

“Citi Points Conversion to MTR Points” Limited-time Offer Terms and Conditions

1. The promotion period of the limited-time offer is from 1 August 2025 09:00 a.m. to 30 September 2025 11:59 p.m., both dates inclusive (“**Promotion Period**”).
2. Citi Points Conversion to MTR Points Service (“**Service**”) applies to Principal Cardholders (“**Cardholder**”) of Citi Classic Card, Citi Gold Card, Citi HKTVmall Card, Citi Rewards Card (except Citi Rewards UnionPay Card), Citi PremierMiles Card, Citi Plus® Credit Card, Citi Prestige Card and Citi ULTIMA issued by Citibank (Hong Kong) Limited (“**Citibank**”) (“**Eligible Cards**”).
3. This Service is applicable to Cardholders’ Citi Points Conversion to MTR Points (“**Redemption**”) via MTR Mobile.
4. To enjoy this Service, Cardholder must verify their identities by providing the last 4 digits of their Eligible Cards and their mobile numbers registered with MTR Mobile (which must be the same as the registered mobile number with Citibank) to receive a One-Time Password, and the identity verification will be confirmed upon the One-Time Password being correctly entered. Cardholders can select the Citi Points amount to convert to MTR Points and complete the Redemption under the Service.
5. During the Promotion Period, Cardholders who converted Citi Points into MTR Points (“**Eligible Member**”) will be eligible to 2 promotion offers (“**Promotion Offers**”): (1) one HK\$10 fare discount and (2) an extra 25% MTR Points. Details are specified in Clause 6.
6. Promotion offers
 - 6.1 HK\$10 fare discount (“**Reward**”)
 - 6.1.1 Each Eligible Member is entitled to the Reward once only.
 - 6.1.2 Reward will be credited to Eligible Member’s valid MTR Mobile account by 31 October 2025, which will be shown in the “Valid” tab under “My collections” in MTR Mobile. It can only be collected on or before 2 January 2026 via MTR Mobile. Expired Reward will be cancelled and deleted.
 - 6.1.3 The Reward is applicable to a fare deduction when taking a paid, single MTR journey (Except for Airport Express, Light Rail, MTR buses and MTR feeder buses). Only one fare discount can be used in each MTR journey. If the actual paid fare of the journey is less than HK\$10, the fare discount will be deducted in full, and unused value will not be refunded. For details, please refer to the respective Terms and Conditions in the Reward Details page.
 - 6.1.4 The MTR Mobile account status should be valid at the time when the Reward is credited to the Eligible Member’s account. Otherwise, the Reward will be cancelled. The usage of Reward shall be bound by MTR Points Promotion Terms and Conditions.
 - 6.2 Extra 25% MTR Points (“**Extra Points**”)
 - 6.2.1 During the Promotion Period, Extra Points will be received by Cardholders when the same amount of Citi Points is converted to MTR Points as compared to the non-promotion period, i.e. Cardholders can enjoy a 20% off on the redemption rate by converting Citi Points to MTR Points. The total amount of MTR Points including the extra amount is displayed on the redemption page and to be credited to the account upon successful completion of the redemption. Below examples are listed for reference only:

Card Type	Minimum Citi Points to be converted for MTR Points	MTR Points to be received during Non-Promotion Period	MTR Points to be received during Promotion Period (Extra Points inclusive)	Extra MTR Points to be received during Promotion Period	
Citi Prestige Card, Citi PremierMiles Card, Citi ULTIMA	9,840 Citi Points	11,520 MTR Points	14,400 MTR Points	2,880 MTR Points	25% of MTR Points to be received during Non-Promotion Period
Citi Classic Card, Citi Gold Card, Citi Rewards Card (except Citi Rewards UnionPay Card), Citi Plus® Credit Card	12,960 Citi Points				
Citi HKTVmall Card	14,400 Citi Points				

7. The minimum amount of MTR Points that can be converted under each Redemption is 14,400 (Extra Points inclusive). The maximum aggregate amount of MTR Points that can be converted by the same MTR Mobile account per day is 240,000 (Extra Points inclusive). The Redemption must be in 240 MTR Points (Extra Points inclusive) or its intervals and is subject to the Cardholder's available Citi Points in the Eligible Card account.
8. The redemption rate may vary by credit card types. The exact Citi points required for Redemption are based on the redemption rate displayed at the MTR Mobile at the time of redemption. The amount of Citi Points redeemed will be deducted from the Cardholder's Eligible Card account.
9. Citibank and MTR Corporation Limited ("MTRCL") shall not be responsible for any failure to submit and/or process any Redemption arising from Cardholders' exit, voluntarily or involuntarily, during any of the steps illustrated under Clause 4, including but not limited to network disconnection, technical device malfunction or any delay, interruption or disruption of MTR Mobile or system.
10. Cardholders must promptly update Citibank of any change to their mobile number. Such updated mobile number must be the same as the registered mobile number with MTR Mobile in order to enjoy the Service. Citibank shall not be liable to any Cardholders or anyone else for any losses or damages arising from the Service.
11. MTR Points Promotion Terms and Conditions apply. Please click [here](#) for details.
12. Once the Redemption is confirmed, it is irreversible and it cannot be cancelled, returned, exchanged or traded for cash or other promotion.
13. MTRCL fully reserves the right, at its sole and absolute discretion and decision, to withhold or deduct the Promotion Offers from the account that MTRCL suspects are purposefully or intentionally fraudulent.
14. Citibank and MTRCL may revise, modify, suspend or terminate the Services or any aspects of it at their sole discretion at any time without prior notice. Should there be any disputes, the decision of Citibank and MTRCL shall be final.
15. Should there be any discrepancy between the English version and the Chinese version of these terms and conditions, the English version shall prevail.