



Important information about your Account

Please find in this notice information about your Account which we are required to provide to you. We ask that you read this notice carefully and retain it for your records.

- **Information you need to know about the ePayments Code**
- **Information you need to know about disputed transactions**
- **Information you need to know about direct debits and recurring payments**
- **Information you need to know about financial hardship**

Information you need to know about the ePayments Code

In the interest of safeguarding your Account, Citigroup Pty Limited (our, us, we), the credit provider and issuer of Citi Unsecured Loans, would like to remind you of some of your and your additional cardholder (collectively referred to as "Cardholder") and our important rights and obligations.

The ePayments Code

We subscribe to the ePayments Code, which is administered by the Australian Securities and Investments Commission (ASIC). We agree to comply with all requirements of the ePayments Code as amended from time to time. The ePayments Code applies to your Account where a transfer of funds is initiated using an access method through electronic equipment. This includes transactions conducted using your card, internet banking, telephone banking, EFTPOS, ATM, direct debit and mobile devices (collectively referred to as "EFT Transactions"). We strongly recommend that you familiarise yourself with your Unsecured Credit Terms and Conditions and Other Important Information (referred to as "Terms and Conditions"), which sets out your rights and obligations under the ePayments Code. You will be liable for any EFT Transactions carried out by a Cardholder or by anyone performing an EFT Transaction with a Cardholder's knowledge and consent.

You can get a copy of the Terms and Conditions by calling us on 13 24 84 or at citibank.com.au/lending/tcs.

Use of a Card or Identifier

A Card or Identifier must not be used:

- by any person other than the Cardholder whose name and signature appears on the Card;
- other than within the period of validity indicated on the Card;
- after the Card's expiry or cancellation;
- after the Account's cancellation; or
- during any period when the use of your Account or the Card has been suspended.

Securing the Card and Security Code

The security of the Card and Security Code is very important. If a Cardholder fails to observe the security requirements of the ePayments Code, you may be liable for Unauthorised Transactions.

In order to protect a Card and Security Code, a Cardholder must:

- sign the strip on the reverse side of their Card immediately upon receiving it;
- not tell anyone including family, friends or even a bank officer their Security Code;
- not let anyone else use their Card and/or Security Code or Identifier and Security Code;
- use care to prevent anyone else seeing their Security Code being entered in Electronic Equipment or overhearing their Security Code;
- take reasonable steps to protect their Card or Security Code from loss or theft;
- immediately destroy any expired Card;
- not choose a Security Code which is clearly identifiable (e.g. date of birth), or retrievable by using a very simple code (e.g. 1234); and
- not write or record their Security Code on any item normally carried with or stored with their Card or Identifier.

If the ePayments Code applies to an Account, the above may differ from the circumstances in which you are liable for losses resulting from Unauthorised Transactions under the ePayments Code. In addition, to the extent that the above provisions differ from the relevant provisions of the ePayments Code, your liability for such losses will be determined under the ePayments Code.

Lost or Stolen Cards or Security Codes and Unauthorised Transactions

A Cardholder must notify us immediately, where they suspect that the:

- Card is lost or stolen;
- Security Code is lost, stolen, disclosed or known to someone else; or
- Card (or any expired Card) or Identifier or Security Code has been used to effect an Unauthorised Transaction or has been misused.

The Cardholder should notify us immediately by calling us on 13 24 84, or if calling from outside of Australia, you may call +61 2 8225 0615.

Liability for Unauthorised Transactions

You will have no liability for Unauthorised Transactions:

- where it is clear that a Cardholder has not contributed to such losses;
- if a forged, expired or cancelled Code or Card was used;
- if there was fraudulent conduct by our employees or the merchant;
- if the transaction took place before the Cardholder received their Card, PIN or Code;
- if a merchant incorrectly debited your Account more than once; or
- if the transaction took place after a Cardholder told us their Card had been lost or stolen or that someone else may know their Security Code or password.

