



Citi Octopus Platinum Card and Citi Octopus Platinum Card (Student) Offer Terms and Conditions

1. Unless specified, the promotion period is valid from March 4, 2025 to June 3, 2025, both days inclusive (“Promotion Period”).
2. Customers (“Eligible Cardholders”) must submit the application via the dedicated channels during the Promotion Period and have the Citi Octopus Platinum Card or Citi Octopus Platinum Card (Student) (“Designated Credit Card”) successfully issued by Citibank (Hong Kong) Limited (“Citibank”).
 - a. Dedicated channels for applications of Citi Octopus Platinum Card
 - i. Octopus App (the mobile application operated and managed by Octopus Cards Limited)
 - b. Dedicated channels for applications of Citi Octopus Platinum Card (Student)
 - i. Citibank – Citi Octopus Platinum Card (Student) website (<https://www.citibank.com.hk/english/credit-cards/promotions/student-cards>)
3. The Welcome Offer is only applicable to customers who currently do not hold, have not cancelled and have not held any Citi Credit Card within the past 12 months from the month of application for the Designated Credit Card (“New Customer”).
4. The Welcome Offer of Citi Octopus Platinum Card (Student) is only applicable to New Customers who are full time students of degree / diploma program of a Hong Kong Tertiary Institution.
5. Each Eligible Cardholder is entitled to one Welcome Offer only.
6. Eligible Cardholders are entitled to the following welcome offer upon successful physical card activation within a month from the date of card issuance and fulfilling the below relevant reward condition (“Welcome Offer”):

Card Types Applied	Welcome Offers	Spending Conditions
Citi Octopus Platinum Card	HK\$1,600 Cash Rebate and HK\$900 city’super Shopping Vouchers ^ or	Accumulate spending of HK\$5,000 or above within the first 2 months from the date of card issuance and make at least 1 HK\$500 reload amount of Automatic Add Value Service transaction
Citi Octopus Platinum Card (Student)	HK\$900 Cash Rebate*	Accumulate spending of HK\$1,000 or above within the first 3 months from the date of card issuance and make at least 1 HK\$500 reload amount of Automatic Add Value Service transaction

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

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^ The Welcome Offer is limited to the first 1,100 Eligible Cardholders (including both Citi Octopus Platinum Card and Citi Octopus Platinum Card (Student)) who meet the Spending Condition and is available on a first-come-first-served basis based on the card approval date. In case of quota have been used, Eligible Cardholders will be entitled to receive HK\$1,000 Cash Rebate as alternative if they fulfill the Spending Conditions under Clause 6 above.

* The Welcome Offer is limited to the first 1,100 Eligible Cardholders (including both Citi Octopus Platinum Card and Citi Octopus Platinum Card (Student)) who meet the Spending Condition and is available on a first-come-first-served basis based on the card approval date. In case of quota have been used, Eligible Cardholders will be entitled to receive HK\$300 Cash Rebate as alternative if they fulfill the Spending Conditions under Clause 6 above.

