



Terms & Conditions for "Cash Rebate – Mobile Redemption Service"

1. The "Cash Rebate – Mobile Redemption Service" ("the Service") is applicable to the principal cardholders ("Cardholders") of ("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 and redeem the cash rebate with Citi ThankYouSM Rewards Points ("Points") under Eligible Cards ("Cash Rebate").
3. The amount of Points required for redemption will be deducted from the Eligible Card account's available Points balance. Cash Rebate will be credited to Cardholder's Eligible Card account within 7 calendar days and the redemption will be shown in the Cardholder's next statement cycle.
4. Statement Credit redeemed from "Cash Rebate – Mobile Redemption Service" 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.
5. There is no fee to use the service.
6. Citibank may set minimum and/or maximum Points redemption requirements for the Service at any time.
7. 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.
8. 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To be withdrawn as cash advance; or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.
9. Cardholder must maintain valid credit card accounts with good credit record in order to be eligible for Cash Rebate. In case there is any fraud/abuse, Citibank reserves the absolute right to charge the original value of the promotion rewarded directly from the credit card account without prior notice, forfeit the Cardholder's eligibility to be entitled to the promotion, and/or suspend the credit account for investigation without prior notice.
10. All Redemptions cannot be cancelled, returned, exchanged or traded for cash nor eligible for other promotion.
11. The Service is subject to the Cardholder's mobile device ability to support the Service for which Citibank is not responsible.
12. 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.
13. Citibank reserves the right to suspend or terminate the Service or amend these terms and conditions at any time without prior notice.

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

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14. 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.
15. 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/>.
16. In the event of any dispute, Citibank's decision shall be final and conclusive.
17. 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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