

“Citi Points Conversion to MoneyBack Points - Earn Up to Extra 12,500 MoneyBack Points” Terms and Conditions

1. Unless otherwise specified, the promotion period is from November 17, 2021 to December 31, 2021, both dates inclusive (“Promotion Period”).
2. Unless otherwise specified, the promotion applies to Principal Cardholders of Citi Ultima Card, Citi Prestige Card, Citi Plus® Credit Card, Citi PremierMiles Card, Citi Rewards Card (except Citi Rewards UnionPay Card), Citi Gold Card, and Citi Classic Card issued by Citibank (Hong Kong) Limited (“Citibank”) (“Eligible Cards”) who are also members of MoneyBack Program (both Basic Members and VIP Members) (as defined in Clause 6) (“Cardholders”).
3. During the Promotion Period, the first 1,200 Cardholders who successfully make a minimum of 75,000 Citi Points Conversion to 15,000 MoneyBack Points via MoneyBack’s official website (www.moneyback.com.hk) or MoneyBack App (“Redemption”) (“Eligible Cardholders”), MoneyBack Basic Members are entitled to receive extra MoneyBack Points each time (“Offer”). MoneyBack VIP members can receive additional MoneyBack Points (VIP Extra Offer), details listed as follows:

Amount of MoneyBack Points converted	Offer	VIP Extra Offer
15,000 points	1,500 points	N/A
30,000 points	3,500 points	2,500 points
50,000 points	7,500 points	5,000 points

4. Each Eligible Cardholder who is a MoneyBack Basic Member is entitled to a maximum of earning extra 7,500 MoneyBack Points in total throughout the entire Promotion Period. Each Eligible Cardholder who is a MoneyBack VIP member is entitled to a maximum of earning extra 12,500 MoneyBack Points in total throughout the entire Promotion Period.
5. Redemption is subject to “Citi Points Conversion to MoneyBack Points Service” Terms and Conditions.
6. Citibank and A. S. Watson MoneyBack (HK) Limited (“MoneyBack-HK”) will determine the eligibility of Cardholders to enjoy the Offer based on Citibank and MoneyBack’s records. If Cardholders are confirmed to be qualified for the Offer after verification by Citibank and MoneyBack-HK at their sole and absolute discretion, the corresponding MoneyBack Points of the Offer will be automatically credited to the Cardholders’ MoneyBack membership accounts on or before February 28, 2022 by MoneyBack-HK. Citibank shall not be responsible for any matters in relation to the fulfillment arrangement of the Offer. For disputes, please contact MoneyBack-HK.
7. The MoneyBack Program is a customer loyalty program operated by A. S. Watson Group. The definition of MoneyBack VIP is decided by MoneyBack-HK. For details, please visit <https://www.moneyback.com.hk/upgradevip/tnc?lang=en>.
8. Unless otherwise specified, Terms and Conditions for the MoneyBack Program apply. For details, please visit <https://www.moneyback.com.hk/setting/tnc>.
9. In the event of any discrepancy between the English and Chinese versions of these Terms & Conditions, the English version shall prevail.

“Citi Points Conversion to MoneyBack Points Service” Terms and Conditions

10. Citi Points Conversion to MoneyBack Points Service (“Service”) applies to Principal Cardholders (“Cardholders”) of Citi Ultima Card, Citi Prestige Card, Citi PremierMiles Card, Citi Rewards Card (except Citi Rewards UnionPay Card), Citi Gold Card and Citi Classic Card issued by Citibank (Hong Kong) Limited (“Citibank”) (“Eligible Cards”).
11. This Service is applicable to Cardholders’ Citi Points Conversion to MoneyBack Points (“Redemption”) via MoneyBack’s official website or mobile application (“Online Platform”).
12. To enjoy this Service, Cardholders must verify their identity by providing the last 4 digits of their Eligible Cards and their mobile numbers registered with MoneyBack (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 Citi Points amount to convert to MoneyBack Points and complete the Redemption under the Service.
13. Citibank is 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 MoneyBack’s Online Platform or system.
14. Each Cardholder can only perform Redemption once per day. The minimum and maximum MoneyBack Points that can be converted under each Redemption are 5,000 and 50,000 respectively (subject to the Cardholder’s available Citi Points in the Eligible Card account).
15. The amount of Citi Points redeemed will be deducted from the Cardholder’s Eligible Card account.
16. 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 MoneyBack Online Platform at the time of redemption.
17. 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 MoneyBack in order to enjoy the Service. Citibank shall not be liable to any Cardholders or anyone else for any losses or damages arising from the Service.

18. Once the Redemption is confirmed, it is irreversible and it cannot be cancelled, returned, exchanged or traded for cash or other promotion.
19. Unless otherwise specified, Terms and Conditions of the Citi ThankYouSM Rewards Program apply. For details, please visit <https://www.citirewards.com/terms.htm>.