過登記及使用本公司透過電訊設備傳達提示的服務(簡稱「Citi Alerts即時短訊服務」), 即代表持卡人/會員接受並同意受本合約的第10條款約束, 並支付與使用Citi Alerts即時短訊服務的任何費用。持卡人/會員同意應遵守任何及所有現時或此後制定、頒布或執行並適用於Citi Alerts即時短訊服務的法律、法規、規定及官方指引, 以及發卡公司不時向持卡人/會員提供, 藉以規管有關Citi Alerts即時短訊服務使用其他設施、優惠或服務的其他條款及條件。</p> <p>10.2 持卡人/會員須負責其電訊設備的保安, 並採取一切合理的防範措施</p>	<p>11.6 基本卡持卡人/會員或附屬卡持卡人/會員可以透過以下方式終止附屬卡(而不終止基本卡): (i) 通過發卡公司及/或向附屬卡或向附屬卡。如果附屬卡未按上述方式被剪毀或退回, 發卡公司可在收到終止通知後, 根據適用於終止信用卡的程序採取相應的行動, 以防止附屬卡繼續被使用。基本卡持卡人/會員需要對透過通知發卡公司進行的任何交易負責, 直至該附屬卡被剪毀或退回, 或直到發卡公司實施適用於終止信用卡的程序為止, 以較後者為準。</p> <p>12. 修訂</p> <p>12.1 發卡公司保留權利可隨時透過事先通知修訂本合約之條款, 包括但不限於就任何收費或費用之定率或付款方式作出的任何修訂。該新修訂條款將根據適用的營運守則從發卡公司指定之日期生效。</p> <p>12.2 若持卡人/會員拒絕接受發卡公司之新修訂, 持卡人/會員須在該修訂生效前停止其賬戶。</p> <p>12.3 持卡人/會員在發卡公司發出有關新修訂通知生效日期後使用此卡所作之交易將被視為為持卡人/會員無條件地接受並同意該新修訂。</p> <p>13. 於發卡公司及/或花旗銀行香港分行持有戶口之持卡人/會員</p> <p>13.1 本條文適用於持卡人/會員於發卡銀行(此卡相關之戶口)除外及/或花旗銀行香港分行持有戶口者。</p> <p>13.2 花旗銀行戶口及服務之條款(「花旗銀行戶口及服務之條款」)(經不時修訂或補充)應視為全文引用於本合約, 如花旗銀行戶口及服務之條款與本合約之條款不一致, 應以本合約之條款為準。惟儘管如此, 就有關押記、結合及合併戶口及服務之權利而言, 則應以花旗銀行戶口及服務之條款內第12條(押記、置業權及抵押)項下之第12.3、12.4及12.5條(經不時修訂或補充)(各自為一項「花旗銀行戶口及服務之條款的適用條文」)為準, 而花旗銀行戶口及服務之條款的適用條文內之稱謂為:</p> <p>(a) 根據本合約, 「閣下」應視為包括花旗銀行(香港)有限公司及花旗銀行香港分行; 及</p> <p>(b) 「Citigroup Organisation」應附有關花旗銀行戶口及服務之條款的第2.3條(經不時修訂或補充)內之定義。</p> <p>14. 其他</p> <p>14.1 發卡公司可在任何時間在毋須事先通知持卡人/會員的情況下, 將其在本合約內的任何或所有權利或業務轉移、轉讓、轉授或分包予任何人士。在無損於前文所述的情況下, 如發卡公司合理認為發卡公司遵從任何法律或規章而合理所需, 發卡公司亦可將發卡公司在本協議內之全部或部分權益和義務及賬戶中的任何款項轉移給任何集團公司。</p> <p>14.2 所有發卡公司發出之通知、月結單或書信可以書面通知、月結單附件或通知、電子郵件訊息或印設在月結單或通知上訊息或透過發卡公司認為恰當之任何其他形式。所有此等發卡公司發出之通知、月結單或書信在向持卡人/會員發出後在發卡公司登記的地址發達後即為有效發出, 並在该等通訊方式之通常遞送時間內視為已出持卡人/會員收取。</p> <p>14.3 發卡公司此等授權(並非必須)接觸閣下以下發出的指示:</p> <p>(a) 據稱由持卡人/會員發出或接收的傳真、電子郵件、郵寄、傳真傳輸或書面指示; 或</p> <p>(b) 以發卡公司不時指定的方式透過電子途徑(包括電子郵件及短訊)發出的指示, 儘管有任何錯誤謄、誤解、欺詐、偽造或條款上不清晰或欠缺授權, 不須發卡公司證明有關人士作出或據稱給予此等指示的權限或身份, 或查詢它們是否真實。但如發卡公司合理相信執行</p>
