3 Citi Wallet Service - FAQ

1) Get Started

Q1.	How can I become a 3 Citi Wallet user?	You will need a(n): 3 Citi Wallet supported NFC-enabled Android smartphone or an iPhone (4 or above) 3HK monthly mobile service plan Eligible Citibank credit card You will also need to register for the service either: At any 3Shop By calling the 3Customer Services Hotline at (852) 3166 3333 Android phone users can exchange one NFC SIM card for free at any 3Shop, while iPhone users will need to apply for an NFC sticker with Citibank after you have downloaded the application. You can now download 3 Citi Wallet from Google Play or the App Store.
Q2.	How does 3 Citi Wallet work?	With 3 Citi Wallet installed and your wallet account successfully setup, your smartphone and wallet are all in one. For Android phone users: 3 Citi Wallet enables you to "Tap and Pay" with your smartphone at merchants that accept payments with Visa payWave Earn exclusive offers from merchants selected for 3 Citi Wallet users Check transaction history for up to 3 months For iPhone (4 or above) users: First follow the in-app instructions to apply for a Near Field Communication (NFC) sticker. Once you have received and activated the sticker, you can then "Tap and Pay" with your iPhone at merchants that accept payments with Visa payWave Earn exclusive offers from merchants selected for 3 Citi Wallet users Stay tuned for more new features.
Q3.	What is Near Field Communication (NFC)?	Near Field Communication (NFC) is a new kind of wireless technology that allows you to exchange data between devices such as sharing contacts, photos, videos, files or playing online mobile games without a Wi-Fi or mobile network connection. All 3 Citi Wallet supported NFC-enabled Android smartphone models are embedded with NFC. iPhone (4 or above) users can apply an NFC sticker to enjoy 3 "Citi Wallet – Offers".
Q4.	What are the additional benefits of 3 Citi Wallet compared to Citibank credit cards?	3 Citi Wallet offers an innovative way of payments via secure channel with greater convenience and speed. 3 Citi Wallet users can also check transaction history for up to 3 months (currently only applicable to Android users), receive personalized offers via 3 Citi Wallet and other upcoming features.
Q5.	Where will my credit card	For Android phone users:

	account information be stored on the Wallet?	Your linked credit card information is encrypted and stored on the Secure Element of your NFC SIM. For iPhone (4 or above) users: Your credit card account information is stored on your NFC sticker. Therefore, you are strongly advised to keep your NFC sticker safe.
Q6.	Can I add all my Citibank credit cards (including cards issued outside Hong Kong) into 3 Citi Wallet?	3 Citi Wallet only accepts eligible Citibank Visa cards that are issued by Citibank (Hong Kong) Limited. For Android phone users: You can add a maximum of 3 eligible credit cards. For iPhone (4 or above) users: You can add only 1 eligible credit card.
Q7.	What is "default card"?	Applicable to Android phone users only (this is not part of the content as there will be an indicator to differentiate questions that are either applicable to Android / iPhone users only) If you have added more than 1 credit card in your 3 Citi Wallet, you will have to set your preferred oneas "default card" for payments. You can also swipe to another card to pay every time.
Q8.	Can I use 3 Citi Wallet to make payments overseas?	Yes, 3 Citi Wallet can be used at merchants that accept Visa payWave worldwide, while data connection is not required for making payments. You can feel free to use it for making purchase overseas. However, due to the differences on point-of-sale systems, 3 Citi Wallet may not be accepted by some Visa payWave merchants in the United States. For your greater convenience and peace of mind, you are suggested to take along your physical plastic Citibank credit card for big ticket size spending or emergency cash advance transaction while travelling abroad.
Q9.	Will I be bound by any restrictions / conditions of my mobile service plan with 3HK using 3 Citi Wallet?	Yes, for enquiries on 3HK mobile service plan, please contact 3Customer Services Hotline at (852) 3166 3333 or visit any 3Shop in person.
Q10.	Are there any fees or charges for using 3 Citi Wallet?	The standard monthly subscription fee is HK$18 for 3 Citi Wallet. Such fees (or discounted promotional fees) will be shown on your 3HK monthly mobile service statement.
Q11.	Can I sign in to my 3 Citi Wallet account using different smartphones?	For security reasons, you can only sign in to your 3 Citi Wallet account on the same smartphone.
Q12.	How can I set up my 3 Citi Wallet account?	For Android phone users : Please visit www.3citiwallet.com to see "How to Use".

