



Terms and Conditions of Welcome Offer (“Offer”)

1. The Offer promotion period is from Jan 7, 2026 to Mar 31, 2026, both dates inclusive (“Promotion Period”).
2. Customers who successfully apply for Citi Tax Season Loan or Citi Speedy Cash Loan or Citi Card Debt Consolidation Loan within the Promotion Period and drawn down on or before Apr 14, 2026 with a specific loan amount and repayment period 12 months or above (“Eligible Customers”) will be eligible for cash coupon or cash rebate (“Reward”). Only applicable to customers who do not hold any Personal Loan account offered by Citibank (Hong Kong) Limited (the “Bank”) at the time of application.

Offer (Cash Coupons or Cash Rebate)						
Loan Amount (HK\$)	Repayment period 12-18 months		Repayment period 24 - 36 months		Repayment period 42 months or above	
	Citigold Private Client (CPC)/Citigold/ Citi ULTIMA cardholders	Other customers	Citigold Private Client (CPC)/Citigold/ Citi ULTIMA cardholders	Other customers	Citigold Private Client (CPC)/Citigold/ Citi ULTIMA cardholders	Other customers
HK\$1,500,000 or above	-	-	HK\$4,000	HK\$2,000	HK\$8,000	HK\$8,000
HK\$800,000 to HK\$1,499,999	-	-	HK\$2,000	HK\$1,000	HK\$4,000	HK\$2,000
HK\$400,000 to HK\$799,999	-	-	HK\$500	HK\$500	HK\$1,000	HK\$1,000
HK\$100,000 to HK\$399,999	-	-	HK\$500	HK\$500	HK\$1,000	HK\$1,000

3. The Offer for Citigold Private Client/Citigold Client or Citi ULTIMA cardholder is only applicable to the applicant who fulfill the following requirement from the date of application to the issue date of redemption letter (both dates inclusive):
 - Citigold Private Client should maintain the account balance at HK\$8,000,000 or above with the Bank, Citigold Client should maintain the account balance at HK\$1,500,000 or above with the Bank and Citi ULTIMA cardholder needs to hold the Citi ULTIMA issued by the Bank.
4. The Flash Sales Offer (“Flash Sales Offer”) promotion period is from Jan 7, 2026 to Jan 20, 2026, both dates inclusive (“Flash Sales Promotion Period”). Eligible Customers will be eligible for the below Flash Sales Offer.

Flash Sales Offer (Cash Coupons or Cash Rebate)						
Loan Amount (HK\$)	Repayment period 12-18 months		Repayment period 24 - 36 months		Repayment period 42 months or above	
	Citigold Private Client (CPC)/Citigold/ Citi ULTIMA cardholders	Other customers	Citigold Private Client (CPC)/Citigold/ Citi ULTIMA cardholders	Other customers	Citigold Private Client (CPC)/Citigold/ Citi ULTIMA cardholders	Other customers
HK\$1,500,000 or above	HK\$2,000	HK\$2,000	HK\$8,000	HK\$4,000	HK\$16,000	HK\$16,000
HK\$800,000 to HK\$1,499,999	HK\$2,000	HK\$2,000	HK\$4,000	HK\$2,000	HK\$8,000	HK\$4,000
HK\$400,000 to HK\$799,999	HK\$1,000	HK\$1,000	HK\$1,000	HK\$1,000	HK\$2,000	HK\$2,000
HK\$100,000 to HK\$399,999	HK\$1,000	HK\$1,000	HK\$1,000	HK\$1,000	HK\$2,000	HK\$2,000

5. The Cash Rebate will be credited to your Citi Credit Card account (for Principal Cardholder only) on or before Jun 30, 2026 without further notice when your credit card account is valid and in good standing during the Promotion Period. If Eligible Customers do not have any Citi Credit Card account, the Cash Rebate will be credited to your Citibank account if you have selected Citibank account as the loan repayment account. If you have more than one of the following Citi Credit Card, the Cash Rebate will be credited to the Citi Credit Card Principal Cardholder account according to the following sequence maintained in the Bank record:
 - a. Citi Ultima Card
 - b. Citi Prestige Card
 - c. Citi PremierMiles Card
 - d. Citi Cash Back Card
 - e. Citi Rewards Card
 - f. Citi Rewards UnionPay Card
 - g. Citi Plus® Credit Card
 - h. Citi Octopus Card
 - i. Citi HKTVmall Card
 - j. Citi The Club Credit Card
 - k. Citi Clear Card

Otherwise, a cash coupon redemption letter (if applicable) will be mailed to the Eligible Customers’ Hong Kong correspondence address according to The Bank’s record on or before Jun 30, 2026.