<p>(j) 超額費用</p> <p>若該費用將使信貸額超出客戶信貸限額, 發卡公司將按收費表收取超額費用。</p> <p>(k) 賬目調查手續費</p> <p>若每項不成立之賬目調查, 發卡公司將收取列載於服務收費表上的賬目調查手續費(如有)。</p> <p>(l) 拖欠付款罰款</p> <p>月結單上顯示的最低付款額(簡稱「最低付款額」), 但持卡人/會員亦可償還多於最低付款額的款項。</p> <p>(m) 支票提取賬戶盜取手續費</p> <p>若持卡人/會員以支票提取賬戶盈餘, 發卡公司將收取列載於服務收費表上的手續費(如有)。</p> <p>(n) 補發月結單手續費</p> <p>若持卡人/會員申請補發月結單, 發卡公司將收取列載於服務收費表上的手續費(如有)。</p> <p>(o) 申請補發發賬戶存根手續費</p> <p>若持卡人/會員申請補發發賬存根, 發卡公司將收取列載於服務收費表上的手續費(如有)。</p> <p>(p) 查閱個人資料手續費</p> <p>若持卡人/會員要求查閱個人資料, 發卡公司將就每項個人資料查閱收取列載於服務收費表上的手續費。</p> <p>(q) 即時增加臨時信用額手續費</p> <p>若持卡人/會員若使用即時增加臨時信用服務, 需就獲批的臨時信用額的數額繳付列載於服務收費表上的手續費(如有)。</p> <p>(r) 動態貨幣兌換費</p> <p>在香港以外地區進行的任何動態貨幣兌換交易, 而交易的金額以港元從賬戶中扣除的話, 該交易將會被徵收服務收費表所訂明的動態貨幣兌換費。</p> <p>(s) 商戶分期計劃取消交易手續費</p> <p>不論任何原因, 若取消商戶分期計劃, 將會被徵收服務收費表所訂明的取消交易手續費(如有)。</p> <p>(t) 郵寄月結單費用</p> <p>若持卡人/會員收取郵寄月結單, 發卡公司將收取列載於服務收費表上的手續費。</p>	<p>14.9 多個人信貸資料服務機構模式(「MCRA模式」)使信貸提供者(例如花旗銀行)能夠透過多個人信貸資料庫(簡稱「CRAs」)共享及提供信貸資料, 而所有個人信貸資料均透過信貸資料平台(「CRP」)的中央資料庫發送或存儲。您理解、確認並同意花旗銀行並非信貸資料平台的營運商, 並持不承認因使用信貸資料平台利/或任何信貸資料平台所獲得提供的服務而造成的任何損失或損害承擔任何責任。這包括但不限於:</p> <p>(a) 任何因信貸資料平台之營運或任何或任何方式使用信貸資料平台而導致的資料延誤、不能使用、中斷、故障、錯誤、不準確、遺失、誤用或損失等, 或</p> <p>(b) 信貸資料服務機構、任何其他信貸提供者, 或任何多個人信貸資料服務機構模式或信貸資料平台的擁有者、營運商、服務提供者或其他參與者違反義務、欺詐、故意遺漏或疏忽。您亦同意並接受信貸資料平台的擁有者及營運商不對任何人或任何信貸提供信貸資料平台而引起的任何損失或損害承擔責任。</p> <p>15. 商戶分期計劃</p> <p>15.1 以下條款及細則適用於商戶分期計劃, 客戶須同時遵守相關的本合約。除非另有定義或上文另有註明, 所有術語應與有關本合約中所作的定義。</p> <p>15.2 本商戶分期計劃(簡稱「本計劃」)是由發卡公司絕對酌情決定提供的貸款計劃(下文稱「本貸款計劃」), 並只在持卡人/會員惠顧發卡公司可不時指定及通知的商戶(各稱「商戶」)路適用於持卡人/會員。就每次使用本計劃所作出的交易而言(各稱「計劃交易」):</p> <p>(a) 持卡人/會員不可隨時地授權發卡公司一筆通知全數計劃交易金額(「貸款金額」)繳付予商戶(可在商戶提供全部或部分相關產品或服務前繳付); 及保證經信用卡向發卡公司以等額的每月分期償還此全額(各稱「分期付款」), 即在計劃交易日期被收取第一筆分期付款, 及後後的每月分期付款將在與計劃交易日期相同的曆日從卡中扣除(如月份中並無該日期, 則從該下一個曆日扣除, 直至全數清還貸款金額)。