



“Always Pay with Points” Terms and Conditions

1. The "Always Pay with Points" ("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 The Club Credit Card, Citi Rewards UnionPay Card, Citi HKTVmall Card, Citi Cash Back Card, Citi Octopus Card and Citi Clear Card, and subject to the Terms and Conditions below.
2. There is no fee to use the Service.
3. Only retail purchases made at Always Pay with Points Participating Merchant as may be designated by Citibank from time to time ("Eligible Merchant") using Cardholder's Eligible Card ("Retail Purchase") are eligible for the "Always Pay with Points" statement credits ("Statement Credits"). To use the Service, Cardholder must be enrolled to Citi Mobile® App and set up for the Service. Cardholder will need to go to Rewards Widget and click on Always Pay with Points. During the set up process, Cardholder will be required to input the following details:
 - a. Merchant: Cardholder can only select one Eligible Merchant each time for Service enrollment. Cardholder need to set up again in order to enroll the Service for another Eligible Merchant.
 - b. Amount Limit: Only Retail Purchases with an amount below the amount limit selected will be automatically redeemed and will only be redeemed at full amount of the Retail Purchases unless otherwise notified. Retail Purchases that are above the selected amount limit will not be automatically redeemed.
 - c. Period: Only transactions that fall within the selected period ("Eligible Period") will be automatically redeemed. Retail Purchases that are beyond the Eligible Period will not be automatically redeemed. If "No End Date" is selected, such set up will allow the Cardholder to redeem for Retail Purchases as long as the Cardholder Eligible Card Account has sufficient Citi ThankYouSM Rewards Points to redeem unless otherwise notified or the Service is being terminated by Cardholder.
 - d. By tapping "Set now", the Service will be set up for the selected Eligible Merchant with immediate effect. Cardholder's next or subsequent Retail Purchases that fall into the setup criteria will be automatically redeemed ("Eligible Purchases").
4. To terminate the Service, Cardholder will need to login to Citi Mobile® App and deselect the button of the selected Eligible Merchant.
5. Cardholder's Eligible Card Account must be in good standing at the time the Cardholder sets up and uses the Service.
6. The amount of Citi ThankYouSM Rewards Points ("Points") required for redemption will be automatically deducted from the Eligible Card Account's available Points balance immediately after successful redemption. Statement Credits will be posted to the Eligible Card Account within 7 business days of successful redemption.

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

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7. Citibank has the right to change the Conversion Rate at any time and from time to time without any prior notice.
8. Within the Eligible Period, if Cardholder does not have enough Points to automatically redeem the Eligible Purchases, the Service will be temporarily suspended until Cardholder accumulates enough Points to automatically redeem for the next Eligible Purchases again.
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. If Cardholder returns or cancels the Eligible Purchases, any associated statement credit will remain on Eligible Cardholder's Card Account and Points will not be returned.
11. The Service is subject to the Cardholder's mobile device ability to support the Service for which Citibank is not responsible.
12. All Redemptions cannot be cancelled, returned, exchanged or traded for cash nor eligible for other promotion.
13. 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.
14. Citibank reserves the right to terminate the Service or amend its terms and conditions at any time without prior notice.
15. 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.
16. 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/>.
17. In the event of any dispute, Citibank's decision shall be final and conclusive.
18. 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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