

Citi八達通信用卡使用須知

Important Hints When Using Your Citi Octopus Credit Card

您的Citi八達通信用卡是一張結合八達通功能的信用卡。
Your Citi Octopus Credit Card combines both Credit Card and Octopus functions.

當您收到Citi八達通信用卡時，請... When you receive your Citi Octopus Credit Card, please...

- 立即於新卡背面簽署，確保安全
Sign on the back of the card immediately for your protection
- 請下載/開啟「Citibank HK」App以完成新卡確認程序
Please download/open the “Citibank HK” App to complete the new card activation process
- 確認新卡5天後，經以下途徑啟動八達通自動增值服務(「自動增值」)
Activate Octopus Automatic Add Value Service (“AAVS”) 5 days after card activation through one of the following channels:
 - 使用具備近場通訊功能(NFC)的Android流動裝置或已連接至八達通流動讀寫器的iOS流動裝置，下載及開啟「八達通」App，便可透過流動裝置即時啟動自動增值功能。詳情可瀏覽www.octopus.com.hk/aavs-activation；或
Using Near Field Communication (NFC)-enabled Android mobile device or iOS mobile device connected with Octopus Mobile reader, download and open the “Octopus” App to activate the AAVS function via your mobile device directly. For details, please visit www.octopus.com.hk/aavs-activation-en; or
 - 親身到指定Citibank分行*或
any selected Citibank branches" or
 - 帶同您的啟動「自動增值」信件*前往港鐵客務中心
any MTR Customer Service Centres with your AAVS Activation Letter*
 - 使用「八達通PC閱卡機」於八達通網站www.octopus.com.hk/pc-reader啟動自動增值功能
Octopus website: www.octopus.com.hk/pc-reader-en via Octopus PC Reader

* 客戶須於啟動Citi八達通信用卡5天後，方可啟動「自動增值」。請瀏覽www.citibank.com.hk/aavs 查閱指定Citibank分行地點
Citi Octopus Credit Card must be activated for more than five days prior to AAVS activation. Please visit www.citibank.com.hk/aavs for selected Citibank branch locations

* 啟動「自動增值」信件會於確認信用卡後5天內收到，有效期為發信後30天內
AAVS Activation Letter will be received within five days after Credit Card activation, and valid within 30 days after letter issuance

請確保…… Make sure.....

- 不要在空白的簽賬單據上簽署
You never sign a blank sales slip
- 妥善保管您的個人資料，被要求提供個人資料時，應考慮是否有透露資料之必要，及確認對方屬正當單位
You should safeguard your personal information. Whenever you are requested to provide your personal information, please ensure if there is a genuine need and the requesting source is reliable
- 不要透過不可靠的共用電腦或電子裝置使用網上理財服務，如網吧的電腦
Do not use a shared computer or a device that cannot be trusted for online banking, such as an internet café computer
- 定期檢查賬戶，如有任何困難或發現任何不尋常的情況，請立即與我們聯絡
Check your accounts on a regular basis and contact us immediately should you encounter any difficulties or irregularities
- 於未完成交易，未取回信用卡及提取現金前，不要離開自動櫃員機
You should not leave an ATM until you get your cash and your Credit Card back

當您以Citi八達通信用卡簽賬或其內置之八達通付款，請注意... When you make purchases with your Citi Octopus Credit Card or its embedded Octopus function, note that...

