



“Citi Points Conversion to MTR Points” Terms and Conditions

1. Citi Points Conversion to MTR Points 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 MTR Points (“Redemption”) via MTR Mobile application (“MTR Mobile”).
3. To enjoy this Service, Cardholders must verify their identity by providing the last 4 digits of their Eligible Cards and their mobile numbers registered with MTR (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 MTR Points and complete the Redemption under the Service.
4. Citibank and MTR shall not be 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 MTR Mobile or system.
5. The minimum amount of MTR Points that can be converted under each Redemption is 6,000. The maximum aggregate amount of MTR Points that can be converted by the same MTR account per day is 240,000. The Redemption must be in 240 MTR Points or its intervals and is subject to the Cardholder’s available Citi Points in the Eligible Card account.
6. The amount of Citi Points redeemed will be deducted from the Cardholder’s Eligible Card account.
7. 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 MTR Mobile at the time of redemption.
8. 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 MTR 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.
9. 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!**

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