

www.citibank.com.hk

Your e-Statement is now available at Citibank Online and Citi Mobile® App !

現在登入 Citibank 網上理財或Citi Mobile® App, 即可查閱您的電子月結單!

 MR CHUNG SING YIP
 FLAT J 3/F BLOCK 3
 THE REACH
 YUEN LONG HKG

STATEMENT DATE 月結單日期	:	March 09, 2023
CUSTOMER CREDIT LIMIT 客戶信貸限額	:	HK\$ 335,000 .00
CUSTOMER BALANCE 總賬戶結欠	:	HK\$ 279,567 .32
TOTAL STATEMENT BALANCE 月結單總結欠	:	HK\$ 279,567 .32

OVERLIMIT AMOUNT 超額部份	:	HK\$ 0.00
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Please settle the overlimit amount plus the minimum payment amount as indicated below. The calculation of overlimit takes unbilled installments into consideration.
 請繳付超額部份及下列所示之最低付款額。超額部份的計算包括未誌賬之分期。

Citi Credit Cards and/or Ready Credit - SUMMARY

Citi 信用卡及/或「靈活錢」— 總覽

YOUR ACCOUNT(S) 您的賬戶	ACCOUNT BALANCE* 賬戶結欠* (HK\$)	MINIMUM PAYMENT DUE 最低付款額 (HK\$)	PAYMENT DUE DATE 付款限期	REWARD PROGRAM 獎賞計劃	REWARD / REBATE BALANCE 獎賞 / 現金回贈結餘
OCTOPUS CITIBANK GOLD CARD 4617 2550 0403 9522	279,567.32	10,840.00	April 06, 2023	\$	2,444.71

Notes: The Customer Balance indicated on this Summary is computed on the net amount of all relevant accounts sharing your Customer Credit Limit. This balance is for reference only and doesn't serve for payment purpose. Please refer to the statement balance(s) on the payment slip below for payment. Please pay at least the Minimum Amount Due on this Card on or before the payment due date to avoid late charges. In case you have an overlimit amount, please also settle it to continue using your card(s). See relationship summary above to choose which card to pay the Overlimit amount to.

註：此月結單上所顯示的「總賬戶結欠」只反映所有計算於閣下客戶信貸限額內的賬戶之總淨值，此結欠只作參考，並不適用於付款用途。請使用以下付款回條之「月結單結欠」作付款額，請於到期還款日或之前，至少支付信用卡之最低付款額，以避免逾期手續費。如有超額部份，請亦繳付超額部份以繼續使用閣下的信用卡。請參閱以上賬戶總覽，以選擇您欲支付的信用卡超額部份。

* The Account Balance reflects the details as of this statement date. * 只顯示此賬單日期之結欠。

PAYMENT SLIP

付款回條

STATEMENT DATE 月結單日期 : March 09, 2023

TOTAL STATEMENT BALANCE 月結單總結欠 : HK\$ 279,567.32

 Check box for opt out overlimit facilities. See reverse side for details.

若需要選擇拒絕超額，請於格內加 [X]，詳情請閱背面。

ACCOUNT TYPE 賬戶類別	ACCOUNT NUMBER 賬戶號碼	STATEMENT BALANCE 月結單結欠(HK\$)	MINIMUM PAYMENT DUE 最低付款額(HK\$)	PAYMENT AMOUNT 繳付金額(HK\$)
OCTOPUS CITIBANK GOLD CARD	4617 2550 0403 9522	279,567.32	10,840.00	

Please make payment of overlimit amount and minimum payment due. Please indicate your individual account number(s) with the currency of the account and the payment amount on the payment slip and on the back of the cheque (e.g. HKD Account or CNY Account). When the currency of the individual account number(s) and/or the payment amount is/are not indicated, the Bank will credit HK\$ funds to the HKD Account and CNY funds to the CNY Account respectively. The Bank reserves the right at its sole discretion to apportion any payment made by you.