信用卡功能 Credit Card Function	八達通功能 Octopus Function
簽賬單據 Sales Slip - 清楚並正確壓印您的姓名 Your name is correctly imprinted - 收費正確 The right amount is charged - 填上小賬(如有需要)及總額 Tips (if applicable) and total amount are included - 加上適當之貨幣符號 Currency sign is clearly marked - 簽上有效簽署 Sign with a valid signature - 取回簽賬單據副本，並保留作記錄 Obtain a copy of the sales slip & keep it for your records 於內地簽賬時，個別商戶有可能為保安理由要求核實密碼。此情況下： For purchases in Mainland China, merchants may ask you to enter your PIN for security purpose. In this circumstance: - 請直接按「Enter」 Press “Enter” - 在簽賬單據上簽署完成交易 Sign the sales slip to complete the transaction	- 將八達通拍向讀寫器，直至交易完成及顯示餘額，方可將卡取開 Place your card steadily over the reader, hold and wait until there is an indication that the transaction has been completed and the remaining value is shown on the screen before removing your card - 不要同時把多於一張八達通或其他智能卡或電子產品(如電子記事簿等)同時拍向八達通讀寫器 Don't place more than one Octopus or another smartcard or any electronic equipment, such as digital diaries over the Octopus reader at one time - 若八達通的餘額為正數(即HK\$0.1或以上)，但不夠支付該次交易，只要交易後所欠金額不超過HK\$35，您仍可順利完成交易。若八達通的餘額是零或負數，交易將被拒絕 If the remaining value on your Octopus is positive (e.g. HK\$0.1 or above) but insufficient to cover the payment of a particular transaction, the Octopus can still be used provided the resulting negative value does not exceed HK\$35. The Octopus cannot be used if the remaining value is zero or negative prior to the transaction
只能使用信用卡或八達通功能去全數繳付任何一項交易，絕不可以部分使用信用卡及部分使用八達通完成交易。 Any single transaction is either settled by Credit Card or Octopus function, no transaction can be paid partially by Credit Card and partially by Octopus.	

增值Citi八達通信用卡 Reloading your Citi Octopus Credit Card

自動增值服務 AAVS	自己按時增值 Reload in Person
- 必須確認信用卡及啟動「自動增值」後才可使用 Cannot be used until you have activated your Credit Card and AAVS - 首次「自動增值」會在第一次使用八達通消費時執行 The first AAVS reload transaction will be triggered upon your first spending with Octopus 「自動增值」金額為HK\$250/HK\$500。增值金額將會從您的Citi八達通基本信用卡戶口內註賬，並清楚顯示在月結單上 Auto reload amount is HK\$250/HK\$500. Reloaded amount will be posted to your Citi Octopus Principal Credit Card account after every AAVS transaction, which will be clearly shown in your monthly statement - 其後，如八達通的可用儲值額連備用餘額不足繳付所需費用，八達通便會自動增值 After that, when the remaining value plus the maximum negative value on your Octopus is insufficient to settle the full cost of the transaction, Octopus will automatically trigger an AAVS transaction 「自動增值」每天只限一次 Maximum one AAVS reloading per day	- 在港鐵客務中心，自助增值機及各八達通認可增值服務供應商可以現金增值，增值額須為HK\$100或其倍數 Reload your Octopus at any MTR Customer Service Centres, Add Value Machines, or Octopus Authorised Add Value Service Providers by cash and in multiples of HK\$100 - 最高儲值額為HK\$1,000 Maximum stored-value limit is HK\$1,000

Citi信用卡一旦遺失，被竊或被自動櫃員機保留 What to do in case of loss, theft or card captured at ATM

- 若您已就Citi信用卡採取合理保管措施，並在合理可行情況下盡快報失，即無須承擔因失卡所招致的損失。若您的私人密碼為他人所知而導致信用卡遭盜用，您仍須就私人密碼相關的交易負責
Your liability for a lost, stolen or ATM captured Credit Card ceases immediately if you have exercised reasonable care in safeguarding your Credit Card and if you notify us as soon as reasonably practicable. If you have disclosed your PIN to another person and this has led to transactions by others, you remain liable for the PIN-related transactions
- 若您需要報失，請即致電話理財服務熱線2860 0333
If you want to report loss, please immediately call our CitiPhone Banking at 2860 0333
- 您需負責支付在**成功報失後首三個小時內**的損失(包括透過「自動增值」所增添的儲值額)
You will need to bear loss arising from unauthorized use of Octopus by others (including AAVS transaction) for the **first three hours after successful report loss**
- 在成功報失後三小時，失卡內的八達通餘額(無論是正數或負數，除了零)將會在兩個星期內退回及存到基本信用卡戶口內[^]
The remaining value stored on the lost Octopus Card three hours after successfully reporting the loss (either positive or negative except zero value) will be refunded and posted into the Principal Cardholder's Credit Card account. This will be reflected on the monthly statement within two weeks of successfully reporting the loss[^]

