



CITI DIGITAL CARD SERVICE TERMS AND CONDITIONS

Please read carefully the following Citi Digital Card Service Terms and Conditions (“these Terms”) which governs your use of this Service. By activating an eligible Card, you agree to be bound by these Terms.

These Terms may be amended at any time and from time to time by us at our discretion by giving reasonable notice to you, and the same shall become binding on you from the date of their adoption by us and shall be deemed to have come to your attention by their being displayed at our websites or any other mode which we deem fit.

1. DEFINITIONS

When we use the following words in these terms, they have the meanings as respectively set out below:

Card

a credit card issued by Citibank (Hong Kong) Limited and any renewal or replacement of it and if more than one Card or if a Supplementary Card is issued, includes such other Card(s), and reference to a “Card” includes a reference to its Digital Card form and its Physical Card form which share the same Card number and together constitute the same Card

Card Account

an account which you maintain with us in respect of the Card (including its Digital Card form and its Physical Card form which share the same Card number)

Cardholder

a person to whom a Card is issued and includes the Supplementary Cardholder where the context requires

Citi

Citibank (Hong Kong) Limited

Digital Card

Digital version of a Card in Citi Mobile® App

Digital Card CVV

Temporary CVV (CVV2/CVC2), or Physical Card CVV (CVV2/CVC2) after Physical Card activation, as the case may be

Digital Card Service/ Service

Citi’s Digital Card Service as described in Clauses 2, 3 and 4 of these Terms, and includes any content, information, features, technologies and/or functionalities offered by Citi to facilitate the provision of such Service and/or application, and all upgrades, updates and enhancements thereto

Payment

A payment to merchant made through the Service with your Card

Physical Card

Plastic version of a Card

Physical Card CVV

CVV (CVV2/CVC2) number attached to and imprinted on the back of your Physical Card

OTP

the one time password which we will notify you of via SMS

Supplementary Card

a Card issued to a Supplementary Cardholder

Supplementary Cardholder

the person who is issued a Supplementary Card

Temporary CVV

CVV (CVV2/CVC2) number attached to your Digital Card before Physical Card activation, which can be obtained after Digital Card activation via Citi Mobile® App, and will be replaced by your Physical Card CVV upon successful Physical Card activation.

We, our, us

Citibank (Hong Kong) Limited

You, your, Cardholder

the person to whom the Card is issued and includes the Cardholder and each and every Supplementary Cardholder where the context requires

2. DIGITAL CARD SERVICE

- 2.1 The Service enables you to view your Digital Card details (Card number, Card expiry date and Digital Card CVV) upon Card Approval/ Card Issuance and to activate your Digital Card via Citi Mobile® App and make Payments in connection with goods and/or services with your Digital Card. Payments made using the Digital Card may earn you reward points or cash rebate on your Card as governed by the relevant Credit Card Agreement and reward points/cash rebate terms and conditions.
- 2.2 If you do not have your Citi Mobile® App login credentials, you will need to enroll for the Citi Mobile® App in order to activate your Digital Card. You have up to 30 calendar days from the date of Card approval, or up to the time you activate your Physical Card, whichever is the earlier, to activate your Digital Card.
- 2.3 Your Temporary CVV will not be available on Citi Mobile® App or input for making online Payment after 90 calendar days from Card issuance without Physical Card activation.
- 2.4 The Service is governed by these Terms, which may be amended by us from time to time at our discretion. In addition, your Card Account and the Payments are governed by the relevant Credit Card Agreement and other applicable terms and conditions which are available for viewing on our website. Unless otherwise stated, in the event of any inconsistency between these Terms and the relevant Credit Card Agreement, these Terms shall prevail.
- 2.5 Your use of the Service is also governed by the Terms and Conditions for Citibank Online User Agreement and the Terms of Use for Applications offered by Citibank (Hong Kong) Limited.

3. ELIGIBILITY & ACTIVATION

- 3.1 Upon issuance of an eligible Card, you may opt to activate your Digital Card, which you can use while you await receipt of the Physical Card, by clicking on the activation button on the Citi Mobile® App.
- 3.2 Your Card Account is deemed activated by your activation of the Digital Card, whether or not you activate the Physical Card upon receipt, and all Payments made by way of the Digital Card (including, without limitation, those referred to in Clause 4.4) are subject to the relevant Credit Card Agreement and other applicable terms and conditions that govern your Card.

4. PAYMENTS

- 4.1 If you activate your Digital Card, you will get access to your Card number, Card expiry date and Digital Card CVV, which you can use to make Payments.
- 4.2 You can use the Digital Card details to make online Payments, recurring Payments and digital wallet Payments through Apple Pay, Google Pay™ and Samsung Pay. If you do use your Digital Card details to provision your Card into any digital wallet, the relevant digital wallet provider may only require you to enter Digital Card CVV for purposes of such provisioning (i.e on a one-off basis) and in such event, the replacing of your Temporary CVV with your Physical Card CVV upon activation of your Physical Card will not affect such provisioning (i.e your Digital Card will continue to be provisioned in the digital wallet and can be used to make Payment even after the Temporary CVV has been replaced with the Physical Card CVV).
- 4.3 Subject to Clause 4.2, your Temporary CVV will no longer be valid upon Physical Card activation, and will be replaced by your Physical Card CVV. It is your responsibility to activate the Physical Card upon receipt and update the Physical Card CVV with merchants with whom you have set up recurring payment using the Temporary CVV, in order to avoid any potential payment failure. We will not be responsible for any Payment that fails due to the usage of Temporary CVV after the Physical Card is activated.

4.4 For the avoidance of doubt, you are fully responsible for:

- (a) all Payments processed or made by the input or use of your Digital Card CVV, with or without, before or after, activation of your Physical Card; and
- (b) all digital wallet Payments whether provisioning of the Digital Card was done by way of the Temporary CVV or Physical Card CVV.

4.5 Citi is not responsible for any failure or delay in the transmission of any transaction by any party, including acquiring merchants, merchant establishments or any telecommunication provider. We are not an agent of any merchant or service provider or vice versa.

4.6 We may in good faith regard any instructions received from you which are referable to your OTP and/or such other identification number or security device as we may from time to time issue to you, or otherwise in accordance with our prescribed verification process, as authentic and duly authorised, whether or not actually authorised by you, and regardless of any subversion of any authentication process put in place by us, and shall be under no obligation to investigate the authenticity or authority of persons sending or purporting to send the instructions or to verify the accuracy and completeness thereof. Such instructions shall be deemed to be irrevocable and binding on you notwithstanding any conflict or inconsistency with any other prior instructions given by you to us or any error, lack of clarity or misunderstanding in any instructions received by us, provided that the instructions were provided in accordance with our prescribed verification process prevailing at the time.

5. MODIFICATION AND TERMINATION

5.1 We reserve the right to change the scope of the Service or suspend or terminate the Service with or without prior notice.

6. GOVERNING LAW

6.1 The same laws that govern your Card Account shall govern these Terms.

6.2 No person other than you and Citi will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap 623) of the laws of Hong Kong to enforce any of the provisions of these Terms.

6.3 In the event of any discrepancy between the English and Chinese versions of these Terms, the English version shall prevail.