請支付超額部份及最低付款額。請於付款回條及支票背面寫上閣下之個別賬戶號碼，有關賬戶之貨幣種類(例如：港幣賬戶或人民幣賬戶)及以上個別賬戶之繳款金額。如您未有註明您個別賬戶之貨幣種類及/或以上個別賬戶之繳款金額，本行將會把港幣資金傳入港幣賬戶及人民幣資金傳入人民幣賬戶。本行保留分配您所繳付之金額之最終決定權。

Please examine this statement at once. If no errors or unauthorized transactions are reported within sixty days, the account transactions will be considered correct. For more information, please call CitiPhone Banking 2860 0333 or write to Citibank (Hong Kong) Limited by mail: 11/F, Citi Tower, One Bay East, 83 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong.

於收到月結單後，請即查核所有賬項是否正確無誤或是否印有任何未經授權交易之賬項。如本公司於發出月結單後60天內，仍沒有收到閣下之查詢，一切賬項均作實論。查詢賬項詳情，請致電Citibank電話理財服務2860 0333，或致函花旗銀行(香港)有限公司：香港九龍觀塘海濱道83號花旗大樓十一樓。

STATEMENT OF ACCOUNT
賬戶月結單

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STATEMENT BALANCE 月結單結欠	: HK\$	279,567 .32
PAYMENT PAST DUE 逾期款項	: HK\$	0.00
CURRENT PAYMENT DUE 本月款項	: HK\$	10,840 .00
MINIMUM PAYMENT DUE 最低付款額	: HK\$	10,840 .00
PAYMENT DUE DATE 付款限期	:	April 06, 2023

OCTOPUS CITIBANK GOLD CARD
4617 2550 0403 9522

CARD CREDIT LIMIT : HK\$ 335,000
此卡信貸限額

PREVIOUS BALANCE 上期結欠	-	PAYMENT & CREDIT 還款及其他入數	+	PURCHASES & ADVANCES 消費及透支	+	CHARGES 費用	=	TOTAL BALANCE 總結欠
HK\$ 284,570.03		HK\$ 11,750.00		HK\$ 0.00		HK\$ 6,747.29		HK\$ 279,567.32

TRANSACTION DATE 發賬日期	DESCRIPTION 發賬項目	AMOUNT (HK\$) 金額 (港幣)
FEB 09 23	BALANCE FORWARD	284,570 .03
MAIN CARD		
MR CHUNG SING YIP	CARD NUMBER 4617-2550-0403-9522	CREDIT LIMIT HK\$ 335,000
MAR 08 23	EPS PAYMENT - THANK YOU	11,750 .00CR
MAR 09 23	FINANCE CHARGE-RETAIL TRANSACTION	6,747 .29
MAR 09 23	STATEMENT BALANCE	279,567 .32

**** 財務與現金透支費用 ****

	最近月結單平息(實際年利率)	下一期月結單平息(實際年利率)
財務費用	31.00% (34.28%)	No Change
現金透支	31.00% (35.81%)	No Change

YOUR OCTOPUS CASH REBATE SUMMARY / 您的八達通現金回贈總覽

OPENING BALANCE 承上結餘	OCTOPUS CASH EARNED THIS MONTH 本月八達通現金回贈	EXTRA OCTOPUS CASH EARNED THIS MONTH 本月額外八達通現金回贈	OCTOPUS CASH DEDUCTED THIS MONTH 本月扣除之八達通現金回贈	CARRIED FORWARD BALANCE [^] 延至下期結餘
2,444.71	0.00	0.00	0.00	2,444.71

[^] Carried Forward Balance will offset your next Octopus Automatic Add Value Service transaction.