在本合約中, 每條款於分期付款的日期均稱為「分期付款日期」;</p> <p>(b) 本計劃之提供須得先申請資格審核及賬戶狀況的審核, 發卡公司對此有絕對的酌情權。如持卡人/會員取用本計劃, 則可能會被收取《服務收費表》中規定的「商戶分期計劃取消交易手續費」(如有), 並將被全數收取未清還的貸款金額;</p> <p>(c) 貸款金額會從客戶信貸限額中扣除並將於相應期數之分期付款。每筆分期付款均不得取銷, 並會每月從賬戶支取, 直至全數清還貸款金額。發卡公司將將於持卡人/會員每月支付分期付款後按比例恢復賬戶的客戶信貸限額。就此, 只有未清還的分期付款金額將仍然佔用賬戶的客戶信貸限額。任何退回或交換產品將不會影響本計劃下的付款責任;</p> <p>(d) 發卡公司及商戶可全權劃清決定計劃不可與任何他優惠同時同時使用, 而所有與本計劃有關的事宜及爭議, 須以發卡公司之最終決定為依據。</p> <p>(e) 每次分期付款之支付將如同任何其他他從賬戶中扣除的一般交易般處理, 並受本合約的所有條款約束。在任何情況下, 持卡人/會員須根據本合約中之條款向發卡公司清還全數貸款金額, 並負有全承擔所有費用, 包括但不限於逾期還款收費。</p>
<p>9.4 持卡人/會員明白到, 電子月結單服務及/或有適當的服務要求持卡人/會員擁有適當的互聯網及電訊設施及具有適當的設備, 持卡人/會員應保持使用電子月結單服務及/或電子通知書服務的設備獲妥可。</p> <p>9.5 基於使用電子月結單服務及/或電子通知書服務, 持卡人/會員承諾向發卡公司提供其最新及正確的電地址。</p> <p>9.6 若發卡公司在合理運送後, 仍未能夠將有關電子月結單服務及/或電子通知書服務的電郵發送給持卡人/會員, 電子月結單服務及/或電子通知書服務將自動取消。發卡公司並會恢復向持卡人/會員印發月結單及/或通知。</p> <p>9.7 若持卡人/會員擬取消電子月結單服務及/或電子通知書服務的登記, 須於下期月結單/下一張通知書日期前不少於10個工作天前通知Citibank網上理財、或於下一個結單/下一張通知書日期前最少15個工作天致電Citibank電話理財服務熱線2860 0333/白金卡客戶服務專線2860 0360 (僅供花旗銀行白金卡持卡人使用)/Ultima服務專線2860 0308(僅供Citi ULTIMA會員使用)/Citi Prestige服務專線2860 0338(僅供花旗銀行Citi Prestige持卡人使用)/American Express服務專線2860 0366(僅供Citibank Cash Back American Express® Card會使用)或前往花旗銀行分行, 通知發卡公司。在取消電子月結單服務及/或電子通知書服務的登記後, 發卡公司將恢復向持卡人/會員印發月結單及/或通知。</p> <p>9.8 持卡人/會員同意, 發卡公司毋須就持卡人/會員的數據、軟件、電腦、電訊設備或其他設備因持卡人/會員使用電子月結單服務及/或電子通知書服務所導致的(包括但不限於任何損失、損害或支出)承擔任何責任, 除非純粹直接因發卡公司疏忽或嚴重疏忽所致, 則作別論。</p> <p>9.9 持卡人/會員同意發卡公司應以合理努力, 確保電子月結單服務及/或電子通知書服務的安全性及確保未獲授權的第三方不能進入使用。但是, 持卡人/會員確認, 發卡公司對於電子月結單服務及/或電子通知書服務適用在任何司法管轄區內任何適用的互聯網服務供應商、網絡系統及其他同類型系統所傳送的任何資料的保安、保密或機密事宜, 並不保證。持卡人/會員確認其明白並同意發卡公司對於電子月結單服務及/或電子通知書服務可能涉及的風險, 包括但不限於電子月結單服務及/或電子通知書服務在未經持卡人/會員授權的情況下被截斷、監察、修改、竄改或被迫送或披露予其他方。