		For iPhone (4 or above) users : Account set up is not necessary at the moment. You will be prompted to set up your 3 Citi Wallet account when the full version is released.
Q13.	How can I start using 3 Citi Wallet?	For Android phone users: After setting up your user ID and password, plus adding your eligible Citibank credit card(s) to your 3 Citi Wallet, you can start enjoying the convenience of mobile payments and earn savings from your personalized offers using your 3 Citi Wallet. For iPhone (4 or above) users: Account set up is not necessary at the moment. Once you have applied and activated for the NFC sticker, you can start enjoying the convenience of mobile payments and earn savings from the offers available to you via the 3 Citi Wallet (offers) application.
Q14.	How can I apply for an eligible Citibank credit card for 3 Citi Wallet?	Please visit http://www.citibank.com.hk/cards to apply online, or visit any Citibank branch in person.
Q15.	How can I add my eligible Citibank credit card to my 3 Citi Wallet?	For Android phone users: After successful wallet set up, you will be asked if you have any Citibank credit cards. Click "I do have a Citibank Visa Card", then add your credit card either by inputting (1) your Citibank Online Banking sign in credentials or, (2) information of any one of your eligible credit cards. The application will then retrieve your list of eligible cards that can be added to your 3 Citi Wallet. The add card process normallytakes a few minutes. Please do not exit 3 Citi Wallet while your request is in progress. You will receive a confirmation message on the screen once your cards are successfully added. For iPhone (4 or above) users: After you have downloaded "3 Citi Wallet – Offers" from App Store, apply for an NFC sticker by following the instructions. Once you receive and activate your sticker, it is ready for mobile payments.
Q16.	Is it a requirement to attach the Near Field Communication (NFC) sticker to my iPhone?	Applicable to iPhone users only No, but for convenience, it is recommended to attach the NFC sticker to the back of your iPhone. If you are not attaching your NFC sticker to your iPhone, the correct usage of the NFC sticker should be tapping the Visa payWave reader using the front side that shows the 3 Citi Wallet logo and with a distance of around 1-4 cm.
Q17.	I am currently an NFC-	Applicable to Android phone users only

	enabled smartphone user, am I ready to use 3 Citi Wallet? 3 Citi Wallet？	Please visit www.3citiwallet.com to find out how to become a 3 Citi Wallet user
Q18.	I have been unable to set up my 3 Citi Wallet account, can I visit 3Shop or Citibank branch for assistance?	For Android phone users: Try exit and re-launch the application. Sign in if you have already created your user ID and password or register as a new user again. If the same problem occurs, please call our 3 Citi Wallet Hotline at (852) 2860 0345. For iPhone (4 or above) users: Account set up is not necessary for iPhone users at the moment. You will be prompted to set up your 3 Citi Wallet account when the full version is released.
Q19.	Can I add my bank account or debit card(s) to my 3 Citi Wallet?	No, bank account and debit cards are not eligible to be added to your 3 Citi Wallet. Please visit www.3citiwallet.com to see the eligible credit cards list.
Q20.	How long does it take to set up my 3 Citi Wallet account?	For Android phone users: The 3 Citi Wallet setup process normally takes a few minutes. Please do not exit 3 Citi Wallet while your request is in progress. You will receive a confirmation message on the screen once your wallet is successfully set up. For iPhone (4 or above) users： Account set up is not necessary at the moment. You will be prompted to set up your 3 Citi Wallet account when the full version is released.
Q21.	What is the credit limit of my credit card(s) in 3 Citi Wallet?	Your credit card(s) in your 3 Citi Wallet / NFC sticker will share the same available credit card limit with your associated plastic credit card. You can refer to your credit card monthly statement or sign in to your Citibank Online Banking account to check your available credit limit.
Q22.	I have changed a new smartphone. How should I reinstall my 3 Citi Wallet?	Changing from a 3 Citi Wallet supported NFC-enabled Android smartphone to another 3 Citi Wallet supported NFC-enabled Android smartphone (reusing the old SIM). You will need to reinstall 3 Citi Wallet on your new smartphone. After you have launched the application, sign in as an existing user with your user ID and password. Your account will be locked for security purposes upon detecting the device change. Follow the instructions to call our 3 Citi Wallet Hotline and get a One-Time-Password (which will be sent to you via SMS) for re-activating your wallet. You will then be requested to set a new password.

		Changing from a 3 Citi Wallet supported NFC-enabled Android smartphone to another 3 Citi Wallet supported NFC-enabled Android smartphone (changed to a new SIM).
		You will need to reinstall 3 Citi Wallet on your new smartphone. After you have launched the application, sign in as an existing user with your user ID and password. Your account will be locked for security purposes upon detecting the device and SIM changed. Follow the instructions to call our 3 Citi Wallet Hotline and get a One-Time-Password (which will be sent to you via SMS) for re-activating your wallet. You will have to change the password and add in your credit card(s) again.
		Remarks: For user's who have changed the SIM with a new phone number, your 3 Citi Wallet will be terminated and you will need to re-subscribe the service with 3HK and re-register as a new wallet user.
		Changing from iPhone to a 3 Citi Wallet supported NFC-enabled Android smartphone
		Please make sure you have informed 3HK to update your 3 Citi Wallet registration from iPhone to Android version and 3HK has provided you an NFC SIM.
		Before setting up your first 3 Citi Wallet account, you will have to call our 3 Citi Wallet Hotline at (852) 2860 0345 to cancel your NFC sticker. Then, download and install 3 Citi Wallet from Google Play. Follow the instructions to set up your 3 Citi Wallet account and add in your credit card(s).
		Changing from a 3 Citi Wallet supported NFC-enabled Android smartphone to an iPhone
		3 Citi Wallet - iPhone full version has not yet been launched. Please contact 3Customer Services Hotline at (852) 3166 3333 to terminate your 3 Citi Wallet registration.
		3HK will invite you to re-apply for 3 Citi Wallet when the full version is launched. You may, however, register for the trial version "3 Citi Wallet – Offers" before the full version is launched.

