



Terms and Conditions of Citi Octopus Card on iPhone or Apple Watch Welcome Offer Promotion (“Promotion”):

1. This Promotion is organised by Citibank (Hong Kong) Limited (“**Citibank**”), and is subject to the terms and conditions as set out herein (these “**Terms and Conditions**”).
2. Conditions of Issue of Octopus, Terms of Use of Octopus App and other terms and conditions of use published by Octopus Cards Limited (“**OCL**”) at octopus.com.hk and/or in Octopus App, as amended from time to time, shall apply to this Promotion. “**Octopus App**” referenced in these Terms and Conditions is defined as “Octopus Mobile App” in the Conditions of Issue of Octopus. “**Automatic Add Value Service**” and “**Octopus**” referenced in these Terms and Conditions are defined in the Conditions of Issue of Octopus.
3. This Promotion is valid from March 21, 2022 to August 31, 2022, both dates inclusive (“**Promotion Period**”).
4. This Promotion is open to principal cardholders of Citi Octopus Platinum Card or Citi Octopus Gold Card issued by Citibank (“**Designated Credit Card**”) who, during the Promotion Period, are customers of Apple Pay, a mobile payment and digital wallet service by Apple Inc., (a) using Apple Wallet, a mobile application operated by Apple Inc. (“**Apple Wallet**”), and (b) using iPhone 8 or above, or Apple Watch Series 3 or above (“**Eligible Device**”) and signed in to Apple Wallet with Apple ID (each, an “**Eligible Cardholder**”).
5. Subject to these Terms and Conditions, each Eligible Cardholder who:
 - a. has successfully added a Citi Octopus Card on iPhone or Apple Watch to his/her Eligible Device through Octopus App for the first time during the Promotion Period (“**Eligible Citi Octopus Card**”); and
 - b. has conducted at least one Automatic Add Value Service transaction with the Eligible Citi Octopus Card during the Promotion Period; and
 - c. has registered for this Promotion during the Promotion Period by providing the Octopus number of the Eligible Citi Octopus Card through the Promotion website at octopus.com.hk/pg-en/2203CITIAPO, or such other website as announced by OCL from time to time;will be considered an eligible participant of this Promotion (“**Participant**”) and will be entitled to receive an offer of HK\$50 Octopus top-up value (“**Promotion Offer**”).
6. The Promotion Offer will be offered on a first-come-first-served basis and is limited to a quota of 15,000 during the Promotion Period, and no Promotion Offer will be offered once such limit is reached.

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

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



Copyright © 2022 Citigroup Inc. All rights reserved.
Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A.
Organized under the laws of U.S.A. with limited liability.



7. The Promotion Offer will be made available for collection according to the collection period (“**Promotion Offer Collection Period**”) as set out in the following table through Octopus App onto his/her Eligible Citi Octopus Card.

Period within which the Participant has fulfilled all the requirements in Clause 5	Promotion Offer Collection Period
March 21, 2022 to April 30, 2022	June 1, 2022 to June 30, 2022
May 1, 2022 to June 30, 2022	August 1, 2022 to August 31, 2022
July 1, 2022 to August 31, 2022	October 1, 2022 to October 31, 2022

The Participants must follow the steps set out at octopus.com.hk/collection_en to collect the Promotion Offer.

8. Nothing in these Terms and Conditions shall oblige Citibank or OCL to notify the Participants of the availability of the Promotion Offer. Nevertheless, if a Participant has opted-in to receive push notifications in Octopus App on the first date of the relevant Promotion Offer Collection Period, such Participant will be notified by push notification through Octopus App on the availability of the Promotion Offer for collection.
9. Eligible Cardholders cannot enjoy the Promotion Offer in conjunction with offers of other Citi Octopus Card on iPhone or Apple Watch promotions organised by OCL and held at any time during the Promotion Period, including, but not limited to, Welcome Offer Promotion for New Octopus on iPhone and Apple Watch Customers.
10. The Promotion Offer cannot be altered, transferred, redeemed or exchanged for cash or other electronic value under any circumstances whatsoever.
11. Each Eligible Citi Octopus Card can only store up to the applicable stored value limit of HK\$3,000 (as applicable). If the applicable stored value limit on the Eligible Citi Octopus Card has been reached at the time of collecting the Promotion Offer, the Participant must spend such amount of stored value in the Eligible Citi Octopus Card that is of a value not less than the amount of the Promotion Offer before the Participant will be able to collect the Promotion Offer again within the relevant Promotion Offer Collection Period.
12. Each Participant is only entitled to receive the Promotion Offer once in this Promotion.
13. The Promotion Offer will be forfeited automatically without notice to the Participant in any one of the following situations:
- the suspension, cancellation or invalidation of the Eligible Citi Octopus Card for whatever reason(s) up to the time of collection of the Promotion Offer;
 - in the event that the Promotion Offer is not collected during the relevant_Promotion Offer Collection Period; and

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

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



Copyright © 2022 Citigroup Inc. All rights reserved.
Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A.
Organized under the laws of U.S.A. with limited liability.



- c. in addition to Clause 13.a, to the extent the Citi Octopus Card on iPhone or Apple Watch is an Eligible Citi Octopus Card, the suspension, cancellation or invalidation of such Citi Octopus Card on iPhone or Apple Watch due to reset of the Apple Wallet application or the Apple Watch application (as the case may be), transfer of such Citi Octopus Card on iPhone or Apple Watch to another mobile device, loss of the relevant mobile device, performance of the factory data reset on the relevant mobile device, or activation of the Find My Mobile or Find My iPhone service (as the case may be) for the relevant mobile device.
14. Citibank reserves the right to disqualify any Eligible Cardholder or Participant committed or suspected of fraud, or if Citibank believes that an Eligible Cardholder's or a Participant's participation in this Promotion has been manipulated in any way by machines or computers.
15. By participating in this Promotion, each of the Eligible Cardholders and the Participants agrees that the Octopus number of his/her Citi Octopus Card on iPhone or Apple Watch in connection with this Promotion will be used and retained by OCL, and may be disclosed between Citibank and OCL, for the purpose of this Promotion for (a) verifying an Eligible Cardholder's or a Participant's eligibility, (b) notifying an Eligible Cardholder of the Promotion Offer, (c) deliver the Promotion Offer and (d) handling any enquiries or resolving any disputes. Information collected, retrieved or received as aforesaid and which is solely for the purpose of this Promotion will be destroyed by April 30, 2023.
16. Notwithstanding any provision under these terms and conditions, Citibank reserves the sole and absolute rights to (a) revise these Terms and Conditions, (b) modify, cancel, terminate or suspend any part of this Promotion and/or (c) change or substitute the Promotion Offer or any part thereof under this Promotion at any time without prior notice or reason.
17. Any enquiries on the Citi Octopus Card on iPhone or Apple Watch, Automatic Add Value Service and Octopus App relating to this Promotion shall be referred to and handled by OCL. Any other enquiries or any disputes concerning this Promotion must be made to and shall be handled by Citibank. Any enquiries or disputes made after 3 months upon the relevant Promotion Offer Collection Period will not be entertained. In case of any dispute arising out of or in connection with this Promotion, the decision of Citibank shall be final and conclusive.
18. No person other than a Participant and Citibank will have the right under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) to enforce or rely upon these Terms and Conditions.
19. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, 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



Copyright © 2022 Citigroup Inc. All rights reserved.
Citi, Citibank, Citi and Arc Design used herein are service marks of Citigroup Inc., Citibank (Hong Kong) Limited, Citibank, N.A.
Organized under the laws of U.S.A. with limited liability.