

**Terms and Conditions for “Clubpoint on Auto Bill Payment of csl, 1O1O, Now TV, NETVIGATOR” of Citi The Club Credit Card Clubpoints Rebate Program**

1. This promotion is subject to Citi The Club Credit Card – General Terms & Conditions and Citi The Club Credit Card Clubpoints Rebate Program Terms and Conditions available at <https://www.citibank.com.hk/english/credit-cards/pdf/citi-the-club/terms-and-conditions.pdf>
2. Out of the total up to 4%^ rebate in Clubpoints, up to 3%^ rebate in Clubpoints are earned through The Club Membership Programme operated by Club HKT Limited (“The Club”) which consist of the followings:-
  - a. regular 2%^ rebate in Clubpoints to be provided by csl, 1O1O, Now TV and NETVIGATOR (“Designated Service”); and
  - b. extra 1%^ rebate in Clubpoints to be provided by The Club.

Designated Service and The Club will endeavor to credit the Clubpoints as mentioned in clause 2 a. and 2 b. above to The Club membership account linked with the Designated Service bill account within 6 to 8 weeks upon relevant bills of the Designated Service have been fully settled.

3. The calculated Clubpoints rebate amount by Designated Service and The Club of each Eligible Transaction will be rounded down to an integer.
4. The Club and Designated Service reserve the right to terminate and/or vary this promotion and/or amend any of these Terms and Conditions without prior notice.

^The percentages of rebates and values of Clubpoints are calculated based on Clubpoint conversion ratio when using “Spend Less with Clubpoint” function on the Club Shopping Platform (currently 5 Clubpoints to HK\$1), which is subject to changes from time to time without prior notice.

Citi The Club Credit Card is issued by Citibank (Hong Kong) Limited. Please see Citibank’s website for more details or enquiries on credit card information. The Club loyalty program is subject to The Club Terms and Conditions. For details, please [click here](#). Please visit The Club website or contact Club HKT The Club’s CS Hotline 183 3000 for more details or enquiries relating to The Club and Club Shopping. These promotions do not constitute any invitation or inducement to make a deposit with Club HKT Limited or any other person.

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