

Terms and Conditions for “Club Shopping Clubpoint Rebate” 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, regular 2%[^] rebate in Clubpoints is earned through The Club Membership Program operated by Club HKT Limited (“The Club”) to be provided by Club Shopping (subject to the terms and conditions of Club Shopping available at <https://shop.theclub.com.hk/terms-and-conditions>).
3. Club Shopping will endeavor to credit the 2% Clubpoints rebate as mentioned in clause 2 above to The Club membership account linked with relevant Club Shopping account that has been used to complete the Eligible Transaction on Club Shopping within approximately 10 working days after all products and services in sales order are delivered.
4. The calculated Clubpoints rebate amount by Club Shopping of each Eligible Transaction will be rounded up to the next whole number.
5. The Club and Club Shopping 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!