Citi八達通信用卡更換須知 Replacement of Citi Octopus Credit Card

- 若您更換Citi八達通信用卡，有關之八達通餘額(無論是正數或負數，除了零)將會誌入轉換後之基本信用卡戶口內，並會於兩個星期內顯示於月結單上[^]
The remaining Octopus value (either positive or negative except zero value) will be posted into the transferred Principal Cardholder's Credit Card account. This will be reflected on the monthly statement within two weeks[^] of card replacement
- 當八達通報失、轉帳或發生故障，日日賞\$將移到補發卡。基本卡及附屬卡持有人可以在補發卡確認後第20至50天內前往八達通日日賞服務站以新卡下載日日賞\$餘額。所有於限期後尚未領取的日日賞\$，將會自動取消而不作另行通知
If the Card is reported lost, is replaced or suffers a malfunction, any remaining Reward\$ will be transferred to the replacement card. You can download the remaining Octopus Reward\$ at any Octopus Rewards Stations with your new card between the 20th and the 50th day after your credit card is activated, otherwise the Reward\$ will be forfeited without prior notice

怎樣保存您的私人密碼 How to keep your PIN

- 當您牢記您的私人密碼後，應毀滅印有私人密碼之文件
Destroy the original printed copy of the PIN after memorising it
- 不應該讓任何人使用您的信用卡及私人密碼
Do not allow anyone to use your card and your PIN
- 絕對不可以把卡上，或任何經常與卡放在一起及附近之物件上寫上私人密碼
Never write down the PIN on your card or on anything usually kept with or near it
- 不應直接寫上或記下私人密碼而不加掩藏
Do not write down or record the PIN without disguising it
- 避免使用易被人猜測之數字組合，如您的住宅電話號碼，身份證號碼或出生日期等。您的私人密碼最好每一至三個月更換一次以防被盜用。您可以於任何一間Citibank之自動櫃員機選擇更改信用卡私人密碼
Avoid easily accessible personal numbers, such as your residential telephone number, I.D. card number or your birthday. For security reasons, it is advisable to change your PIN every one to three months. You may visit any one of the Citibank ATMs to choose or change your PIN
- 使用您的私人密碼時，需提高警覺，留意附近是否有可疑的人
Ensure that no one is watching you while you key in your PIN
- Citibank、八達通職員及警方不會要求您提供個人密碼(包括透過電郵或在電話內)。您只會於Citibank Online (www.citibank.com.hk)，電話理財服務熱線或自動櫃員機，被要求直接輸入密碼
Citibank or Octopus staff or the Police will NEVER request your PIN via email or telephone. You are ONLY required to key in your PIN when you proactively access Citibank Online at www.citibank.com.hk, CitiPhone Banking or an ATM
- 若遺失您的私人密碼或密碼為他人所知，請即致電話理財服務熱線
If your PIN is lost or becomes known to another person, please immediately call our CitiPhone Banking to report the case
- 不要以該私人密碼接駁其他服務，如接連互聯網或其他網址
Do not use the PIN for accessing other services, for example connection to the internet or accessing other websites

Citi信用卡付賬方式

Citi Credit Card Payment Option

(於2017年7月6日更新 Updated as of July 6, 2017)

Citibank提供多種簡便的信用卡付賬方式，讓您處理財務倍輕鬆。
Citibank offers a wide array of easy and convenient Credit Card payment methods for your choice so that you can handle your finances with ease.