[^] 延至下期結餘將於下次八達通自動增值時扣除。

Important Information About Your Statement and Payment:

- Please pay attention to the cut-off time for RESPECTIVE payment methods. Please note that payments made on Sundays / public holidays or after the cut-off time for respective payment methods will be processed on the next business day. Business day means a day (other than Saturday, Sunday or public holiday) on which banks are open for general business in Hong Kong.
- If you are making the payment by checks or e-cheques:
 - (1) Checks: Please use HKD checks for payments to the HKD account and use HKD or CNY checks for payments to the CNY account
E-cheques: Please use HKD checks for payments to the HKD account and use CNY checks for payments to the CNY account
 - (2) Please cross the checks and make the checks payable to "Citibank (Hong Kong) Limited"
 - (3) Please indicate the account number on the back of each check
 - (4) Please do not issue post-dated checks
- Checks issued by banks outside of Hong Kong are not accepted
- If you have any enquiries about the fees and charges, please refer to the Terms and Conditions of Citi Credit Card Agreement / Citi The Club Credit Card Agreement / Citi HKTVMall Card Agreement / Citi Octopus Credit Card Agreement / Citi UnionPay Credit Card Agreement / Citi Ready Credit Account. All fees and charges are subject to change from time to time.
- If you need to report a lost / stolen card, please call our CitiPhone Banking at 2860 0333. If you want to make a general enquiry or submit feedback, please contact us via www.citibank.com.hk/contactus.
- Under and in accordance with the terms of the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, in relation to any account data which has been provided by the Hong Kong Branch of Citibank, N.A., organized under the laws of U.S.A. with limited liability, Citibank (Hong Kong) Limited, Citicorp International Limited or Diners Club International (Hong Kong) Limited to a Credit Reference Agency, upon termination of your Citi Credit Card / Citi The Club Credit Card / Citi HKTVMall Card / Citi Octopus Credit Card / Citi UnionPay Credit Card / Citi Ready Credit account by full repayment, you may instruct us to request that the Credit Reference Agency delete such data from its database, as long as the instruction is given within 5 years of termination and at no time was there any default of payment, lasting in excess of 60 days within 5 years immediately before account termination. Before you make the credit data opt-out application, we would like to advise you of the potential long-term benefits of maintaining your data with the Credit Reference Agency, including faster access to credit when you need it, and a good credit record to strengthen your reputation with financial institutions from whom you may wish to borrow in the future. You may download and submit your credit data opt-out application form at www.citibank.com.hk/card-form. For details, please visit www.citibank.com.hk/dataprivacy.
- Please be reminded to keep / save / print all previously issued card statements / eStatements / eAdvices of the to-be-closed account(s) for record purpose, where applicable. The eStatements / eAdvices will not be available after the account(s) is/are closed.
- In case of discrepancy between the English and Chinese versions, the English version shall prevail.

Payment Channels Applicable to All Citi Credit Cards / Citi Ready Credit:

- **Transfer from Account:** If you have a HKD / CNY savings or checking account with Citibank, you can settle your balance by transferring funds from your account via the following payment channels (Cut-off Time: Monday – Friday before 8pm, Saturday before 6pm) (CNY account transfer is not applicable to Citi UnionPay Credit Card – HKD Account):
 - (1) Citibank Online – www.citibank.com.hk
 - (2) Citi Mobile® App
 - (3) Citibank ATMs
 - (4) 24-hour automated voice response CitiPhone Banking service – 2860 0333
- **Cash or Check Deposit via Citibank ATMs with Deposit Service:** You can settle your balance by cash or by check at our Citibank ATMs with deposit service. Please visit www.citibank.com.hk for locations of the ATMs. (Not applicable to Citi UnionPay Credit Card – CNY Account.)
 - (1) Cash (Cut-off Time: Monday – Friday before 8pm, Saturday before 6pm)
 - (2) Check (Cut-off Time: Monday – Friday before 3pm and at least 2 business days before the Payment Due Date.)
- **Faster Payment System (FPS):** You can settle your balance via FPS with selected FPS participant anywhere, anytime. You may have to check with the FPS participant on the payment flow. As the cut-off time varies from each FPS participant, please settle at least 1 business day before the Payment Due Date. (If the FPS participant is Citibank, please refer to above-mentioned "Transfer from Account".)
- **PPS:** You can settle your balance by transferring funds from any designated bank account in Hong Kong by phone or by visiting www.ppsk.com. Our PPS merchant code is "15" (Citi Credit Card / Citi UnionPay Credit Card – HKD Account) / "9126" (Citi Ready Credit). Please call 18011 for bill registration and 18031 for bill payment. (Cut-off Time: Monday – Friday before 7pm) (Not applicable to Citi UnionPay Credit Card – CNY Account.)
- **FlexiAutopay:** You can settle any amount of your choice on the day you wish from any designated bank account in Hong Kong. You can download your FlexiAutopay Authorization Form at www.citibank.com.hk/card-form. Please always ensure that there are sufficient funds in the account to be debited at least 1 business day before the Payment Due Date. (At least 2 business days' notice before the Payment Due Date is needed if you want to change your autopay instructions.)
- **Electronic Cheque (e-cheque):** You can settle your balance through www.echeque.hkicl.com.hk. (Cut-off Time: Monday – Friday before 5:30pm and at least 2 business days before the Payment Due Date.)