2) Add Credit Card

Q23.	Can I add all my Citibank credit cards (including cards issued outside Hong Kong) into 3 Citi Wallet?	3 Citi Wallet only accepts eligible Citibank Visa that are issued by Citibank (Hong Kong) Limited.

		For Android phone users: You can add a maximum of 3 eligible credit cards. **For iPhone (4 or above) users:** You can add only 1 eligible credit card.
Q24.	What is a default card?	Applicable to Android phone users only (this is not part of the content as there will be an indicator to differentiate questions that are either applicable to Android / iPhone users only) If you have added more than 1 credit card in your 3 Citi Wallet, you will have to set your preferred oneas "default card" for payments. You can also swipe to another card to pay every time.
Q25.	How do I change my default card?	Applicable to Android phone users only: Touch on the card image that you would like to set as the new default card and select "Make Default Card" from the menu.
Q26.	How can I start using 3 Citi Wallet?	**For Android phone users:** After setting up your user ID and password, plus adding your eligible Citibank credit card(s) to your 3 Citi Wallet, you can start enjoying the convenience of mobile payments and earn savings from your personalized offers using your 3 Citi Wallet. **For iPhone (4 or above) users:** Account set up is not necessary at the moment. Once you have applied and activated for the NFC sticker, you can start enjoying the convenience of mobile payments and earn savings from the offers available to you via the 3 Citi Wallet (offers) application.
Q27.	How can I apply for an eligible Citibank credit card for 3 Citi Wallet?	Click here to apply online (hyperlink to http://www.citibank.com.hk/cards), or visit any Citibank branch in person.
Q28.	How can I add my eligible Citibank credit card to my 3 Citi Wallet?	**For Android phone users:** After successful wallet set up, you will be asked if you have any Citibank credit cards. Click "I do have a Citibank Visa Card", then add your credit card either by inputting (1) your Citibank Online Banking sign in credentials or, (2) information of any one of your eligible credit cards. The application will then retrieve your list of eligible cards that can be added to your 3 Citi Wallet. The add card process normallytakes a few minutes. Please do not exit 3 Citi Wallet while your request is in progress. You will receive a confirmation message on the screen once your cards are successfully added. **For iPhone (4 or above) users:** After you have downloaded "3 Citi Wallet – Offers" from App Store, apply for an NFC sticker by following the instructions. Once you receive and activate your sticker, it is ready for mobile payments.

Q29.	Is it a requirement to attach the Near Field Communication (NFC) sticker to my iPhone?	Applicable to iPhone users only No, but for convenience, it is recommended to attach the NFC sticker to the back of your iPhone. If you are not attaching your NFC sticker to your iPhone, the correct usage of the NFC sticker should be tapping the Visa payWave reader using the front side that shows the 3 Citi Wallet logo and with a distance of around 1-4 cm.
Q30.	Can I add my bank account or debit card(s) to my 3 Citi Wallet?	No, bank account and debit cards are not eligible to be added to your 3 Citi Wallet. Please click here (link to eligible card list) to see the eligible credit cards list.
Q31.	What is the credit limit of my credit card(s) in 3 Citi Wallet?	Your credit card(s) in your 3 Citi Wallet / NFC sticker will share the same available credit card limit with your associated plastic credit card. You can refer to your credit card monthly statement or sign in to your Citibank Online Banking account to check your available credit limit.
Q32.	I have renewed / upgraded my associated plastic credit card, what should I do?	**For Android phone users:** After you have activated your new plastic credit card, the old associated credit card in your 3 Citi Wallet will then be deactivated. You will need to remove it from your 3 Citi Wallet, and add it again by entering the credentials of your renewed / upgraded plastic credit card. **For iPhone (4 or above) users:** After you have received your renewed / upgraded plastic credit card, you will then receive your new NFC sticker very soon. Please follow the instructions to activate your new NFC sticker and replace it on your iPhone.
Q33.	My plastic credit card was reported lost and was replaced afterwards. Do I need to update anything in my 3 Citi Wallet?	The replacement of your plastic credit card will not affect your 3 Citi Wallet / NFC sticker. You can continue using it without any changes or updates.
Q34.	I need to change to a new SIM, do I need to reinstall 3 Citi Wallet again?	**For Android phone users:** No, upon changing to a new NFC SIM, sign in to your existing 3 Citi Wallet account. Your wallet will be locked for security purposes upon detecting the SIM change. Follow the instructions to call our 3 Citi Wallet Hotline and get a One-Time-Password (which will be sent to you via SMS) for re-activating your wallet. You will have to change your password and add in your credit card(s) again. Remarks: For users who have changed the SIM with new phone number, your 3 Citi Wallet will be terminated and you will need to re-subscribe the service with 3HK and re-register as a new wallet user.