1. Citibank Online / 電話理財服務 / Citibank自動櫃員機 / Citibank流動理財服務 Pay by Citibank Online / CitiPhone Banking / Citibank ATMs / Citibank Mobile Financial Services

您可登入 www.citibank.com.hk 透過Citibank Online(如適用)、致電電話理財服務熱線2860 0333或前往Citibank自動櫃員機，從您的Citibank儲蓄或支票戶口轉賬繳付信用卡賬項。
You can visit www.citibank.com.hk to settle payment through Citibank Online (if applicable) or simply call our CitiPhone Banking at 2860 0333 or use Citibank ATMs to transfer funds from your Citibank Savings or Checking Account to settle your bill.

截數期限： 星期一至五晚上8時前 星期六下午5時前 轉賬之金額，將於即日存入您的信用卡戶口。	Cut-off Time: Monday - Friday before 8 p.m. Saturday before 5 p.m. The transferred amount will be credited to your Credit Card account on the same business day.
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2. 「繳費易」服務 JET Payment

您可以隨時隨地在本港透過其他貼有「繳費易」標誌之銀通自動櫃員機，以銀通會員銀行賬戶(包括Citibank戶口)來支付Citibank信用卡賬項。
You can always access your JETCO partnership bank accounts (including Citibank account) via other JETCO ATMs in Hong Kong that bear JET Payment logo to settle Citibank Credit Card payment anytime, anywhere.

截數期限： 星期一至五晚上7時半前 客戶必須於付款限期前最少一個營業日繳付賬項。星期六、日、公眾假期及截數時間後所繳付之賬項，將於兩個營業日後處理。	Cut-off Time: Monday - Friday before 7:30 p.m. Payments must be made at least one business day prior to the Payment Due Date. Payments made on Saturday, Sunday, public holiday or after the cut-off time will be processed on the second business day thereafter.
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3. 「繳費靈」服務 Payment-by-Phone Service (PPS)

您可於「繳費靈」終端機以Citibank ATM Card或其他銀行提款卡開立戶口後，隨時隨地透過任何音頻電話或登入網址www.ppskh.com，免費繳付您的Citibank信用卡賬項，方便省時。
Open a PPS account through a PPS Terminal with your Citibank ATM Card or any other Automatic Teller Machine (ATM) cards and you can settle the payment of your Citibank Credit Card via any touch-tone phone, or by visiting the PPS website www.ppskh.com - anywhere, anytime and free of charge.

Citibank信用卡商戶編號：**15**

Merchant code of Citibank Credit Cards：**15**

查詢有關詳情，請致電「繳費靈」錄音熱線：

For details, please call the PPS hotline on:

900 00 222 328 (廣東話Cantonese) 或或 **900 00 222 329** (英語English)

截數期限： 星期一至五晚上7時前	Cut-off Time: Monday - Friday before 7 p.m.
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4. 靈活自動轉賬 Pay by FlexiAutopay

您可授權我們從您名下之Citibank或任何銀行之港元儲蓄或來往戶口，按月自動扣除信用卡總結欠或最低還款額。請確保該賬戶於付款限期前最少一個營業日有足夠的款項支付該等授權轉賬。此外，您更可隨時致電更改轉賬日期、轉賬款額或暫時取消轉賬指示。如欲申請此服務，請登入Citibank Online (www.citibank.com.hk) 登記，或填妥「靈活自動轉賬」授權書寄回花旗銀行(香港)有限公司，香港中央郵政信箱3120號。

With FlexiAutopay, we automatically debit the outstanding amount or minimum payment due amount from your specified account each month. Please always ensure that there are sufficient funds in the account to be debited at least one business day before the Payment Due Date to meet any transfer so authorized. You can **vary your payment date and the amount you pay, or suppress your current payment instruction anytime**. To enroll in this service, simply log onto Citibank Online (www.citibank.com.hk) or fill in the FlexiAutopay Authorization Form and mail it to Citibank (Hong Kong) Limited, GPO Box 3120, Hong Kong.

