

Direct Debit Request Service Agreement - Citibank Online Saver

National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the issuer of Citi branded financial products. NAB has acquired the business relating to these products from Citigroup Pty Limited (ABN 88 004 325 080, AFSL and Australian credit licence 238098) ("Citi") and has appointed Citi to provide transitional services.

This is your Direct Debit Request Service Agreement with Citigroup Pty Limited ABN 88 004 325 080 (User ID 002962) or "Citi", acting on behalf of National Australia Bank Limited or "NAB" (ABN 12 004 044 937). Citi is acting on behalf of NAB to arrange debits under this agreement.

This agreement explains what your obligations are under this Direct Debit arrangement. It also details what our obligations are to you as your Direct Debit provider. Please keep this agreement for your future reference. It forms part of the Terms and Conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation for your Citibank Online Saver.

In this document, we/us/our means Citi acting on behalf of NAB.

1. By submitting a DDR you have authorised Citi (acting on behalf of NAB) to arrange for funds to be debited from your Nominated Linked Account as set out in the DDR and this agreement.
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 endeavor 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 (including if you think an error has been made in debiting your account), requests for payment changes or cancellation should be directed to us, or your financial institution.
5. If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging within a reasonable period for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
6. If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.
7. 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 and that the account details you specific in the DDR are correct before submitting it - check a recent account statement or directly with the financial institution if you are unsure
 - 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
8. We will only initiate debits to your Nominated Linked Account in accordance with the instructions on the Direct Debit Request which will be held by us.

9. 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.
10. 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. Check with the financial institution if you are unsure about which day your account has or will be debited.
11. We will give at least 14 days written notice should we vary this service agreement.
12. We will arrange your direct debit in accordance with your request within ten business days of our receipt of your DDR.
13. If two or more drawings on your Nominated Linked Account return unpaid we may cancel your direct debit request without notice to you.
14. We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
15. We will only disclose information that we have about you:
 - to the extent specifically required by law; or
 - for the purposes of this agreement (including disclosing information in connection with any query or claim).
16. If you wish to notify us in writing about anything relating to this agreement, you should write to us at:
Customer Operations
GPO Box 40
Sydney NSW 2001
17. We may notify you by sending a notice to the contact details you provided to us.
18. Any notice will be deemed to have been received on the third business day after sending.