</p> <p>9.10 電子月結單服務及/或電子通知書服務使用發卡公司的、發卡公司的附屬公司或其他軟件供應商的專有權軟件, 持卡人/會員同意發卡公司已就電子月結單服務及/或電子通知書服務向持卡人/會員授予使用該軟件的非專用特許, 此特許僅容許持卡人/會員使用該軟件的指定用途。若持卡人/會員同意不會進行任何有關該軟件的拆析、解碼、複製、更改或還原工程, 亦不會准許任何其他人進行上述事項。</p> <p>10. Citi Alerts即時短訊服務</p> <p>10.1 持卡人/會員同意, 通過登記及使用本公司透過電訊設備傳達提示的服務(簡稱「Citi Alerts即時短訊服務」), 即代表持卡人/會員接受並同意受本合約的第10條款約束, 並支付與使用Citi Alerts即時短訊服務的任何費用。持卡人/會員同意應遵守任何及所有現時或此後制定、頒布或執行並適用於Citi Alerts即時短訊服務的法律、法規、規定及官方指引, 以及發卡公司不時向持卡人/會員提供, 藉以規管有關Citi Alerts即時短訊服務使用其他設施、優惠或服務的其他條款及條件。</p> <p>10.2 持卡人/會員須負責其電訊設備的保安, 並採取一切合理的防範措施</p>	<p>14.1 發卡公司可在任何時間在毋須事先通知持卡人/會員的情況下, 將其在本合約內的任何或所有權利或業務轉移、轉讓、轉授或分包予任何人士。在無損於前文所述的情況下, 如發卡公司合理認為發卡公司遵從任何法律或規章而合理所需, 發卡公司亦可將發卡公司在本協議內之全部或部分權益和義務及賬戶中的任何款項轉移給任何集團公司。</p> <p>14.2 所有發卡公司發出之通知、月結單或書信可以書面通知、月結單附件或通知、電子郵件訊息或印設在月結單或通知上訊息或透過發卡公司認為恰當之任何其他形式。所有此等發卡公司發出之通知、月結單或書信在向持卡人/會員發出後在發卡公司登記的地址發達後即為有效發出, 並在该等通訊方式之通常遞送時間內視為已出持卡人/會員收取。</p> <p>14.3 發卡公司此等授權(並非必須)接觸閣下以下發出的指示:</p> <p>(a) 據稱由持卡人/會員發出或接收的傳真、電子郵件、郵寄、傳真傳輸或書面指示; 或</p> <p>(b) 以發卡公司不時指定的方式透過電子途徑(包括電子郵件及短訊)發出的指示, 儘管有任何錯誤謄、誤解、欺詐、偽造或條款上不清晰或欠缺授權, 不須發卡公司證明有關人士作出或據稱給予此等指示的權限或身份, 或查詢它們是否真實。但如發卡公司合理相信執行</p>

<p>向有關機關支付。持卡人/會員會合在合理可範圍內盡早通知任何已收取款項。持卡人/會員確認發卡公司將須向持卡人/會員提供付款設施應商預扣或扣減的任何款項。此外, 以發卡公司或任何其集團公司或其第三方便應供應商現時或已經以其資金支付或現時或將會被要求向機關支付服務費但當時並已收取款項的金額為限, 持卡人/會員須向發卡公司彌償有關款項, 連同與其相關的任何利息及罰款。持卡人/會員明白發卡公司無須就機關所提出的任何付款要求提出反對。</p> <p>8. 個人資料</p> <p>8.1 持卡人/會員同意發卡公司不時收取有關持卡人/會員之個人資料, 可根據發卡公司不時擁有供客戶索取之不時生效的有關個人資料(私隱)條例的政策聲明, 為其所述的目的, 供任何集團公司或第三方便服務供應及有關個人資料(私隱)條例的政策聲明中所述人士(不論在香港境內或境外), 及為遵從任何法律或規章或應任何法院、法律程序、審計或任何機關的調查所規定而供有關機構使用、保存、向其披露及/或轉移, 即使有任何適用的不披露協議存在, 前述內容亦應適用。持卡人/會員確認有關個人資料及戶口資料或記錄可以轉移至沒有嚴格資料保障或資料私隱法律的司法管轄區。</p> <p>8.2 持卡人/會員同意發卡公司不時生效的有關個人資料(私隱)條例的政策聲明將全面適用於此卡及賬戶及之生或生與之有關之所有事項。此外, 如持卡人/會員是外地國民或居民, 而發卡公司(不管理在或將來)以備持卡人/會員的國籍/居住地的相關資料後才制定了一種適用於CitiBank網上理財服務「私隱條款」所列出的該「私隱條款/通知」, 並且發卡公司可能會不時更新這些條款。