

General Terms and Conditions:

1. Unless otherwise specified, this Promotion is valid from September 1, 2022 to October 31, 2022, both dates inclusive ("Promotion Period").
2. Cardholders must register as a member of K Dollar Program ("Member") on the website of K Dollar Program ("KDP") at: <https://hk.krewards.com/> or the designated mobile application(s) of KDP (collectively, "KDP's Platform"). The name registered for the KDP membership must be the same as the one on Eligible Cards (as defined in Clause 15 below).
3. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the offers were awarded, Citibank reserves the right to debit from the Cardholder's credit card account the equivalent amount of the offers without prior notice.
4. Cardholders' Eligible Card accounts must be valid and with good credit record during the Promotion Period and the fulfilment period to be eligible to receive the Offer, otherwise Citibank reserves the right to forfeit the Offer without prior notice.
5. Unless otherwise specified, the Promotion cannot be enjoyed in conjunction with other special promotions, discounts or promotional coupons. The Offer cannot be transferred, returned, refunded or exchanged for cash or other offers.
6. Availability of the Offer is subject to offer or service availability, account status checking and final acceptance by Citibank and the Merchant's (as defined below) absolute discretion. Photos, product specifications and prices are for reference only.
7. Citibank and Missions Points Network Company Limited (operator of KDP, the "Merchant") will determine the eligibility of Cardholders to enjoy the Offer based on Citibank and the Merchant's records.
8. K Dollars will be valid upon crediting by KDP subject to its terms and conditions. Cardholders may go to their KDP accounts on KDP's Platform for details.
9. Citibank shall not be responsible for any matters in relation to the related products or services provided by the Merchant.
10. Unless otherwise specified, KDP Terms and Conditions shall also apply. For details, please visit <https://hk.krewards.com/program-terms-and-conditions/>.
11. Citibank and the Merchant reserve the right to amend these Terms and Conditions without prior notice.
12. All matters and disputes are subject to the final decision of Citibank and the Merchant.
13. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. Other terms and conditions apply, please inquire the details with the Merchant.

"Citi Points Conversion Reward – Earn Up to 2,000 Extra K Dollars" Terms and Conditions

15. Unless otherwise specified, the Promotion only applies to Principal Cardholders of Citi Classic Card, Citi Gold Card, Citi HKTVmall Card, Citi Plus® Credit Card, Citi Rewards Card (except Citi Rewards UnionPay Card), Citi PremierMiles Card, Citi Prestige Card and Citi ULTIMA issued by Citibank ("Eligible Cards") who are also members of KDP ("Cardholders").
16. During the Promotion Period, Cardholders who make a successful Citi Points Conversion to K Dollars of certain amount with an Eligible Card on KDP's Platform are entitled to extra K Dollars ("Offer"), subject to the "Citi Points Conversion to K Dollars Terms and Conditions". Details are as follows:

Make a single successful Citi Points Conversion to K Dollar	Extra K Dollars entitled	Maximum Extra K Dollars entitled during the entire Promotion Period
Upon converting to 500 K Dollars	100 K Dollars	2,000 K Dollars
Upon converting to 1,000 K Dollars	400 K Dollars	

17. This Offer is limited to the first 2,000 Cardholders who make a successful conversion from Citi Points to either 500 or 1,000 K Dollars during the Promotion Period on a first-come-first-served basis, while the quota lasts.

18. Each Cardholder is entitled to a maximum of 2,000 extra K Dollars (on top of the converted K Dollars) in total throughout the entire Promotion Period regardless of how many Eligible Cards a Cardholder may have used for the Redemption.
19. Cardholders are required to maintain sufficient available Citi Points of equivalent value of at least HK\$500 or HK\$1,000 in their Eligible Card accounts in order to complete the Redemption to enjoy the Offer.
20. K Dollars will be credited to Cardholders' KDP accounts upon successful Redemption. KDP will determine the eligibility of Cardholders to receive the Offer based on its records at its sole and absolute discretion. Citibank shall not be responsible for any matters in relation to the fulfillment arrangement of the Offer. For any disputes, please contact KDP.
21. Words and expressions used herein unless otherwise specifically defined shall have the same meaning as in the "Citi Points Conversion to K Dollars" Terms and Conditions.
22. This Promotion and all Redemptions are subject to "Citi Points Conversion to K Dollars" Terms and Conditions.
23. Citibank and the Merchant have the right to suspend, terminate or cancel this Offer at any time without any prior notice.

"Citi Points Conversion to K Dollars" Terms and Conditions

1. Citi Points Conversion to K Dollars Service ("Service") applies to Principal Cardholders ("Cardholders") of Citi Classic Card, Citi Gold Card, Citi HKTVmall Card, Citi Plus® Credit Card, Citi Rewards Card (except Citi Rewards UnionPay Card), Citi PremierMiles Card, Citi Prestige Card and Citi ULTIMA issued by Citibank (Hong Kong) Limited ("Citibank") ("Eligible Cards").
2. This Service is applicable to Cardholders' Citi Points Conversion to K Dollars ("Redemption") via the website of K Dollar Program ("KDP") at: <https://hk.krewards.com> or the designated mobile application(s) of KDP (collectively, "KDP's Platform").
3. To enjoy this Service, Cardholders must also be a member of KDP. Cardholders must verify their identity by providing the last 4 digits of their Eligible Cards and their mobile numbers registered with KDP (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 amount of Citi Points to convert to K Dollars and complete the Redemption under the Service.
4. Citibank and Missions Points Network Company Limited (the operator of K Dollar Program) ("MPNCL") are 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 KDP's Platform or system.
5. The minimum amount of K Dollars that can be converted under each Redemption is 100 K Dollars. The maximum aggregate amount of K Dollars that can be converted by the same KDP account per day is 1,000 K Dollars. The Redemption is subject to the Cardholder's available Citi Points in the Eligible Card account.
6. The amount of Citi Points used for the Redemption 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 KDP's Platform 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 KDP in order to enjoy the Service. Citibank and MPNCL 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.
10. In case of any breach of these Terms and Conditions or any illegal, fraudulent or abusive behaviour of the Cardholder when using the Service, Citibank and/or MPNCL shall have the right to forthwith forfeit the Redemption and/or K Dollars so converted without prior notice, and without prejudice to the rights of Citibank and/or MPNCL against the Cardholder.
11. Citibank and/or MPNCL shall not be liable for any damage, loss or dispute arising from or in connection with any circumstances where the Service is prohibited by any relevant authority or is suspended due to

reasons such as network issues, system failure, etc., or any other reason beyond the control of Citibank and/or MPNCL.

12. Citibank and the MPNCL have the right to suspend, terminate or cancel the Service at any time without any prior notice.
13. Unless otherwise specified, Terms and Conditions of the Citi ThankYouSM Rewards Program apply. For details, please visit <https://www.citiirewards.com/cms/sites/globalrewards-hk-eng/terms-and-conditions.page>.
14. K Dollar Program Terms and Conditions also apply. For details, please visit: <https://www.krewards.com/program-terms-and-conditions/>.