

DIRECT DEBIT REQUEST SERVICE AGREEMENT

The Direct Debit Service Agreement constitutes the terms and conditions that apply when you set up a Direct Debit arrangement or Regular Savings Plan with us for your Citibank Online Saver account.

1. We will keep all information pertaining to your Nominated Linked Account private and confidential. Information can be provided to us or your financial institution to resolve a dispute on your behalf.
2. We or your financial institution will assist you in the event of a dispute concerning any debit item drawn on your Nominated Linked Account in compliance with the industry's direct debit claims process. We will endeavour to resolve disputes with your financial institution within industry agreed time frames.
3. As an account holder you can:
 - dispute any direct debit at any time by contacting us, or your financial institution
 - request us to alter the direct debit arrangements
 - terminate, alter or suspend the deductions on www.citibank.com.au or by telephone on 13 24 84 , not less than seven days before the next scheduled debit drawing, or by contacting your financial institution.
4. All enquiries, disputes, requests for payment changes or cancellation should be directed to us, or your financial institution.
5. It is your responsibility as an account holder to ensure that:
 - sufficient cleared funds are available in your Nominated Linked Account on the due date. If there are insufficient funds available, the financial institution (where you hold your Nominated Linked Account) may charge you a fee
 - the account you nominate, the Nominated Linked Account, permits direct debiting
 - the authorisation given to draw on your Nominated Linked Account is identical to the account signing instruction held by the financial institution where your Nominated Linked Account is based
 - you notify us if your Nominated Linked Account is transferred or closed
 - you should check debit and credit transfers against recent account statements for your Nominated Linked Account from the financial institution
6. We will initiate debits to your Nominated Linked Account in accordance with the instructions on the Direct Debit Request which will be held by us.
7. Deductions made under the authority of your direct debit request will be treated as payments to your Citibank Online Saver account and appear on your statement of account.
8. Deductions will occur from the date that you nominate as your start date. Where the day in a month falls on a non-banking day, the debit will be processed on the prior banking day.
9. We will give at least 14 days written notice should we vary this service agreement.
10. We will arrange your direct debit in accordance with your request within ten business days of our receipt of your Direct Debit Request.
11. If two or more drawings on your Nominated Linked Account return unpaid we may cancel your direct debit request without notice to you.

Citi never sleeps

