



Terms & Conditions of "Member-Get-Member Referral Program" (the "Program"):

1. Unless otherwise specified, the promotion period is valid from November 5, 2024 to February 28, 2025 (both dates inclusive) ("Promotion Period").
2. The Referrer must be an existing principal cardholder of Citi Credit Card issued by Citibank (Hong Kong) Limited ("Citibank") ("Referrer's Credit Card").
3. The Referee must be directly referred by the Referrer and successfully applied for a principal card of Citi Prestige Card, Citi PremierMiles Card, Citi Rewards Master Card and Citi Cash Back Card ("Designated Card") through referrer's Unique Referral Code or Link (defined in clause 5). Referees who are full time students of degree / diploma program of a Hong Kong Tertiary Institution will not be eligible for the Program. **The Designated Card application must be successfully approved by Citibank on or before March 31, 2025**, subject to Citibank's system records. The Referee's Designated Card has to be activated within 1 month after card issuance in order to join this Program ("Successful Referral").
4. The Referee shall submit the application with the Unique Referral Code of the referrer during the Promotion Period in order to join this Program.
5. Unique Referral Code or Link has to be generated by the Referrer via one of the following 2 ways:
 - a) Through the dedicated Citibank websites (citibank.hk/mgm1 or citibank.hk/mgm2) by providing Last Name, Mobile Number and Year of Birth. **The Referrer is required to ensure the accuracy and validity of the information provided through the concerned website, and the record cannot be changed once submitted.**
 - b) Logging into Citi Mobile® App and use "Refer friends to Citi" Function
6. A Referee who currently holds, has cancelled or has held any principal card of Citi Credit Card issued by Citibank within the past 12 months from the month of application for the Designated Card will not be counted as Successful Referral, both Referee and Referrer will not be eligible for the corresponding Referee's and Referrer's reward.
7. Each Referee can only be referred ONCE during the entire Promotion Period. With reference to Citibank's records, if the same Referee submits the same Successful Referral more than once with a different Referrer's Unique Referral Code, only the Referrer whose Referrer's unique Referral Code with the bank in the first Successful Referral will be used to determine the eligibility to this Program. Referrer's Unique Referral Code is subject to Citibank's system records. If the same Referee is successfully referred in other Member-Get-Member Referral Program, the referee will not be eligible to participate in this Program.
8. Within the Promotion Period, the Referrer and the Referee will be eligible for the following rewards ("Reward"):
 - Referrer's reward: Each Referrer can enjoy the designated Referral Reward upon reaching the respective number of successful referrals tier:

No. of Referral(s)	Referrer's Reward
1	Earn HK\$600 Cash rebate for the 1st successful referral
2	Earn HK\$900 Cash rebate for the 2nd successful referral
3	Earn HK\$1,500 Cash rebate for the 3rd successful referral
4 or above	Earn HK600 Cash rebate from the 4th referral onwards

Sample 1: If customer has 2 successful referrals, this referrer will be entitled to earn HK\$1,500 cash rebate.

Sample 2: If customer has 3 successful referrals, this referrer will be entitled to earn HK\$3,000 cash rebate.

Sample 3: If customer has 4 successful referrals, this referrer will be entitled to earn HK\$3,600 cash rebate.





- Referee’s reward: Referees are entitled to the following welcome offer upon successful application with the unique Referral Code, successful physical card activation within a month from the date of card issuance and fulfilling the below relevant reward conditions (“Welcome Offer”):

Card Type Applied	Welcome Offer	Reward Conditions/Spending conditions
Citi Cash Back Card, Citi PremierMiles Card, Citi Rewards Mastercard	HK\$1,000 Cash Rebate	Accumulate spending of HK\$5,000 or above within the first 2 months from the date of card issuance
Citi Prestige Card	HK\$1,000 Cash Rebate and	
	360,000 Points (equivalent to 30,000 Miles▲)	Pay the first annual fee of HK\$3,800

▲According to the current conversion rate, customer may redeem 30,000 Miles for 360,000 Points. The conversion rate is subject to changes from time to time without prior notice.