In circumstances where it is proven that a Cardholder contributed to losses in any way, as determined by the ePayments Code, you may be held responsible for losses incurred. Your liability for any such losses will be determined under the ePayments Code. Where a Security Code (e.g. PIN) was required to perform an Unauthorised Transaction and a Cardholder is proven to have contributed to that loss, you may be held liable for part or all of that loss.

Information you need to know about disputed transactions

A Cardholder must contact us immediately if they suspect that their Card, Identifier or Security Code has been used to effect an Unauthorised Transaction. Promptly contacting us quickly stops you being liable for some types of transactions and means we may ask for a Chargeback of a transaction where that right exists.

Chargebacks

Chargeback is the process of returning a customer disputed network (such as Visa or Mastercard) transaction to a merchant in accordance with the network operating rules for the purpose of obtaining a refund. For eligible transactions processed through a network we may:

- resolve a complaint under the rules of the network. If we decide to resolve a dispute in this manner, we and you are bound by the operating rules of the network and resolution will be governed by the limits imposed by those rules;
- claim a Chargeback right where one exists;
- claim a Chargeback for the most appropriate reason; and
- reject a refusal of a Chargeback by a merchant's financial institution if it is inconsistent with the relevant operating rules.

You have the right to claim a Chargeback even if the payment was part of a recurring payment or direct debit arrangement you have with a merchant.

Failure to notify us within the timeframes set by the network may affect the success of your claim. Time limitations may not apply in circumstances where the ePayments Code applies.

ePayments Code

We apply the ePayments Code to determine when you are liable for losses from an Unauthorised Transaction.

For some examples of where you are liable, please refer to the subsection in this notice titled "Liability for Unauthorised Transactions". For further information relating to when you are liable, not liable and partially liable, please read the Terms and Conditions and ePayments Code.

Information you need to know about direct debits and recurring payments

You can authorise another party to debit your Account for payment of goods or services (for example, utility bills or insurance premiums) using your BSB and Account number. This is called a direct debit.

You can also authorise another party to debit your Account using the Card number and expiry date. This is called a recurring payment.

In order to set up a direct debit or a recurring payment, the merchant or service provider will ask you to complete a form. The details of when the direct debit or recurring payment will be made to your Account and the amount should be set out in that form.

If a direct debit or recurring payment has been made to your Account which you have not authorised, let us know as soon as possible by calling the Citiphone Customer Service team and we will act promptly to assist you.

Cancelling a direct debit

You can ask us to cancel your direct debit request and we will promptly process your request. You can let us know by calling Citiphone Banking and we will arrange to cancel the direct debit for you. Please note that the cancellation will stop all payments under direct debits instruction from that merchant, not just a one off payment. Once the cancellation is complete, we will let you know. The process will typically take up to five business days.

Please note that direct debits will continue to be processed until the cancellation process is complete.

As well as asking us to cancel the direct debit, we suggest that you also contact the merchant or service provider.

Cancelling recurring payments

If you have provided recurring payment to a merchant or service provider, you'll need to contact them to request a cancellation. We suggest that you do this at least 15 days prior to the next scheduled payment. Until you cancel your authority, the merchant is entitled to request us to debit your Account.

Please retain a copy of your request to change or cancel any recurring payment with a merchant or service provider. You have the right to challenge a transaction if a merchant or a service provider has not acted in accordance with your instructions.

Note: If Card details have changed, for example as a result of your previous Card being lost or stolen, you should contact the merchant or service provider to cancel or change the details of your recurring payment.

Information you need to know about financial hardship

If you are in a situation where you are experiencing financial difficulty, we encourage you to contact us on 1800 722 879 to discuss your situation.

If there is a reason why you cannot make repayments, we may be able to help you by agreeing to vary your contract, by providing temporary relief on your loan or Account, or by providing a loan extension. The sooner you contact us, the easier it may be to assist you.

Please note there is no guarantee that you will be eligible for hardship relief, which will depend partly on your circumstances, our legal obligations and policies.

If you are unclear on any of the information, please do not hesitate to contact us on 13 24 84 and we will be happy to assist you 24 hours a day, seven days a week.