		For iPhone (4 or above) users: No, it will not affect your 3 Citi Wallet using a new SIM with the same number.
Q35.	I have changed a new smartphone. How should I reinstall my 3 Citi Wallet?	Changing from a 3 Citi Wallet supported NFC-enabled Android smartphone to another 3 Citi Wallet supported NFC-enabled Android smartphone (reusing the old SIM). You will need to reinstall 3 Citi Wallet on your new smartphone. After you have launched the application, sign in as an existing user with your user ID and password. Your account will be locked for security purposes upon detecting the device change. Follow the instructions to call our 3 Citi Wallet Hotline and get a One-Time-Password (which will be sent to you via SMS) for re-activating your wallet. You will then be requested to set a new password. Changing from a 3 Citi Wallet supported NFC-enabled Android smartphone to another 3 Citi Wallet supported NFC-enabled Android smartphone (changed to a new SIM). You will need to reinstall 3 Citi Wallet on your new smartphone. After you have launched the application, sign in as an existing user with your user ID and password. Your account will be locked for security purposes upon detecting the device and SIM changed. Follow the instructions to call our 3 Citi Wallet Hotline and get a One-Time-Password (which will be sent to you via SMS) for re-activating your wallet. You will have to change the password and add in your credit card(s) again. Remarks: For user's who have changed the SIM with a new phone number, your 3 Citi Wallet will be terminated and you will need to re-subscribe the service with 3HK and re-register as a new wallet user. Changing from iPhone to a 3 Citi Wallet supported NFC-enabled Android smartphone Please make sure you have informed 3HK to update your 3 Citi Wallet registration from iPhone to Android version and 3HK has provided you an NFC SIM. Before setting up your first 3 Citi Wallet account, you will have to call our 3 Citi Wallet Hotline at (852) 2860 0345 to cancel your NFC sticker. Then, download and install 3 Citi Wallet from Google Play. Follow the instructions to set up your 3 Citi Wallet account and add in your credit card(s).

		Changing from a 3 Citi Wallet supported NFC-enabled Android smartphone to an iPhone 3 Citi Wallet - iPhone full version has not yet been launched. Please contact 3Customer Services Hotline at (852) 3166 3333 to terminate your 3 Citi Wallet registration. 3HK will invite you to re-apply for 3 Citi Wallet when the full version is launched. You may, however, register for the trial version "3 Citi Wallet – Offers" before the full version is launched.
Q36.	How do I remove a credit card from my 3 Citi Wallet?	**For Android phone users only** Swipe to the card and touch the card image that you would like to remove from your 3 Citi Wallet. Select "Remove Card" from the menu to remove the credit card.

3) Settings

Q37.	Can I unsubscribe from offers and/or location-based offers from 3 Citi Wallet?	Yes, go to "Options" ➔ "Settings/Profile" ➔ "Offer Preferences" and uncheck "Send me location based Offers.".
Q38.	Can I refine my offer preferences?	Yes, go to "Options" ➔ "Settings/Profile" ➔ "Offer Preferences" to refine and update your settings.
Q39.	How does 3 Citi Wallet select offers for me?	Offers are selected based on your individual preferences, latest spending behavior and your current location.
Q40.	Why did I not receive the exact same offers as my friend?	Offers from 3 Citi Wallet are personalized and based on your individual preference settings, latest spending behaviors and current location. Hence, different users will get different offers.
Q41.	How do I change my default card?	Applicable to Android phone users only: Touch on the card image that you would like to set as the new default card and select "Make Default Card" from the menu.
Q42.	How should I protect my 3 Citi Wallet from unauthorized access?	**For Android phone users:** You are recommended to change your 3 Citi Wallet password regularly and do not reveal it to anyone. Furthermore, 3 Citi Wallet will automatically log off if it remains idle for 5 minutes to safeguard against unauthorized access. You may, however, choose a different setting from 1 to 30 minutes for this inactivity timer based on your needs and preferences. **For iPhone (4 or above) users:** You should always keep your NFC sticker safeto prevent unauthorized access.