7. All posted transactions and monthly installments of billed Merchant Installment Plan conducted by principal and supplementary card(s), if applicable, are included in the Spending Conditions calculation. Ineligible transactions, including but not limited to, transactions through Faster Payment System (FPS) services, Octopus Add Value Service transactions (including via e-wallet/ other method to top up Smart Octopus), cash advances, withdrawal amount/loan amount under the Balance Transfer Program, Cash Conversion Program, "FlexiBill" Installment Program and "PayLite" Installment Program and Quick Cash Installment Program, payment to the Inland Revenue Department, online bill payment or utilities bill / insurance transactions made with Designated Credit Card via internet banking or online payment system, all payments made using "Citi PayAll Service", mutual funds payment, fees & charges, casino transactions, unposted/cancelled/refunded transactions, other unauthorized transactions and fraud and abuse transactions.
8. Fulfilment of Welcome Offer:
 - a. Cash Rebate: Cash Rebate will be credited to Eligible Cardholders' card account within 5 calendar months upon the month of meeting the reward conditions/spending conditions. The Cash Rebate will be rounded up to the nearest cent (if applicable).
 - b. city'super Shopping Vouchers: city'super Shopping Vouchers ("Shopping Vouchers") and the reward letter will be delivered to the Eligible Cardholders' correspondence address within 5 calendar months upon the month of meeting the relevant reward conditions/spending conditions. Eligible Cardholders have to ensure that the correct correspondence address is provided, such that the Shopping Vouchers and reward letter can be delivered. Citibank will not be responsible for delivery failure due to invalid address.
9. If Eligible Cardholders select more than one welcome offer on the application form, Citibank reserves the right to provide only one of the welcome offers at its sole discretion.
10. If Eligible Cardholders are entitled to receive any other promotional offers under other promotions, Citibank reserves the right to provide only one of the promotional offers at its sole discretion.
11. Welcome Offer cannot be changed once indicated on the application form, nor transferred to another person, cancelled, reversed nor exchanged for cash.
12. Eligible Cardholders' Designated Credit Card accounts must be valid and in good standing during the entire Promotion Period and Fulfilment Period in order to enjoy the Welcome Offer.

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13. In case of any fraud/abuse/reversal or cancellation of transactions included in the calculation of the Spending Condition, Citibank reserves the right to debit from the Eligible Cardholders' Designated Credit Card accounts the equivalent amount of the Welcome Offer awarded under this promotion without prior notice.
14. All welcome offers are available on a first-come-first-served basis while stocks last. Citibank reserves the right to grant an alternative offer in case of shortage.
15. The promotions, products and services mentioned in the referenced document are not offered to individuals resident in the European Union, European Economic Area, Switzerland, Guernsey and Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, Brazil, New Zealand, Jamaica, Ecuador or Sri Lanka. The referenced document is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the promotions, products and services mentioned therein to such individuals.
16. Citibank is not a supplier or service provider of the products/services/auxiliary services provided and shall not be responsible for any matters relating to the products or services provided. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services. Upon redemption, all the products/services/auxiliary services cannot be replaced, returned or refunded.
17. Citibank reserves the right to amend these and other relevant Terms and Conditions at any time without prior notice.
18. Under no circumstance shall any Eligible Cardholders, any customer and/or any other persons have any claims of any kind against Citibank and/or Octopus Cards Limited arising out of or in connection with this Promotion whatsoever.
19. All matters and disputes will be subject to the final decision of Citibank.
20. In case of discrepancy between the English and Chinese versions, the English version shall prevail.
21. Please enclose the following copies of documents to avoid processing delay (if applicable):
 - a. For all Principal Card Applicants: (i) HKID of Principal Card Applicant; AND (ii) Residential proof of address within the past 3 months showing the name of Principal Card Applicant, e.g. electricity bill or bank statement; AND ; (iii) any one of the following income/asset proof documents showing the name of the Principal Card Applicant: Most recent 1 month's payroll slip OR Full set of bank statements/passbook showing the name of Principal Card Applicant account number and last 3 months' salaries OR Other asset proof, e.g. fixed deposit advice.
 - b. For a Principal Card Applicant who is not a Permanent Hong Kong Resident, please also provide: Valid passport showing the name, passport number and nationality of the Principal Card Applicant AND an employment contract showing employment period.
 - c. For Principal Card applicants with a Former Name, please also provide relevant documentary proof, such as certificate of registered particulars or tax return.
 - d. For Student Credit Card applicants, please enclose front and back copies of Student Identity Card.
 - e. The Bank may request that the Principal Card Applicant provides additional identification documents for identity verification purpose when deemed necessary, including but not limited to passport or Mainland Travel Permit for Hong Kong and Macau Residents (Home Return Permit).

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- f. Additional documents may be required to facilitate credit processing.
 - g. Please note that the application form and any document submitted will not be returned.
 - h. The Bank reserves the right to proceed or terminate the application even if not all related required documents have been received.
22. Please note that the application form and any document submitted will not be returned. Additional documents may be required to facilitate credit processing.

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