

Citi PremierMiles Credit Card Spending Promotion "Enjoy HK\$3.8 = 1 Mile on local spending" Terms & Conditions:

1. The promotion period is valid from March 1, 2025 to May 31, 2025, both dates inclusive ("Promotion Period").
2. This promotion applies to Citi PremierMiles Cardholders ("Eligible Cardholders") of Citi Credit Card ("Designated Credit Card") issued by Citibank (Hong Kong) Limited ("Citibank") listed at the promotional email/SMS/Push notification for this promotion. Transactions made by the Eligible Cardholders (including Eligible principal and supplementary card(s)) will be combined.
3. Cardholders are required to register during the Promotion Period at "citibank.hk/miles-reg"; ("Registration"). Each Cardholder is required to register once only within the Promotion Period. Only the latest registered Credit Card Number and Cathay membership number will prevail. Only the first 10,000 successfully registered Cardholders are eligible for this promotion. Registration with a supplementary card is not accepted.
4. Cardholders are required to provide the valid Cathay membership number which bears the same name as that of the Principal Cardholder at " citibank.hk/miles-reg" in order to receive the extra Asia Mile(s) ("Extra Mile(s)") from this promotion. **Failure to provide the Cathay membership number within the Promotion Period may result in forfeiture of Extra Mile(s).**
5. **Citibank will not accept any liability in relation to any loss of rewards / payment delay incurred due to an incorrect information, including Cathay membership number, being provided by the Eligible Cardholder.**
6. Cardholders will only be entitled to Extra Miles on "Eligible Transactions" (as defined in Clause 8 below) of HK\$6,000 and above ("Monthly Local Spending Goal"). The Extra Miles awarded with below Monthly Local Spending Goal based, **i.e., a cardholder spending HKD 7,000 will only earn 829 Extra Miles (9,948 Points), just as a customer spending HKD 6,000 will earn 829 Extra Miles (9,948 Points) within the Promotion Period.** No prorated Extra Miles are awarded between the 3 Monthly Local Spending Goals. A cardholder can earn a maximum of 2,072 Extra Miles (24,864 Points) within each calendar month of the Promotion Period.

Monthly Local Spending Goal	Basic Mile (12 Points = 1 Mile)	Extra Mile (12 Points = 1 Mile)	Total Mile (12 Points = 1 Mile)
HKD 6,000	750 Miles (9,000 Points)	829 Miles (9,948 Points)	1,579 Miles (18,948 Points)*
HKD 10,000	1,250 Miles (15,000 Points)	1,382 Miles (16,584 Points)	2,632 Miles (31,584 Points)*
HKD 15,000	1,875 Miles (22,500 Points)	2,072 Miles (24,864 Points)	3,947 Miles (47,364 Points)*

****Equivalent to HK 3.8 = 1 Mile , Total Miles/Monthly Local Spending Goal (Example: HKD 6,000/ 1,579 Miles)***

7. Basic Points refer to HK\$8=1 Mile (12 points) on local transactions under Citi PremierMiles® Card Rewards Program. Terms and Conditions of Citibank Rewards Program apply.
8. "Eligible Transaction" includes all posted local retail transactions, with official payment records (including online transactions) and monthly installments of newly billed Merchant Installment Plan that are also posted during the Promotion Period. This promotion applies to the Net Transaction Amount which means the final amount of an Eligible Transaction after deduction of all applicable discounts, reductions and value of cash vouchers. Citibank has no obligation to clarify whether a transaction is an Eligible Transaction before the Cardholder conducts such transaction.
9. "Ineligible Transactions" include but not limited to cash advance, "Dynamic Currency Conversion non-online transactions", i.e. transactions with conversion from a foreign currency into Hong Kong Dollars

involved at the point of the transaction, purchase of cash vouchers, purchase/add value of gift cards, purchase/reload of stored value cards, Octopus Automatic Add Value service transactions, Octopus Add Value through Mobile Payment such as ApplePay/Google Pay/Samsung Pay, transactions made through Faster Payment System (FPS) services, charity donations, phone/fax/mail order, traveler's checks, foreign exchange transactions using Credit Card (for example but not limited to Forex.com, etc.), withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, "FlexiBill" Installment Program and "PayLite" Installment Program, Quick Cash Installment Program, all payments made by Citi PayAll, payment to the Inland Revenue Department, bill payment, utilities bill made with credit card via internet banking or online payment system, auto payment and recurring transactions, mutual funds payment, fees & charges, insurance transactions, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.

10. Eligible Transactions effected through principal and supplementary cards under the same Designated Credit Card account will be combined.
11. Cardholders who have registered during the Promotion Period and subsequently have had their respective Eligible Card(s) replaced, renewed (inclusive of renewal from Visa Card to a Mastercard), report lost / stolen, all the Eligible Transactions made on the corresponding newly issued Eligible Card due to the aforementioned scenarios will be combined with the Eligible Transactions made with the original Eligible Card, with no additional registration required.
12. Citibank will determine the eligibility of Eligible Cardholders to participate in this promotion as well as the transactions based on Citibank's record, and at the sole and absolute discretion of Citibank. If transactions are confirmed to be qualified for Extra Mile(s) after verification by Citibank at its sole and absolute discretion, extra Mile(s) will be rounded up to the nearest digit and credited to the Cathay membership account provided by the Eligible Cardholder (based on the latest Registration) ("Designated Cathay Membership Account") **on or before July 31, 2025**, subject to Cathay Membership Programme Terms and Conditions and validity. Eligible Cardholders are required to ensure the sequence of First Name and Last Name in Citibank's record is aligned with the record in Cathay Membership Programme. Any mismatch on either First Name or Last Name may lead to Points Transfer rejection. For your sequence of First Name and Last Name in Cathay Membership Programme, please contact Cathay for details. The Basic Points will be credited to the Designated Credit Card account in accordance with the Terms and Conditions of Citi PremierMiles® Card Rewards Program.
13. Extra Miles will first be rewarded in the form Citi ThankYouSM Rewards Points, of which will be converted in the form of Asia Miles to be credited into the Designated Cathay Membership Account at the conversion rate of 12 Points = 1 Mile with other Terms and Conditions prevail under 'Citi ThankYouSM Rewards'.
14. Cardholders must keep and submit the relevant original credit card sales slips and original merchant sales receipts in respect of the Eligible Transactions for inspection upon request by Citibank. All documents submitted to Citibank will not be returned.
15. Designated Credit Card accounts used for Eligible Transactions must be valid and with good credit record during the Promotion Period and the fulfillment period in order to be eligible to receive any Extra Miles; otherwise, Citibank reserves the right to forfeit the Extra Miles without prior notice.
16. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which Extra Miles were rewarded, Citibank reserves the right to debit the equivalent amount of Extra Miles from the Cardholder's Credit Card account used for Eligible Transactions without prior notice.
17. Citibank reserves the right to amend these Terms and Conditions or withdraw or terminate this promotion at its discretion without prior notice and Citibank accepts no liability for such amendment, withdrawal or termination. All matters and disputes are subject to the final decision of Citibank.
18. Other Cathay membership Terms and Conditions apply.
19. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions,

the English version shall prevail. If there is any discrepancy between the promotional materials and these Terms and Conditions, these Terms and Conditions shall apply and prevail.

20. No person other than the Registered Cardholder and Citibank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of these terms and conditions.
21. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.