截數期限： (1) 如按照例行自動轉賬指示 ，請於付款限期前一個營業日處理 (2) 如需要更改自動轉賬指示 ，請於付款限期前兩個營業日轉賬	Cut-off Time: (1) To follow your autopay instruction , at least one business day before the Payment Due Date (2) To change your autopay instruction , at least two business days before the Payment Due Date
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註：其他銀行可能會因此收費。

Note: There could be possible charges by other banks.

5. 支票或現金 Pay by Cheque or Cash

a) Citibank自動櫃員機 Citibank ATMs

您可前往Citibank任何一間分行，將劃線支票或現金連同付款回條，存入24小時自動櫃員機繳付信用卡賬項。
You can settle your payment by crossed cheque or cash at any Citibank ATMs 24 hours a day, 7 days a week.

截數期限： (1) 支票 (星期一至五下午3時前)，請於付款限期前最少兩個營業日處理 (2) 現金 (星期一至五下午3時前，星期六上午11時前)	Cut-off Time: (1) Cheque (Monday - Friday before 3 p.m.), at least two business days prior to the Payment Due Date (2) Cash (Monday - Friday before 3 p.m. Saturday before 11 a.m.)
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b) Citibank「支票付款收集箱」 Citibank Express Drop Box

您可將劃線支票連同付款回條放入信封內封妥，投進任何一間Citibank分行的「支票付款收集箱」內即可。
Just enclose your crossed cheque together with your payment slip in a sealed envelope and drop it in the Express Drop Box located at your nearest Citibank branch.

截數期限： 星期一至五下午3時前 請於付款限期前最少兩個營業日處理	Cut-off Time: Monday - Friday before 3 p.m. Payment must be made at least two business days before the Payment Due Date
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c) 郵遞支票付賬 Cheque Payment by Mail

您可將劃線支票連同付款回條，寄回花旗銀行(香港)有限公司，香港中央郵政信箱8776號。
Simply send your crossed cheque together with your payment slip to Citibank (Hong Kong) Limited, GPO Box 8776, Hong Kong.

截數期限： 請於付款限期前五個營業日寄出	Cut-off Time: Mail out your cheque at least five business days before the Payment Due Date
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d) Citibank現金/支票存款機 Citibank Cash/Cheque Deposit Machine (CDM)

您可透過設於指定Citibank分行內的現金/支票存款機以現金或劃線支票付款。請於Citibank網站www.citibank.com.hk查閱現金/支票存款機位置。
You can settle your payment by cash or crossed cheque through any CDM at selected Citibank branches. Please refer to www.citibank.com.hk for the locations of the machines.

截數期限： (1) 支票 (星期一至五下午3時前)，請於付款限期前最少兩個營業日處理 (2) 現金 (星期一至五下午8時前，星期六下午6時前)	Cut-off Time: (1) Cheque (Monday - Friday before 3 p.m.), at least two business days prior to the Payment Due Date (2) Cash (Monday - Friday before 8 p.m. Saturday before 6 p.m.)
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註 Note:

- 以上各項付賬方式的截數時間只適用於香港。如閣下使用支票/現金於澳門分行付款，請於付款限期前最少兩個營業日處理。
The cut-off time of the above payment methods are only applicable in Hong Kong. If you settle your balance by cash or cheque through our Macau branch, please make the payment at least two business days prior to the Payment Due Date.
- 如使用支票繳付賬項，抬頭請寫「花旗銀行(香港)有限公司」及信用卡戶口號碼。
For cheque payment, please make your cheque payable to "Citibank (Hong Kong) Limited" with your credit card account number.
- 營業日指除星期六、星期日或公眾假期外，香港銀行進行一般業務的日子。
Business day means a day (other than Saturday, Sunday or public holiday) on which banks are open for general business in Hong Kong.

如有任何查詢可致電

For any queries, please feel free to call

電話理財服務熱線
CitiPhone Banking

2860 0333

詳情請登入

For details, please visit www.citibank.com.hk/cards