		For all users: For users who have lost your smartphone or NFC sticker, please call our 3 Citi Wallet Hotline at (852) 2860 0345 immediately to request suspension of your wallet (together with the linked credit card(s)) or NFC sticker, as well as to call 3Customer Services Hotline at (852) 3166 3333 to suspend your SIM card to prevent unauthorized access.
Q43.	I need to send my smartphone for servicing. How should I protect my 3 Citi Wallet?	Before sending your smartphone for servicing, you are advised to : **For Android phone users:** Go to "Options" ➔ "Settings/Profile" ➔ "Clear Wallet Data" ➔ "Clear Wallet Data on Device only" to delete any 3 Citi Wallet related data from your smartphone, and remove the SIM **For iPhone (4 or above) users:** Detach the NFC sticker from your iPhone.
Q44.	I forgot my 3 Citi Wallet password. How do I reset it?	**For Android users only:** Go to the "Sign in" page and click "Forgot Your Password?". Follow the instructions to reset a new password.
Q45.	I have been locked out by my 3 Citi Wallet password. How do I unlock my wallet?	For users who have added credit card(s) to your 3 Citi Wallet, please contact our 3 Citi Wallet Hotline at (852) 2860 0345 to unlock your wallet. For users who have not added any credit cards to your 3 Citi Wallet, click "Unlock" and you will receive a temporary password via SMS. Follow the instructions to reset your password.
Q46.	I want to trade in my smartphone which has 3 Citi Wallet installed. How can I erase my 3 Citi Wallet's information from it?	**For Android phone users only:** **If you will reuse your SIM:** Go to "Options" ➔ "Settings/Profile" ➔ "Clear Wallet Data" ➔ "Clear Wallet Data on Device only" to delete any 3 Citi Wallet related data from your smartphone. **If you will dispose your SIM:** Go to "Options" ➔ "Settings/Profile" ➔ "Clear Wallet Data" ➔ "Clear Wallet Data on SIM + Device" to delete any 3 Citi Wallet related data from both your SIM and smartphone.
Q47.	I don't want to receive any push offers from my 3 Citi Wallet. What can I do?	Go to the "Offer Preferences" menu and uncheck "Send me location based offers". However, you will miss a lot of exclusive offers from 3 Citi Wallet.

4) Payment & Transaction

Q48.	How do I redeem my saved offer?	You have to show the offer to the cashier before you pay. First, go to "Offers" page, tap "Saved Offers" and select the offer that you wish to redeem. Show the offer details page to the cashier for verification. Tap "Redeem" to get to the payment screen. Make your payment by tapping your 3 Citi Wallet on the Visa payWave reader.
Q49.	Do I need to pay with 3 Citi Wallet to redeem an offer?	Offers are exclusive to 3 Citi Wallet users. However, you can also use your plastic Citibank credit card to pay and redeem offers at selected merchants.
Q50.	What are the additional benefits of 3 Citi Wallet compared to Citibank credit cards?	3 Citi Wallet offers an innovative way of payments via secure channel with greater convenience and speed. 3 Citi Wallet users can also check transaction history for up to 3 months (currently only applicable to Android users), receive personalized offers via 3 Citi Wallet and other upcoming features.
Q51.	Can I use 3 Citi Wallet to make payments overseas?	Yes, 3 Citi Wallet can be used at merchants that accept Visa payWave worldwide, while data connection is not required for making payments. You can feel free to use it for making purchase overseas. However, due to the differences on point-of-sale systems, 3 Citi Wallet may not be accepted by some Visa payWave merchants in the United States. For your greater convenience and peace of mind, you are suggested to take along your physical plastic Citibank credit card for big ticket size spending or emergency cash advance transaction while travelling abroad.
Q52.	How do I pay with 3 Citi Wallet?	**For Android phone users:** Sign in to your 3 Citi Wallet Swipe to the card you would like to pay with or just pay with your default card Tap your smartphone on the Visa payWave reader to make payment within a distance of 1-4cm. **For iPhone（4 or above）users:** Tap your iPhone with the attached NFC sticker on the Visa payWave reader to make payment within a distance of 1-4cm.
Q53.	Are there any limitations in using 3 Citi Wallet for payments?	3 Citi Wallet can be used to make payments at merchants that accept Visa payWave worldwide. Due to the differences on point-of-sale systems, it may not be accepted by some Visa payWave merchants in the United States. In addition, there could be a preset cap or limit for Visa payWave transactions, which varies among merchants. Please check with the merchants directly. Also, you cannot use 3 Citi Wallet for card-not-present transactions (such as cash advance, online

