

“Citi Points Conversion to K Dollars” Terms and Conditions

(from August 15, 2023 to October 14, 2023)

General Terms and Conditions:

1. Unless otherwise specified, this Promotion 1 is valid from August 15, 2023 to October 14, 2023, 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 16 below).
3. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the offers under this Promotion were awarded, Citibank reserves the right to debit from the Cardholder's credit card account the equivalent amount of such offers without prior notice.
4. Cardholders' Eligible Card accounts must be valid and with good credit record during Promotion Period and the fulfilment period to be eligible to receive Points Conversion Offer and New Redeemer Offer, otherwise Citibank reserves the right to forfeit Points Conversion Offer and New Redeemer Offer without prior notice.
5. Unless otherwise specified, this Promotion cannot be enjoyed in conjunction with other special promotions, discounts or promotional coupons. Points Conversion Offer and New Redeemer Offer cannot be transferred, returned, refunded or exchanged for cash or other offers.
6. Availability of Points Conversion Offer and New Redeemer Offer are 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 Points Conversion Offer and New Redeemer 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.

“Top Conversion Reward” Terms and Conditions

15. During the Promotion Period, top 10 members with the highest K Dollars conversion amount ("Highest Conversion Amount") from K11 HK App or K Dollar Program website during each phrase can enjoy the following reward:

Highest Conversion Amount^ of each phase	Rewards
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1st to 5th ranking member	ROSEWOOD HONG KONG One-night Stay at the Harbour View Room with Breakfast For 2 Persons (Valued at HK\$10,560, a total of 5 winners)
6th – 10th ranking member	ROSEWOOD HONG KONG HK\$1,000 Gift Card (A total of 5 winners)

“Citi Points Conversion Reward – Earn up to 5,150 Extra K Dollars” Terms and Conditions

16. Unless otherwise specified, this 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”).
17. During Promotion Period, Cardholders who make a successful Citi Points Conversion to K Dollars (“Redemption”) in one single conversion up to a designated amount with an Eligible Card on KDP’s Platform are entitled to extra K Dollars (“Points Conversion Offer”), subject to the “Citi Points Conversion to K Dollars Terms and Conditions” and the terms and conditions hereof. Details are as follows:

Make a single successful Citi Points Conversion to K Dollars	Extra K Dollars entitled	Maximum Extra K Dollars entitled from Points Conversion Offer during the entire Promotion Period
Upon converting to 300 K Dollars	45 K Dollars	5,000 K Dollars
Upon converting to 600 K Dollars	120 K Dollars	
Upon converting to 1,000 K Dollars	250 K Dollars	

18. Points Conversion Offer is limited to the first 2,000 Cardholders who make a successful conversion from Citi Points to either 300, 500 or 1,000 K Dollars in one single conversion during Promotion Period on a first-come-first-served basis, while the quota lasts.
19. For the avoidance of doubt, Cardholders’ eligibility to earn the extra K Dollars is based on each one-off conversion made by the Cardholders. Cardholders are not entitled to the extra K Dollars under Points Conversion Offer by combining the amount of converted K Dollars from: (i) different conversions within the same day; or (ii) different days during Promotion Period. For example, a Cardholder is not entitled to any extra K Dollars under this Offer if he/she converts 100 K Dollars in any one day during Promotion Period and converts another 200 K Dollars on the same day or another day during Promotion Period; subject to Clause 18, while a Cardholder who converts 300 K Dollars in a single conversion on any day during Promotion Period will be entitled to 45 extra K Dollars.
20. Cardholders who: (i) have never made a Citi Points Conversion from January 1 to October 14, 2023; and (ii) successfully make a single Citi Points Conversion to 100 K Dollars or above at KDP’s Platform for the first time during Promotion Period (“New Redeemers”), will be entitled to an extra 100 K Dollars (“New Redeemer Offer”). New Redeemer Offer is limited to the first 1,000 New Redeemers and each New Redeemer is only entitled to enjoy the New Redeemer Offer once during the entire Promotion Period on a first-come-first-served basis, while the quota lasts. The extra 100 K Dollars will be credited to the New Redeemer’s corresponding KDP account within 4 weeks after the end of Promotion Period. KDP will solely