6. Cash coupon reward is subject to availability. The Bank reserves the right to offer an alternative gift or benefit in substitution of the cash coupon/premium reward/cash rebate without prior notice. Cash coupon reward cannot be converted to cash and are not replaceable in the event of any loss or damage. The use of the cash coupon reward is bounded by the relevant terms and conditions printed therein and The Bank accepts no liability in respect of the quality of the products and services provided by the supplier involved in this promotion. The respective suppliers are responsible for all obligations and liabilities in relation to such products or services.
7. Each Eligible Customer can enjoy the Offer once during the Promotion Period.
8. Citibank Personal Loan account of Eligible Customers must be valid and in good condition without any late payment or early repayment, otherwise The Bank reserves the right to forfeit the eligibility of an Eligible Customer to participate in this promotion and the Eligible Customer shall immediately repay to The Bank full amount of Reward under this promotion.
9. If Eligible Customers have made early settlement of /cancelled Citi Personal Loan accounts after the Rewards are awarded, The Bank reserves the right to charge:
 - a) the full amount of the Reward (if applicable); AND
 - b) the early repayment fee for the Citi Personal Loan (which is based on a rate on the entire principal amount as set out in the Drawdown Letter)
10. The Offer cannot be used in conjunction with any other promotional offers.
11. Citi Tax Season Loan, Citi Speedy Cash and Citi Card Debt Consolidation Loan are products of Citibank Personal Loan and are subject to the “Terms and Conditions for Citibank Personal Loan”.
12. The Offer is not applicable for staff who employed under Citibank (Hong Kong) Limited (CHKL) and Citigroup.
13. The Bank reserves the right to amend these terms and conditions at any time without prior notice.
14. In case of dispute, the decision of The Bank shall be final and conclusive.
15. In the event of discrepancy or inconsistency between this English version of the terms and conditions and the Chinese version, the English version shall prevail.

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

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



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迎新優惠(「優惠」)之條款及細則

1. 優惠推廣期由2026年1月7日至2026年3月31日，包括首尾兩日(「推廣期」)。
2. 客戶於推廣期內申請並於2026年4月14日或之前成功提取Citi稅季貸款或Citi特快現金或Citi卡數結餘轉戶可享優惠。客戶需提取指定貸款額，而還款期為12個月或以上(「合資格客戶」)方可獲享現金券或現金回贈(「獎賞」)。只適用於申請當日不持有任何由花旗銀行(「本行」)所提供之私人貸款之客戶。

優惠 (現金券或現金回贈)						
貸款額 (HK\$)	還款期長達12-18個月		還款期長達24-36個月		還款期長達42個月或以上	
	花旗私人客戶/ Citigold客戶/ Citi ULTIMA卡之持有人	其他客戶	花旗私人客戶/ Citigold客戶/ Citi ULTIMA卡之持有人	其他客戶	花旗私人客戶/ Citigold客戶/ Citi ULTIMA卡之持有人	其他客戶
HK\$1,500,000或以上	-	-	HK\$4,000	HK\$2,000	HK\$8,000	HK\$8,000
HK\$800,000至HK\$1,499,999	-	-	HK\$2,000	HK\$1,000	HK\$4,000	HK\$2,000
HK\$400,000至HK\$799,999	-	-	HK\$500	HK\$500	HK\$1,000	HK\$1,000
HK\$100,000至HK\$399,999	-	-	HK\$500	HK\$500	HK\$1,000	HK\$1,000