		purchases, mail order or phone order).
Q54.	Can I use my 3 Citi Wallet to make a payment without mobile or data network connection?	**For Android phone users:** Yes, as long as you sign in to your 3 Citi Wallet with the correct user ID and password, you can tap to pay with your smartphone at any Visa payWave reader. However, you may not be able to use the other functionalities in the wallet such as "Offers" or "Transaction History" without data network connection. **For iPhone (4 or above) users:** Yes. You can make payments with your NFC sticker with or without a mobile or data network connection.
Q55.	How long does a transaction take?	It normally takes a few seconds to complete a transaction. Due to differences in merchants' network settings, transaction time may vary among merchants and across different Visa payWave readers.
Q56.	Do I need to sign in 3 Citi Wallet to make payment?	**For Android phone users:** You will need to sign in your 3 Citi Wallet before making any payments. **For iPhone (4 or above) users:** You can just tap your iPhone with the attached NFC sticker at the Visa payWave reader to make a payment.
Q57.	How can I check my transaction history in 3 Citi Wallet?	**For Android phone users:** Swipe to select the credit card that you would like to check, touch on the card image and select "Transaction History" from the menu. You will then be able to check your transaction history of that particular card for up to three months. **For iPhone (4 or above) users:** You can check your NFC sticker's transaction in your associated plastic credit card statement (if you are the principal cardholder) or via your Citibank Online Banking account. Note: Transaction records will only be available for enquiry after they have both been processed by the merchant and the bank.
Q58.	Will 3 Citi Wallet transactions be shown on the credit card statement?	Yes, all 3 Citi Wallet transactions will be recorded in the principal cardholder's monthly credit card statement.
Q59.	I cannot recognize the transactions displayed on my 3 Citi Wallet, what should I do?	Please call our 3 Citi Wallet Hotline at (852) 2860 0345 for immediate assistance.
Q60.	If the merchant deducted the	Cashier will ask you to tap your 3 Citi Wallet on the Visa payWave

	wrongly amount for my 3 Citi Wallet account, how can I get a refund?	reader in order to cancel the transaction. In this case, no record will be shown in your transaction history or credit card statement. In some cases, the cashier may suggest to refund the amount difference to you in cash.
Q61.	How will credit card transaction disputes on 3 Citi Wallet be handled?	Please call our 3 Citi Wallet Hotline at (852) 2860 0345 within 60 days of the disputed transaction.
Q62.	Should I directly contact Citibank for enquiries related to my credit card account information e.g. transaction history and reward points?	Yes, you can call our CitiPhone at (852) 2860 0333 for any enquiries related to your credit card account information.
Q63.	I lost my mobile service connection while making a payment with my 3 Citi Wallet, will the transaction be authorized?	Yes, as payments are made via Near Field Communication (NFC) technology either embedded on your smartphone or on your NFC sticker, a mobile or data connection is not required.

5) Offers

Q64.	Why am I receiving merchant offers on my 3 Citi Wallet?	You're receiving merchant offers because you have selected "Send me location based offers" under "Options". The 3 Citi Wallet application will delivered offers to your wallet based on your individual preferences, current location, indicated frequency and preferred time of receiving offer alerts.
Q65.	How do I search for offers?	Go to "Offers" page and find the search icon on the top right corner. Then, search for offers by keywords, locations or categories.
Q66.	How do I search for offers by category?	Go to the "Offers" page and tap on the category that you want to search for. View available offers of that category at your current nearby location. To further refine results, tap on the search icon at the top right corner to narrow your search by keywords.
Q67.	How do I search for offers by location?	Go to "Offers" page, tap on the search icon at the top right corner and search for offers by location. You can also view the locations of nearby offers on your map.
Q68.	Why should I save an offer?	Saving offers will allow you to retrieve and redeem the offer from your "Saved Offers" list whenever necessary.
Q69.	How do I save an offer?	Tap on the offer and view the "Offer Details" page, then save it. You can easily retrieve your offers from your "Saved Offers" list.

Q70.	How do I view my Saved Offers?	Tap on "Saved Offers" on the "Offers" page to view the list of saved offers.
Q71.	How do I delete a saved offer?	Go to "Edit" → "Saved Offers". Check the offers that you want to remove and tap "Delete Offers" at the bottom of the screen.
Q72.	How do I reject an offer in my "Offers Inbox"?	Go to "Offers" → "Offers Inbox", tap on the offer which you want to reject and press "No Thanks" at the bottom of the screen.
Q73.	When does the offer expire？	See "Offer Details" for the offer expiration date. In your "Saved Offers" an "Expiring Soon" flag will appear next to the offers that will expire within the next 2 days.
Q74.	Can 3 Citi Wallet's offer be used in conjunction with other offers at the same merchant?	You can check the offer "Terms & Conditions" or ask the merchant directly.
Q75.	Can I use the same offer more than once?	You can check the offer "Terms & Conditions" or ask the merchant directly.
Q76.	What are the additional benefits of 3 Citi Wallet compared to Citibank credit cards?	3 Citi Wallet offers an innovative way of payments via secure channel with greater convenience and speed. 3 Citi Wallet users can also check transaction history for up to 3 months (currently only applicable to Android users), receive personalized offers via 3 Citi Wallet and other upcoming features.
Q77.	I don't want to receive any push offers from my 3 Citi Wallet. What can I do?	Go to the "Offer Preferences" menu and uncheck "Send me location based offers". However, you will miss a lot of exclusive offers from 3 Citi Wallet.