- determine the eligibility of New Redeemers to receive the New Redeemer Offer based on its system's records at its sole and absolute discretion.
21. Each Cardholder is entitled to a maximum of 5,100 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.
 22. Cardholders are required to maintain sufficient available Citi Points of equivalent value of either 300, 500 or 1,000 K Dollars in their Eligible Card accounts in order to complete the Redemption to enjoy the offers under this Promotion.
 23. K Dollars will be credited to Cardholders' KDP accounts upon successful Redemption. KDP will solely determine the eligibility of Cardholders to receive offers 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 offers. For any disputes, please contact KDP.
 24. 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.
 25. This Promotion and all Redemptions are subject to "Citi Points Conversion to K Dollars" Terms and Conditions.
 26. Citibank and the Merchant have the right to suspend, terminate or cancel the offers 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. K Dollar Program Terms and Conditions also apply. For details, please visit:
<https://www.krewards.com/program-terms-and-conditions/>.

Citi 積分兌換 K Dollar 兌換獎賞之條款及細則

(由 2023 年 8 月 15 日至 10 月 14 日)

一般條款及細則

- 除特別註明外，此推廣有效期為 2023 年 8 月 15 日起至 2023 年 10 月 14 日(包括首尾兩日) (「推廣期」)。
- 客戶需於 K Dollar 獎賞計劃 (「KDP」) 網站 <https://hk.krewards.com/zh-hk/> 或 KDP 指定的手機應用程式 (統稱「KDP 平台」) 註冊為 KDP 會員 (「會員」)。會員姓名必須與認可信用卡(定義見條款 16)之姓名相同。
- 如有任何舞弊/欺詐成分或取消用作計算本推廣之獎賞之有關交易，花旗銀行有權從有關信用卡賬戶內扣取相關獎賞之價值而無須另行通知。
- 客戶之賬戶必須於推廣期內及獲取積分兌換獎賞及新客戶獎賞時保持有效及信用狀況良好。花旗銀行保留取消積分兌換獎賞及新客戶獎賞之權利而無須另行通知。
- 除特別註明外，此推廣不可與其他優惠、折扣或優惠券同時使用。積分兌換獎賞及新客戶獎賞不可轉讓予其他人、不可退回或退款、不可兌換現金或換取其他優惠。
- 積分兌換獎賞及新客戶獎賞須受獎賞或服務供應、賬戶審查及批核、依花旗銀行及商戶 (根據以下定義) 之最終決定權而定。圖片、產品資料及價錢只供參考。
- 花旗銀行及新領域網絡控股有限公司 (KDP 的營運商, 「商戶」) 將會根據花旗銀行及商戶現存之紀錄, 以決定客戶是否合資格獲取積分兌換獎賞及新客戶獎賞。
- K Dollar 將根據 KDP 的條款及細則由存入日起有效。客戶可透過 KDP 平台上的 KDP 賬戶查看詳情。
- 花旗銀行不負責一切有關商戶所提供的貨品或服務事宜。
- 除特別註明外, 本推廣受 KDP 之條款及細則約束, 詳情請瀏覽 <https://hk.krewards.com/zh-hk/program-terms-and-conditions/>。
- 花旗銀行及商戶保留隨時修改此條款及細則之權利而毋須另行通知。
- 如有任何爭議, 花旗銀行及商戶保留最終決定權。
- 如中英文條款有所差異, 一概以英文版本為準。
- 須受其他條款及細則約束, 詳情請向商戶查詢。

「最高兌換禮遇」條款及細則

- 於推廣期內透過 K11 HK 手機應用程式或 K Dollar 網站將 Citi 積分兌換至 K Dollar, 每個階段消費兌換金額最高[^]的首 10 名會員可獲以下禮遇。