</p> <p>8.3 持卡人/會員明白及同意其必須不時應發卡公司要求向發卡公司提供令發卡公司任何其集團公司可遵從任何法律或規章的資料。</p>	<p>9. 電子月結單/電子通知書服務</p> <p>9.1 通過登記和使用發卡銀行以電子方式提供電子賬戶月結單及/或指定通知書(分別簡稱「電子月結單服務」及「電子通知書服務」), 持卡人/會員接受及同意受本合約第9條約束。在登記電子月結單服務及/或電子通知書服務後, 持卡人/會員將不會再收到月結單及/或指定通知書的印本文件(指定通知書包括閣下向網頁www.citibank.com.hk/e-advice不時列出權限的通知書)。持卡人/會員同意遵從任何及所有現時或此後制定、頒布或執行並適用於電子月結單服務及/或電子通知書服務的法律、法規、規定及官方指引, 以及發卡公司不時向持卡人/會員提供, 藉以規管有關電子月結單服務及/或電子通知書服務使用其他設施、優惠或服務的其他條款或條件。</p> <p>9.2 持卡人/會員同意, 若發卡公司成功將與電子月結單服務及/或電子通知書服務有關的電通知(如適用)遞送往持卡人/會員指定的電地址時, 應視為將每月結單及/或指定通知書遞交持卡人/會員。若發卡公司未能將電子月結單服務及/或電子通知書服務有關的電通知遞送往持卡人/會員指定的電地址, 或基於任何理由, 儘管持卡人/會員登記電子月結單服務及/或電子通知書服務, 發卡公司可全權酌情決定將任何帳戶月結單及/或通知郵寄寄往持卡人/會員最新登記的通訊地址。</p> <p>9.3 發卡公司可不時酌情決定修改、限制、撤銷、取消、暫停或中止電子月結單服務及/或電子通知書服務, 而毋須給予任何理由或事先通知。發卡公司保留權利, 可透過事先向持卡人/會員發出通知隨時全權酌情決定不時就電子月結單服務及/或電子通知書服務徵收費用。</p>
<p>示, 需直接向商戶提出。發卡公司建議持卡人/會員至少在一下次預定付款前15天執行此操作。在持卡人/會員取消授權後, 商戶有權要求發卡公司從持卡人/會員的信用卡賬戶中扣款, 而發卡公司有義務執行此要求。</p> <p>16.4. 因應以下條款內第16條下的第16.6條, 當信用卡取消或替換後, 持卡人/會員有責任更改或向相關自動更新新替換卡資料指示。</p> <p>16.5. 請保留與商戶更改或取消任何自動更新新替換卡資料指示的副本。如果商戶未有按照持卡人/會員的指示採取行動, 則可以對請求提出異議。</p> <p>16.6. 如果持卡人/會員的卡號及/或到期日期有更改, 例如由於先前的卡遺失、被盜、被取消或持卡人/會員的自動更新新替換卡指示, 在不排除持卡人/會員的前述責任的情況下, 如相關信用卡卡協會能向特定商戶提供有關信用卡取消或更改資料的更新服務, 而持卡人/會員並沒有拒絕該服務, 持卡人/會員將會被視為授權發卡公司執行以下行動(如發卡公司選擇執行):</p> <p>(a) 向信用卡協會提供持卡人/會員的替換卡詳細資料, 以更新自動更新新替換卡資料指示或告知信用卡協會將持卡人/會員的舊卡已被取消或賬戶已被關閉; 及/或</p> <p>(b) 如果已替換了卡, 則自動更新新替換卡資料指示會適用於替換卡/或新的到期日(視情況而定)。除了將使用持卡人/會員的替換卡卡號和新到期日資料外, 否則將繼續按照該指示從持卡人/會員的卡賬戶中扣款。此外, 除了將使用持卡人/會員的替換卡資料外, 持卡人/會員的賬戶將繼續按照自動更新新替換卡資料指示進行扣帳而不再是舊卡資料。</p> <p>16.7. 在執行每張自動更新新卡資料指示之前, 持卡人/會員必須確保保持持卡人/會員的賬戶有可用的扣帳額, 以支付該筆款項。如果持卡人/會員的扣帳額度之內扣除。</p> <p>16.8. 如果持卡人/會員的卡賬戶沒有足夠的信用額度來支付自動更新新替換卡資料指示的付款金額, 發卡公司仍然可以根據發卡公司還可更新本合約條款的前提下酌量決定履行該項交易。