9. All posted transactions and monthly installments of billed Merchant Installment Plan conducted by principal and supplementary card(s), if applicable, are included in the Spending Conditions calculation. Ineligible transactions, including but not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions (including via e-wallet/ other method to top up Smart Octopus), cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, “FlexiBill” Installment Program and “PayLite” Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill / insurance transactions made with Eligible Card via internet banking or online payment system, all payments made using “Citi PayAll Service”, mutual funds payment, fees & charges, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.
10. Each referee is entitled to one Welcome Offer only except for Prestige.
11. Welcome offers cannot be changed once indicated on the application form, nor transferred to another person, cancelled, reversed nor exchanged for cash.
12. Fulfillment of Rewards
 - **Cash Rebate:**
 - i. The Cash Rebate of the Referrer’s Reward will be credited to the corresponding Citi Credit Card accounts respectively by October 31, 2025 (“Reward Fulfillment Period”). If the Referrer owns more than 1 Credit Card account, the Referrer’s Cash Rebate will be credited to the Referrer’s Credit Card account in valid status and with the highest card transaction amount based on the Citibank’s system from Reward Fulfillment Period’s latest three months.
 - ii. The Cash Rebate of the Referee’s Welcome Offer will be credited to the corresponding Citi Credit Card accounts within 5 months upon meeting the relevant spending conditions.
 - **Points:**

For Referee who applied Citi Prestige Card, points will be credited to the eligible Principal Cardholder’s account two (2) months after the first year annual fee has been fully paid. (Citi Prestige Cardholders can choose to convert their Points to miles with and of the following Mileage Programs: British Airways Executive Club, Cathay Membership Programme, Emirates Skywards, Etihad Guest, EVA Air Infinity MileageLands, Flying Blue , Garuda Indonesia Frequent Flyer, Malaysia Airlines Enrich, Qantas Frequent Flyer, Qatar Airways Privilege Club, Singapore Airlines KrisFlyer, Thai Airways Royal Orchid Plus or Virgin Atlantic Flying Club, The exchange is subject to the conversion rate of the chosen Mileage Program.

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Citi Prestige Cardholders can also choose to convert Points to equivalent in Rebate which is subject to the Citi ThankYou Rewards Terms and Conditions and the Citi "Pay with Points – Merchants' Online Platforms Service" Terms and Conditions.

13. Both the Referrer's Citi Credit Card account and the Referee's Designated Card must be valid and in good standing during the entire Promotion Period and Reward Fulfillment Period in order to receive the Reward/Welcome Offer.
14. Reward cannot be changed, nor transferred to another person, cancelled, reversed nor exchanged for cash.
15. In case of any fraud/abuse/reversal or cancellation of transactions included in the calculation of the spending conditions, Citibank reserves the right to debit from the Referrer/Referee's credit card accounts the equivalent amount of the Reward awarded under this promotion without prior notice.
16. Self referral is not accepted.
17. Any Citibank staff employed by Citibank or Citibank N.A. or its subsidiaries are eligible for this program as a referrer excluding staff who are (a) eligible for any other incentive programs relating to other credit card referrals, (b) sales representatives under incentive, (c) contract staff hired by third party agency under sales incentive scheme, and (d) staff to staff referral and referee arrangement. All of those stated above shall not be eligible for any referral and referee offers with this promotion.
18. This Program is not applicable to U.S. persons.
19. This Program is not applicable to Referrers and Referees who are a resident individual of the European Union, European Economic Area (EEA), Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, United Kingdom, The Isle of Man, Brazil, New Zealand, Jamaica, Ecuador, Sri Lanka or any other jurisdictions where referral activity is restricted, at the time of referral and fulfilment of the conditions under the program.
20. Citibank and the respective merchants reserve the right to amend these and relevant terms and conditions at any time without prior notice.
21. All matters and disputes will be subject to the final decision of Citibank.
22. In the case of discrepancy between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

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

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