3. 客戶於申請當日至獎賞換領信發出當天須符合以下資格以獲得花旗私人客戶/Citigold客戶/Citi ULTIMA卡之持有人之獎賞：
 - 花旗私人客戶需保持本行戶口結餘達HK\$8,000,000元或以上；Citigold客戶則需保持本行戶口結餘達HK\$1,500,000元或以上；而Citi ULTIMA卡之持有人需持有本行所提供的Citi ULTIMA信用卡。
4. 快閃優惠(「快閃優惠」)惠推廣期由2026年1月7日至2026年1月20日，包括首尾兩日(「快閃優惠推廣期」)。合資格客戶可獲享以下快閃優惠。

快閃優惠 (現金券或現金回贈)						
貸款額 (HK\$)	還款期長達12-18個月		還款期長達24-36個月		還款期長達42個月或以上	
	花旗私人客戶/ Citigold客戶/ Citi ULTIMA卡之持有人	其他客戶	花旗私人客戶/ Citigold客戶/ Citi ULTIMA卡之持有人	其他客戶	花旗私人客戶/ Citigold客戶/ Citi ULTIMA卡之持有人	其他客戶
HK\$1,500,000或以上	HK\$2,000	HK\$2,000	HK\$8,000	HK\$4,000	HK\$16,000	HK\$16,000
HK\$800,000至HK\$1,499,999	HK\$2,000	HK\$2,000	HK\$4,000	HK\$2,000	HK\$8,000	HK\$4,000
HK\$400,000至HK\$799,999	HK\$1,000	HK\$1,000	HK\$1,000	HK\$1,000	HK\$2,000	HK\$2,000
HK\$100,000至HK\$399,999	HK\$1,000	HK\$1,000	HK\$1,000	HK\$1,000	HK\$2,000	HK\$2,000

5. 若您的信用卡戶口在整個推廣期內仍然有效及信用狀況良好，現金回贈金額將於2026年6月30日或之前存入您的信用卡戶口(只適用於主卡持有人)，而不會作出通知。如合資格客戶沒持有任何信用卡，並選擇花旗銀行戶口作為貸款還款賬戶口，有關現金回贈將記入您的貸款還款戶口。如您持有多於一張信用卡，有關現金回贈將根據您於本行紀錄以下列排序記入您的信用卡主卡持有人戶口：
 - a. Citi Ultima 信用卡
 - b. Citi Prestige 信用卡
 - c. Citi PremierMiles 信用卡
 - d. Citi Cash Back 信用卡
 - e. Citi Rewards 信用卡
 - f. Citi Rewards 銀聯信用卡
 - g. Citi Plus® 信用卡
 - h. Citi Octopus 信用卡
 - i. Citi HKTVmall 信用卡
 - j. Citi The Club 信用卡
 - k. Citi Clear信用卡

否則現金券獎賞換領信(如適用)將於2026年6月30日或之前郵寄至合資格客戶於本行紀錄之香港通訊地址。

6. 現金券獎賞須視乎實際供應量情況而定，數量有限，送完即止。本行有權以其他禮品取代而毋須另行通知。現金券獎賞不可兌換現金，如遺失或損毀亦不會獲補發。現金券獎賞之使用須受列印於現金券之獎賞條款及細則約束。本行對現金券供應商所提供的產品及服務質素一概不承擔任何責任。任何有關貨品或服務之責任，一概由有關商戶負責。
7. 每位合資格客戶於推廣期內只可享優惠1次。
8. 合資格客戶需保持其Citi私人貸款戶口狀況良好，並無逾期還款或提早還款，否則本行保留取消合資格客戶參與此推廣活動之權利，而合資格客戶亦須將全數之獎賞退還予本行。
9. 若合資格客戶於獎賞換領後提早償還/取消Citi私人貸款，本行保留收取：
 - a) 相等於獎賞之總額(如適用)；及
 - b) Citi私人貸款之提早還款費用(按提取貸款確認書內所列出的費用率及貸款本金計算)。
10. 優惠不能與其他推廣優惠同時使用。
11. Citi稅季貸款、Citi特快現金及Citi卡數結餘轉是Citi私人貸款的產品，受Citi私人貸款的條款及細則約束。
12. 優惠不適用於花旗銀行(香港)有限公司及花旗集團其下之員工。
13. 本行保留修改此條款及細則之權利而毋須預先另行通知。
14. 如有任何爭議，本行保留最終決定權。
15. 所有條款及細則之中、英文版如有歧異，一概以英文版為準。

借定唔借？還得到先好借！

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