通過免現款項交易, 這可能會導致超出持卡人/會員的信用額, 但並不因此就改變了持卡人/會員的信用額, 請參看發卡公司資料概要及服務收費表以了解可能適用的任何收費。</p>	<p>(f) 發卡公司可根據其授權權力及在任何時候毋須發出任何事先通知及理由決定: (i)拒絕向持卡人/會員提供本計劃; 或(ii)撤回或取消本計劃(本貸款/賬戶。在何上述事件發生後, 發如持卡人/會員取消賬戶, 持卡人/會員須立即向發卡公司清還該賬戶下所有未償還之債務, 包括但不限於本貸款計劃的任何未償金額。</p> <p>(g) 已記錄的分期付款款項的1.5%將包括在最低付款額內。</p> <p>(h) 如發卡公司在每月付款限期內收到(或已經收到)月結單中的月結單總結欠的全數款項, 發卡公司將只收取分期貸款之日公布的利率及/或費用(該利率及/或費用將 適用於整個分期付款期間), 而不會就此計劃交易收取額外費用及財務費用, 直至您清還所有分期付款。</p> <p>然而, 如發卡公司並未及/或以下月結單所示收到月結單總結欠的全數款項:</p> <p>a. 當前月結單及上一個月月結時:</p> <p>i. 當前月結單中已記錄的每月分期付款將從月結單的分期付款日期起行生財務費, 直至您全數清還當前的未償還結欠的前一日; 及</p> <p>ii. 當前月結單之前每月分期付款的任何未償還部分將從當前月結單日翌日始起行生財務費用, 直至您全數清還當前的未償還結欠的前一日。</p> <p>b. 只限當前月結單:</p> <p>i. 當前月結單中已記錄的每月分期付款將從當前月結單日之翌日始起行生財務費, 直至您全數清還當前的未償還結欠的前一日。</p> <p>請注意, 如您僅支付最低付款額, 您將需要比預定期限更長的時間才能全數清還本貸款計劃。最低付款額已包含已記錄分期付款的1.5%, 詳情已列載於本合約的第15.2(g)條, 亦請參看本合約第5.5條了解有關付款的分配方式。</p> <p>此外, 如發卡公司在付款限期之前未收到全數的最低付款額, 您將被收取款項財務費用(代付替換費用)及必須支付由發卡公司所釐定並不通過此您的逾期手續費, 而您的信貸記錄亦將反映拖欠還款的情況, 以上內容受本合約之條款約束, 並適用於您的Citi信用卡賬戶。有關拖欠財務費用(如適用)的收費詳情, 持卡人/會員應參看本合約的條款4.3 (i)下的財務費用、拖欠財務費用及逾期手續費刊載於以下網址之費用表上www.citibank.com.hk/chinese/credit-cards/pdf/Fee_Schedule.pdf。</p> <p>(i) 積分、八通現金或現金回贈將按已記錄的分期付款每月歸入賬戶。</p>
<p>16.1. 持卡人/會員可以授權另一方使用持卡人/會員的信用卡卡號和有效日期資料, 藉此使持卡人/會員的信用卡賬戶自動扣款項, 這稱為自動更新新替換卡指示(簡稱「自動更新新替換卡資料指示」)。</p> <p>16.2. 為了設立自動更新新替換卡資料指示, 商戶將要求持卡人/會員填寫有關表格, 自動更新新替換卡資料指示中有關扣款日期及收款金額的詳細資料, 應在有關表格中列出。</p> <p>16.3. 持卡人/會員於商戶設立自動更新新替換卡資料指示後, 如希望取消該指</p>	<p>16.1. 持卡人/會員可以授權另一方使用持卡人/會員的信用卡卡號和有效日期資料, 藉此使持卡人/會員的信用卡賬戶自動扣款項, 這稱為自動更新新替換卡指示(簡稱「自動更新新替換卡資料指示」)。</p> <p>16.2. 為了設立自動更新新替換卡資料指示, 商戶將要求持卡人/會員填寫有關表格, 自動更新新替換卡資料指示中有關扣款日期及收款金額的詳細資料, 應在有關表格中列出。</p> <p>16.3. 持卡人/會員於商戶設立自動更新新替換卡資料指示後, 如希望取消該指</p>

有關上一版本之產品資料概要與條款及細則，閣下仍可於本新版本生效日起30日內於以下指定網頁瀏覽及下載相關內容
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