6) Security

Q78.	Is my personal information kept private and safe?	Yes, Citibank and 3HK understand the importance of customer privacy and abide by their published privacy policies and all laws applicable to the use of personal information.
Q79.	Will my personal information be shared with merchants upon receiving offers?	Neither Citibank nor 3HK will share any of your personal information with the merchant before or after you have redeemed an offer. The merchant will only know your Citibank credit card number when you make a purchase or redeem an offer with your 3 Citi Wallet.
Q80.	Does Citibank keep record of my geo-locations?	Citibank does not keep record of your locations.

Q81.	Can I prevent 3 Citi Wallet from getting my location?	Yes, you can turn off the "Location Services" in your smartphone settings.
Q82.	Where will my credit card account information be stored on the Wallet?	**For Android phone users:** Your linked credit card information is encrypted and stored on the Secure Element of your NFC SIM. **For iPhone (4 or above) users:** Your credit card account information is stored on your NFC sticker. Therefore, you are strongly advised to keep your NFC sticker safe.
Q83.	How should I protect my 3 Citi Wallet from unauthorized access?	**For Android phone users:** You are recommended to change your 3 Citi Wallet password regularly and do not reveal it to anyone. Furthermore, 3 Citi Wallet will automatically log off if it remains idle for 5 minutes to safeguard against unauthorized access. You may, however, choose a different setting from 1 to 30 minutes for this inactivity timer based on your needs and preferences. **For iPhone (4 or above) users:** You should always keep your NFC sticker safeto prevent unauthorized access. **For all users:** For users who have lost your smartphone or NFC sticker, please call our 3 Citi Wallet Hotline at (852) 2860 0345 immediately to request suspension of your wallet (together with the linked credit card(s)) or NFC sticker, as well as to call 3Customer Services Hotline at (852) 3166 3333 to suspend your SIM card to prevent unauthorized access.
Q84.	My plastic credit card was reported lost and was replaced afterwards. Do I need to update anything in my 3 Citi Wallet?	The replacement of your plastic credit card will not affect your 3 Citi Wallet / NFC sticker. You can continue using it without any changes or updates.
Q85.	I need to send my smartphone for servicing. How should I protect my 3 Citi Wallet?	Before sending your smartphone for servicing, you are advised to : **For Android phone users:** Go to "Options" ➜ "Settings/Profile" ➜ "Clear Wallet Data" ➜ "Clear Wallet Data on Device only" to delete any 3 Citi Wallet related data from your smartphone, and remove the SIM **For iPhone (4 or above) users:** Detach the NFC sticker from your iPhone.
Q86.	I need to change to a new SIM, do I need to reinstall 3	**For Android phone users:** No, upon changing to a new NFC SIM, sign in to your existing 3

	Citi Wallet again?	Citi Wallet account. Your wallet will be locked for security purposes upon detecting the SIM change. Follow the instructions to call our 3 Citi Wallet Hotline and get a One-Time-Password (which will be sent to you via SMS) for re-activating your wallet. You will have to change your password and add in your credit card(s) again. Remarks: For users who have changed the SIM with new phone number, your 3 Citi Wallet will be terminated and you will need to re-subscribe the service with 3HK and re-register as a new wallet user. **For iPhone (4 or above) users:** No, it will not affect your 3 Citi Wallet using a new SIM with the same number.
Q87.	I forgot my 3 Citi wallet ID. How do I reset it?	**For Android users only:** Sorry, we are currently unable to reset your 3 Citi Wallet user ID. This function will be available very soon in coming release.
Q88.	I forgot my 3 Citi Wallet password. How do I reset it?	**For Android users only:** Go to the "Sign in" page and click "Forgot Your Password?". Follow the instructions to reset a new password.
Q89.	I have been locked out by my 3 Citi Wallet password. How do I unlock my wallet?	For users who have added credit card(s) to your 3 Citi Wallet, please contact our 3 Citi Wallet Hotline at (852) 2860 0345 to unlock your wallet. For users who have not added any credit cards to your 3 Citi Wallet, click "Unlock" and you will receive a temporary password via SMS. Follow the instructions to reset your password.
Q90.	I lost my smartphone with my 3 Citi Wallet installed. What should I do?	Please call our 3 Citi Wallet Hotline at (852) 2860 0345 to request for immediate suspension of your wallet (together with the linked credit card(s)) or NFC sticker, as well as call 3Customer Services Hotline at (852) 3166 3333 to suspend your SIM and to prevent unauthorized access.
Q91.	I have changed a new smartphone. How should I reinstall my 3 Citi Wallet?	<u>Changing from a 3 Citi Wallet supported NFC-enabled Android smartphone to another 3 Citi Wallet supported NFC-enabled Android smartphone (reusing the old SIM).</u> You will need to reinstall 3 Citi Wallet on your new smartphone. After you have launched the application, sign in as an existing user with your user ID and password. Your account will be locked for security purposes upon detecting the device change. Follow the instructions to call our 3 Citi Wallet Hotline and get a One-Time-Password (which will be sent to you via SMS) for re-activating your wallet. You will then be requested to set a new password.