- 第一階段: 8 月 15 日至 9 月 14 日
第二階段: 9 月 15 日至 10 月 14 日

每個階段兌換金額最高 [^]	禮遇
首 5 名	香港瑰麗酒店- 海景房連早餐 (價值 HK\$10,560, 共 5 名)
首 6 至 10 名	香港瑰麗酒店 - HK\$1,000 禮品卡 (共 5 名)

「Citi 積分兌換獎賞 – 額外賺高達 5,150K Dollar」條款及細則

- 除特別註明外，此推廣只適用於由花旗銀行所發行的 Citi 普通卡，Citi 金卡，Citi HKTVmall 信用卡，Citi Plus®信用卡，Citi Rewards 信用卡 (Citi Rewards 銀聯信用卡除外)，Citi PremierMiles 信用卡，Citi Prestige 信用卡及 Citi ULTIMA (「認可信用卡」) 之主卡持卡人，而該持卡人同時需為 KDP 會員 (「客戶」)。
- 受限於「Citi 積分兌換至 K Dollar」之條款及細則及本條款及細則，客戶於推廣期內憑認可信用卡於 KDP 平台成功將 Citi 積分兌換 K Dollar (「兌換」) 單筆滿指定數額，可獲額外 K Dollar (「積分兌換獎賞」)。詳情如下：

成功憑 Citi 積分單筆兌換 K Dollar	可獲額外 K Dollar	整個推廣期內可獲積分兌換獎賞之額外 K Dollar 最高總額
滿 300 K Dollar	45 K Dollar	5,000 K Dollar
滿 600 K Dollar	120 K Dollar	
滿 1,000 K Dollar	250 K Dollar	

- 積分兌換獎賞只限於推廣期內首 2,000 名成功將 Citi 積分單筆兌換滿 300、500 或 1,000 K Dollar 之客戶。先到先得，額滿即止。
- 為免生疑問，客戶是否符合資格獲得額外 K Dollar 將取決於客戶每次單筆的兌換數額。客戶不能合併於推廣期內：(i) 同日進行的不同兌換交易；或(ii) 於不同日子兌換的 K Dollar 數額，以獲取積分兌換獎賞下的額外 K Dollar。例如，如果客戶於推廣期內的任何一日兌換至 100 K Dollar 並於推廣期內同日或另一日再兌換至 200 K Dollar，該客戶將不會獲得積分兌換獎賞下的任何額外 K Dollar。受限於條款 18，但如客戶於推廣期內的任何一日於單筆兌換至 300 K Dollar，則可獲得額外 45 K Dollar。
- 如客戶：(i) 於 2023 年 1 月 1 日至 8 月 14 日期間未曾在 KDP 平台進行過 Citi 積分兌換 (「新客戶」)；及(ii) 於推廣期內首次成功憑 Citi 積分單筆兌換滿 100 K Dollar，即可享額外 100 K Dollar (「新客戶獎賞」)。新客戶獎賞只限於推廣期內首 1,000 名新客戶。新客戶於推廣期內只可享此新客戶獎賞一次。先到先得，額滿即止。有關之額外 100 K Dollar 將於推廣期結束後 4 星期內存入新客戶相應的 KDP 帳戶。KDP 有絕對酌情權根據其現存系統之紀錄，以一概決定新客戶是否合資格獲取新客戶獎賞。
- 於整個推廣期內，不論客戶使用多少張認可信用卡進行兌換，每位客戶除了獲得已兌換的 K Dollar 外，最多可獲 5,100 額外 K Dollar。
- 客戶須於其認可信用卡帳戶備有不少於 300、500 或 1,000 K Dollar 同等價值的可用 Citi 積分，以完成兌換並享有此推廣之獎賞。
- K Dollar 將於客戶成功完成兌換後即時存入客戶的 KDP 帳戶。KDP 將會根據其現存之紀錄，擁有絕對酌情權決定客戶是否合資格獲取獎賞。花旗銀行不負責一切有關獎賞誌賬安排之事宜。如有任何爭議，請向 KDP 查詢。
- 除本條款及細則另有註明，本條款及細則使用的用詞和詞句應與「Citi 積分兌換至 K Dollar」之條款及細則中的定義相同。
- 此推廣和兌換受「Citi 積分兌換至 K Dollar」條款及細則約束。
- 花旗銀行及商戶有權隨時暫停、終止或取消獎賞，而毋須事先通知。