Payment Channels ONLY Applicable to Citi Credit Card / Citi UnionPay Credit Card – HKD Account:

- **JETCO ATM – JET Payment:** If you are a Citibank or JETCO member banks' customer, you can settle your balance by transferring funds from your designated bank account in Hong Kong using any JETCO ATM with the "JET Payment" logo. (Cut-off Time: Monday – Friday before 7:30 p.m.) (Payments made before the cut-off time will be posted on the next business day. Payments made after the cut-off time will be posted on the second next business day.)

有關月結單及付款之重要資料:

- 請留意各項付款方式之截數期限。於星期日 / 公眾假期或截數時間後繳付之賬項，會於下一個營業日處理。營業日指除星期六、星期日或公眾假期外，香港銀行進行一般業務的日子。
- 如以支票或電子支票付款：
 - (1) 支票：請以港幣支票繳付港幣賬項，及以港幣或人民幣支票繳付人民幣賬項
電子支票：請以港幣支票繳付港幣賬項，及以人民幣支票繳付人民幣賬項
 - (2) 請將支票劃線及抬頭請寫「花旗銀行(香港)有限公司」
 - (3) 請於每張支票背面註明戶口號碼
 - (4) 請勿簽發票期
- 本公司不接受海外(香港以外)銀行所簽發的支票
- 如欲查詢有關收費及費用，請參考 Citi 信用卡合約 / Citi The Club 信用卡合約 / Citi HKTVMall 信用卡合約 / Citi 八達通信用卡合約 / Citi 銀聯信用卡 / Citi 靈活錢戶口合約之條款及條例內的條款及細則，及隨新卡附之上卡套及有關之收費文件。所有費用及收費將隨時作出適當調整。
- 如閣下的卡遺失或被竊，請致電 Citibank 電話理財服務 2860 0333。如有任何查詢及建議，歡迎透過 www.citibank.com.hk/contactus 與本行聯絡。
- 根據並按照《個人資料(私隱)條例》的條款及根據該條例核准及發出的個人資料資料實守則，閣下的 Citi 信用卡 / Citi The Club 信用卡 / Citi HKTVMall 信用卡 / Citi 八達通信用卡 / Citi 銀聯信用卡 / Citi 靈活錢於全數清還欠賬後結束賬戶時，閣下可以要求從信貸資料服務機構資料庫中刪除該等花旗銀行，依美國法律成立的有限責任組織的香港分行、花旗銀行(香港)有限公司、花旗國際有限公司或大來信用証國際(香港)有限公司的賬戶資料，但指示必須於賬戶結束後 5 年內提出及於緊接終止信貸前 5 年內沒有任何拖欠為期超過 60 日的欠款。在閣下提出刪除信貸資料申請前，本行須告知閣下，長遠來說，若能將閣下的良好信貸紀錄繼續保存在信貸資料庫可能會有好處，包括在閣下需要信貸之時，可較快獲得批核及有助閣下在財務機構中建立信譽，方便日後借貸。閣下可於 www.citibank.com.hk/card-form 下載及遞交刪除信貸資料申請表，詳情請瀏覽 www.citibank.com.hk/dataprivacy。
- 請在結束戶口前保存/印刷/儲存該戶口的信用卡月結單/電子結單/電子通知書作往後的參考或備用(如適用)。戶口一經結束，有關的電子結單/電子通知書將無法使用。
- 如中英文版本有任何歧異，將以英文為準。