		Changing from a 3 Citi Wallet supported NFC-enabled Android smartphone to another 3 Citi Wallet supported NFC-enabled Android smartphone (changed to a new SIM).
		You will need to reinstall 3 Citi Wallet on your new smartphone. After you have launched the application, sign in as an existing user with your user ID and password. Your account will be locked for security purposes upon detecting the device and SIM changed. Follow the instructions to call our 3 Citi Wallet Hotline and get a One-Time-Password (which will be sent to you via SMS) for re-activating your wallet. You will have to change the password and add in your credit card(s) again. Remarks: For user's who have changed the SIM with a new phone number, your 3 Citi Wallet will be terminated and you will need to re-subscribe the service with 3HK and re-register as a new wallet user. Changing from iPhone to a 3 Citi Wallet supported NFC-enabled Android smartphone Please make sure you have informed 3HK to update your 3 Citi Wallet registration from iPhone to Android version and 3HK has provided you an NFC SIM. Before setting up your first 3 Citi Wallet account, you will have to call our 3 Citi Wallet Hotline at (852) 2860 0345 to cancel your NFC sticker. Then, download and install 3 Citi Wallet from Google Play. Follow the instructions to set up your 3 Citi Wallet account and add in your credit card(s). Changing from a 3 Citi Wallet supported NFC-enabled Android smartphone to an iPhone 3 Citi Wallet - iPhone full version has not yet been launched. Please contact 3Customer Services Hotline at (852) 3166 3333 to terminate your 3 Citi Wallet registration. 3HK will invite you to re-apply for 3 Citi Wallet when the full version is launched. You may, however, register for the trial version "3 Citi Wallet – Offers" before the full version is launched.
Q92.	I lost my plastic credit card that added to my 3 Citi Wallet ╱ linked as my NFC sticker. What should I do?	Please call our CitiPhone at (852) 2860 0333 immediately to report your lost plastic credit card. The credit card added to your 3 Citi Wallet or NFC sticker has an individual NFC card number, so it will not be affected. You can continue using it for payments.
Q93.	I want to trade in my	**For Android phone users only**

	smartphone which has 3 Citi Wallet installed. How can I erase my 3 Citi Wallet's information from it?	**If you will reuse your SIM:** Go to "Options" ➔ "Settings/Profile" ➔ "Clear Wallet Data" ➔ "Clear Wallet Data on Device only" to delete any 3 Citi Wallet related data from your smartphone. **If you will dispose your SIM:** Go to "Options" ➔ "Settings/Profile" ➔ "Clear Wallet Data" ➔ "Clear Wallet Data on SIM + Device" to delete any 3 Citi Wallet related data from both your SIM and smartphone.
Q94.	Can I set up and access my 3 Citi Wallet account on multiple smartphones?	Due to security reasons, each 3 Citi Wallet account can only be set up and accessed by a single device at any point in time.
Q95.	I have misplaced/lost my smartphone with 3 Citi Wallet installed, what should I do?	For users who have misplaced/lost your smartphone or NFC sticker, please call our 3 Citi Wallet Hotline at (852) 2860 0345 immediately to report lost and request suspension of your wallet (together with the linked credit card(s)) or NFC sticker, as well as call 3Customer Services Hotline at (852) 3166 3333 to suspend your SIM card.
Q96.	Is it safe to store my credit card information on my smartphone?	3 Citi Wallet does not store your credit card information on your smartphone. **For Android phone users:** Your credit card information is securely encrypted on a computer chip called the Secure Element embedded on your NFC SIM. This restricted area is only accessible by Citibank's system and not by your mobile network operator – 3HK. **For iPhone (4 or above) users:** Your credit card account information is securely stored on your NFC sticker and which is of EMV global standards. Therefore, you are strongly advised to keep it safe at all times.
Q97.	Will 3HK have access to my credit card information?	No, your credit card information will only be accessible by Citibank.

Q98.	Did we answer all your questions?	If you cannot find an answer to your enquiry, you can always call our 3 Citi Wallet Hotline at (852) 2860 0345 for assistance. (852)2860 0345。