



“Citi Points Conversion to A. Point” Terms and Conditions

1. Citi Points Conversion to A. Point Service (“Service”) applies to Principal Cardholders (“Cardholders”) of Citi Classic Card, Citi Gold Card, Citi HKTVmall Card, Citi Rewards Card(except Citi Rewards UnionPay Card), Citi PremierMiles Card, Citi Plus® Credit Card, Citi Prestige Card and Citi Ultima Card issued by Citibank (Hong Kong) Limited (“Citibank”) (“Eligible Cards”).
2. This Service is applicable to Cardholders’ Citi Points Conversion to A. Point (“Redemption”) via AlipayHK mobile application (“AlipayHK App”).
3. To enjoy this Service, Cardholders must have at least one Eligible Card bound to its AlipayHK App for payment purposes. Cardholders must verify their identity by providing their mobile numbers registered with AlipayHK (which must be the same as the registered mobile numbers with Citibank) to receive a One-Time Password, and the identity verification will be confirmed upon the One-Time Password being correctly entered. Cardholders can select the Citi Points amount to convert to A. Point and complete the Redemption under the Service.
4. Identity verification will not be required for subsequent redemptions made by the same Eligible Card under the same AlipayHK account.
5. Citibank is not responsible for any failure to submit and/or process any Redemption arising from Cardholders’ exit, voluntarily or involuntarily, during any of the steps illustrated under Clause 3, including but not limited to network disconnection, technical device malfunction or any delay, interruption or disruption of AlipayHK App or system.
6. The minimum amount of A. Point that can be converted under each Redemption is 25,000. The maximum aggregate amount of A. Point that can be converted by the same AlipayHK account per day is 250,000. The Redemption must be in 1,000 A. Point or its intervals and is subject to the Cardholder’s available Citi Points in the Eligible Card account.
7. The amount of Citi Points redeemed will be deducted from the Cardholder’s Eligible Card account.
8. The redemption rate may vary by credit card types and may change from time to time. The exact Citi points required for Redemption are based on the redemption rate displayed at the AlipayHK App at the time of redemption.
9. Cardholders must promptly update Citibank of any change to their mobile number. Such updated mobile number must be the same as the registered mobile number with AlipayHK in order to enjoy the Service. Citibank shall not be liable to any Cardholders or anyone else for any losses or damages arising from the Service.
10. Once the Redemption is confirmed, it is irreversible and it cannot be cancelled, returned, exchanged or traded for cash or other promotion.

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

Citi Privacy Policy: citibank.hk/privacy
Terms & Conditions: citibank.hk/disclaimere

