



"Terms & Conditions for "Push Notification Redemption Service"

1. "The Pay with Points - Push Notification 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 Rewards UnionPay Card, 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. The Service is only applicable and offered to selected local transactions made by Eligible Card of Cardholders at selected local merchants or selected local merchant categories with Eligible Card ("Selected Transactions") at Citibank's sole discretion. Local merchant categories are subject to the definition of VISA/MasterCard® International's Merchant Data Standards and the settings of the acquiring bank. Selected Transactions exclude, but not limited to, cash advance, fees and charges, withdrawal amount/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, payment made through Citi PayAll, unauthorized transactions, fraudulent or abusive transactions, transfer or top-up transaction to certain e-wallet accounts (includes but not limited to PayMe, AliPay and WeChat Pay), and any other payments/transactions that Citibank may at its absolute discretion exclude from time to time. Citibank reserves the right to determine and change which purchases/payments/transfers/transactions qualify as eligible Selected Transactions at its absolute discretion from time to time.
3. To enjoy the Service, Cardholders must enable push notifications and turn on all types of push notifications on Citi Mobile® App. Citibank reserves the right to determine and change the type of the push notifications relating to the Service at its sole and absolute discretion from time to time.
4. The Service is only applicable to Cardholders who can successfully receive the push notifications relating to the Service from Citibank after performing the Selected Transactions ("Eligible Cardholders"). Citibank may send the push notifications relating to the Service to a Cardholder whose Eligible Card account is in good standing to participate in the Service, as determined by Citibank at its sole and absolute discretion. Citibank is not obliged to provide the Service to any Cardholder and may not send the push notifications relating to the Service to any Cardholder at Citibank's sole and absolute discretion.
5. The Service is valid and available for the Selected Transactions for a limited time period only. Within the validity period as stated in the associated push notification, Eligible Cardholders may tap the push notification and enjoy the Service via a redemption microsite. The redemption microsite will show Eligible Cardholder's available Citi ThankYouSM Rewards Points ("Points") of the corresponding Eligible Card account. Eligible Cardholders may redeem Points up to a net amount of the Selected Transaction or the available Points of the corresponding Eligible Card account (whichever is lower). Eligible Cardholders who choose to redeem must redeem a minimum redemption amount, which is subject to the minimum Points required shown on the redemption minisite for each redemption.

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

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6. 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.
7. Once the redemption is confirmed by the Eligible Cardholder, the Eligible Cardholder agrees, accepts and consents that the amount of Points redeemed for statement credits (“Statement Credits”) to offset Selected Transaction will be deducted from the Eligible Card account (“Redemption”).
8. Eligible Cardholder's Points account and Eligible Card account must be in good standing at the time the Eligible Cardholder uses the Service and at the time when the Statement Credit is posted. The Statement Credits redeemed from the Points will be posted by Citibank to Eligible Cardholder’s Eligible Card account within 7 calendar days of the Redemption.
9. Statement Credit will apply towards the Eligible Cardholder’s next month’s Eligible Card statement balance, but not the current month’s minimum or total payment due. The required minimum and total payment due reflected on the current Eligible Card account statement must be paid pursuant to the terms of the Cardholder Agreement of the Eligible Card.
10. Statement Credit 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 be transferred or exchanged for cash or cheque or other offers.
11. If Eligible Cardholder returns or cancels the Selected Transaction, any associated Statement Credit will remain on Eligible Cardholder’s Eligible Card account and the redeemed Points will not be returned.
12. The Service is subject to the Cardholder’s mobile device ability to support the Service for which Citibank is not responsible.
13. Citibank does not guarantee the delivery, accuracy, or security of the contents of any push notifications sent by Citibank to any Eligible Cardholders. Citibank shall not be liable to any Cardholder or anyone else for any losses or damages arising from the Service, including but not limited to, (a) non-delivery, delayed delivery, wrong delivery or partial delivery of any push notifications for any reason; or (b) inaccurate contents of any push notifications; or (c) any unauthorized redemptions or fraudulent or abusive redemptions.
14. All Redemptions cannot be cancelled, returned, exchanged or traded for cash nor eligible for other promotion.
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.

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18. Unless otherwise specified, Terms and Conditions of the Citi ThankYouSM 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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