適用於所有 Citi 信用卡 / Citi 靈活錢付款方式:

- **由戶口轉賬付款:** 如閣下於本行設有港元 / 人民幣儲蓄或支票戶口，可透過以下方式轉賬付款 (截數期限: 星期一至五下午 8 時前, 星期六下午 6 時前。)(人民幣戶口轉賬不適用於 Citi 銀聯信用卡 - 港幣賬戶。):
 - (1) Citibank 網上理財服務 - www.citibank.com.hk
 - (2) Citi Mobile® 流動理財手機應用程式
 - (3) Citibank 自動櫃員機
 - (4) 24 小時全自動語音電話理財服務
Citi 信用卡 / Citi 銀聯信用卡: 2860 0333
Citi 靈活錢: 2860 0393
- **透過設有存款服務的 Citibank 自動櫃員機以現金或支票存款:** 閣下可透過設有存款服務的 Citibank 自動櫃員機以現金或支票付款。請於 www.citibank.com.hk 查閱櫃員機位置。(不適用於 Citi 銀聯信用卡 - 人民幣賬戶。):
 - (1) 現金 (截數期限: 星期一至五下午 8 時前, 星期六下午 6 時前。)
 - (2) 支票 (截數期限: 星期一至五下午 3 時前。請於付款期限前最少兩個營業日辦理。)
- **快速支付系統 (「轉數快」):** 閣下可隨時隨地以部份「轉數快」參與者戶口，透過「轉數快」系統付款。有關付款流程之詳情，請向扣數戶口參與者查詢。由於每個「轉數快」參與者戶口的截數時間各有不同，請於付款期限前最少一個營業日辦理。(如「轉數快」為 Citibank 戶口，請參照上述「由戶口轉賬付款」。)
- **繳費靈:** 閣下可利用電話或登入 www.ppsk.com，由閣下指定之本港任何銀行戶口轉賬付款。本公司商戶編號為 15 (Citi 信用卡 / Citi 銀聯信用卡 - 港幣賬戶) / 9126 (Citi 靈活錢)。登記賬單請電 18013，繳付賬單請電 18033。(截數期限: 星期一至五下午 7 時前。)(不適用於 Citi 銀聯信用卡 - 人民幣賬戶。)
- **靈活自動轉賬:** 閣下可於自選的日子，由任何香港的銀行戶口繳付閣下結欠中的任何金額。閣下可於 www.citibank.com.hk/card-form 下載靈活自動轉賬授權書。請確保該賬戶於付款期限前最少一個營業日有足夠的款項。(如需要更改自動轉賬指示，請於付款期限前兩個營業日通知。)
- **電子支票:** 閣下可透過 www.echeque.hkicl.com.hk 付款。(截數期限: 星期一至五下午 5 時前。請於付款期限前最少兩個營業日辦理。)

只適用於 Citi 信用卡 / Citi 銀聯信用卡 - 港幣賬戶的付款方式:

- **銀通自動櫃員機 - 繳費易:** 如閣下為 Citibank 或銀通會員銀行客戶，可透過有「繳費易」標記之銀通櫃員機由香港銀通會員銀行戶口轉賬付款。(截數期限: 星期一至五下午 7 時前。)(於截數期限前繳付之賬項，會於下一個營業日誌賬。於截數期限後繳付之賬項，將於下兩個營業日誌賬。)