「Citi 積分兌換至 K Dollar」條款及細則

- Citi 積分兌換至 K Dollar 服務(「本服務」)適用於花旗銀行(香港)有限公司(「花旗銀行」)所發行的 Citi 普通卡，Citi 金卡，Citi HKTVmall 信用卡，Citi Plus®信用卡，Citi Rewards 信用卡 (Citi Rewards 銀聯信用

卡除外), Citi PremierMiles 信用卡, Citi Prestige 信用卡及 Citi ULTIMA (「認可信用卡」)之主卡客戶(「客戶」)。

2. 本服務適用於客戶於 KDP 網站 <https://hk.krewards.com/zh-hk/>或 KDP 指定的手機應用程式(統稱「KDP 平台」)將 Citi 積分兌換至 K Dollar (「兌換」)。
3. 如欲使用本服務, 客戶必須同時為 K Dollar 獎賞計劃(「KDP」)之會員。客戶必須提供認可信用卡最後 4 位數字及憑於 KDP 已登記的手機號碼(必須與客戶本人於花旗銀行登記的手機號碼一致), 方可獲取由花旗銀行發出的一次性密碼, 以作身份驗證。當一次性密碼成功輸入後, 客戶身份將被核實及即時可選取 Citi 積分兌換至 K Dollar 以完成本服務下的兌換。
4. 若因客戶在自願或非自願(包括但不限於網絡中斷、電子設備故障或 KDP 平台或系統延誤、受阻或中斷)的情況下退出上述條款 3 所列出的任何步驟而無法呈交及/或處理的任何兌換申請, 花旗銀行及新領域網絡控股有限公司(即 K Dollar 獎賞計劃的營運商)(「MPNCL」)概不負責。
5. 每次的兌換最少為 100 K Dollar。而同一個 KDP 賬戶每日最多可兌換 1,000 K Dollar。兌換受制於客戶認可信用卡賬戶可使用之 Citi 積分餘額。
6. 用於兌換 K Dollar 的 Citi 積分將從客戶的認可信用卡賬戶結餘中扣除。
7. 兌換率會隨認可信用卡類別而異, 並會不定時作出更改。兌換所需之 Citi 積分率會以兌換時透過 KDP 平台所顯示的積分兌換率為準。
8. 如手機號碼有所變更, 客戶應立即向花旗銀行更新, 而變更後之手機號碼必須與於 KDP 已登記的手機號碼一致, 方可使用本服務。花旗銀行及 MPNCL 不就因本服務所造成客戶或任何人的損失或損害承擔任何責任。
9. 兌換一經確認後將不可逆轉、取消、退還、交換或兌換為現金或其他促銷活動。
10. 如客戶使用本服務時違反本條款及細則或有任何違法、欺詐或濫用行為, 花旗銀行及/或 MPNCL 有權立即取消該兌換及/或已兌換的 K Dollar, 而無需事先通知, 但此均不影響花旗銀行及/或 MPNCL 享有的任何權利。
11. 如本服務被任何有關機關禁止或因網絡問題、系統故障等原因或花旗銀行及/或 MPNCL 無法控制的任何其他原因而導致暫停, 所引起或與之相關的任何損害、損失或糾紛, 花旗銀行及/或 MPNCL 概不負責。
12. 花旗銀行及 MPNCL 有權隨時暫停、終止或取消本服務, 而毋須事先通知。
13. 須受 K Dollar 獎賞計劃條款及細則約束, 詳情請瀏覽 <https://www.krewards.com/zh-hk/program-terms-and-conditions/>。