

Notice of changes to the Non-Cash Payment Facilities Terms and Conditions effective 1 October 2019 (the Terms and Conditions)



The Terms and Conditions will change effective from 25 May 2020 (**Effective Date**), as set out below.

Interpretation of this Notice

- (a) If a section is not specifically mentioned in this document, it remains unchanged.
 - (b) Section numbers as listed in this Notice relate directly to the section numbers in your current Terms and Conditions.
- It is important that you read this Notice and retain it for your records.

Why are the Terms and Conditions changing?

We are changing the Terms and Conditions:

- to introduce payments using PayID and Osko; and
- to make them clearer.

Changes to the Terms and Conditions

- Under the section **“About Citi”**:

The first sentence is deleted and replaced with the following:

“Citigroup Pty Limited ABN 88 004325 080 (**Citi**) is an Australian bank and is part of Citigroup Inc., one of the world’s largest and best known global financial service companies, operating in over 100 countries.”.

- Under the section **“Facilities covered by these terms and conditions”**:

the text “/periodic payments” is added after “Scheduled transfers” in the fifth row of the table so it reads:

“Scheduled transfers/periodic payments”

- Under section **“What the words mean”**:

The text for Term and Meaning of “Account Terms” in the third row of the table is deleted and replaced with:

Account Terms	(a) Transaction and Savings Accounts Terms and Conditions; (b) Transaction and Savings Accounts (no longer offered) Terms and Conditions; (c) Home Loan Facility Agreement Terms and Conditions; (d) Home Loan Facility Agreement Details; or (e) Offset Savings Accounts Terms and Conditions.
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The text for Term and Meaning for “Fee Schedule” in the 22nd row of the table is deleted and replaced with:

Fee Schedule	The Schedule of Fees and Charges which applies to your account, which may be the: <ul style="list-style-type: none">• Citi Transaction and Savings Accounts Schedule of Fees and Charges;• Citi Transactions and Savings Accounts (no longer offered) Schedule of Fees and Charges; or• Citibank Residential Home Loan Fees Schedule of Fees and Charges
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Immediately under the Term “identifier” the following Terms and Meanings are added:

NPP	Is the New Payments Platform operated by NPP Australia Limited.
PayID Service	Is the central payment addressing service that is available for addressing NPP payments.

- In the table in section **2.5 “Using our digital banking services and Citiphone Banking”** insert after row 11 the following row of text:

Set up and manage PayID	✓	✓	Not available
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- Under section **“3. Transfers and payments”**:

Immediately after section **“3.1 Setting up new payees”** the following text is added:

3.1.1 Setting up and using a PayID

A PayID is a unique identifier or alias you choose which can be linked to your eligible account so you can receive payments from Australian financial institutions that subscribe to the PayID Service. The PayID Service is a central payment addressing service which can be used for addressing payments cleared and settled via the New Payments Platform operated by NPP Australia Limited (**NPP payments**).

You can use your mobile phone number or email address to create your PayID. You can create more than one PayID for an account provided each PayID is unique. However, each PayID can only be linked to one eligible account. If your account is a joint account, you and each joint account holder can create your own PayID for that account. An authorised signatory for your account can have a PayID linked to your account.

You must satisfy us that you own and are authorised to use any PayID you have chosen before you can use it to receive payments. We will do this by sending you an OAC. If you are creating a PayID using your registered mobile, we will send the OAC via SMS. If you are creating a PayID using an email address, we will send the OAC to you by email. You will need the OAC to complete the registration process.

To see if your account is eligible to receive payments using PayID visit citibank.com.au. You do not have to have a PayID for an eligible account if you choose not to.

Once you have created a PayID, when you would like someone to make a payment to your account you can provide them with your PayID, rather than providing them with your BSB and account details. Because your PayID is a unique identifier, a PayID can only be registered with a single participating financial institution and linked to one account at a time.

If you are eligible to make payments to a PayID from your account, you may also make payments to another person who has a PayID. Payments to a PayID count towards your daily transfer limit. For details about our daily transfer limits, see 'Daily transfer limits that apply' in section 3.4.1 of these terms and conditions below.

Your PayID (and the details linked to it) are held in a central register by NPP Australia Limited that will be accessible to participating financial institutions.

3.1.2 Creating and managing your PayID

The easiest way to create a PayID is by using our digital banking services at citibank.com.au.

You must keep your PayID details up to date at all times. Contact us using our digital banking services if you would like us to:

- change your PayID or the account linked to your PayID; or
- update your PayID details.

You must notify us immediately if:

- your PayID details change; or
- you are no longer authorised to use your PayID or the account linked to your PayID.

3.1.3 Transferring your existing PayID

If you would like to transfer an existing PayID you have with another financial institution to us, you will need to:

- ask the financial institution where your PayID is currently registered to transfer your PayID to us; and
- then set up the PayID with us.

If you would like to ask us to transfer your PayID to another financial institution, we can do this if you submit a request through our digital banking services or by calling Citiphone Banking.

If you would like to update the account linked to your PayID, we can do this if you submit a request through our digital banking services or by calling Citiphone Banking. The transfer of your PayID to another account you have with us will generally be completed upon request but in some instances it may take place within 24 hours upon receiving your request to do so.

We will action a request to transfer your PayID to an account with another financial institution within 24 hours upon receiving your request to do so, however, the transfer will not take place until the other financial institution has completed the transfer. Until the transfer is completed payments to your account will be made to us. If the other financial institution does not complete the transfer within 14 days, the transfer will not take place and your PayID will remain with your account with us.

3.1.4 Locking and closing your PayIDs

If you want to lock your PayID you can do so by calling Citiphone Customer Service team. You can unlock your PayID in the same way. Whilst your PayID is locked, you will not be able to use it to receive payments, update it (unless you have requested to lock it) or transfer it to another financial institution. However payments can still be received to the account using the BSB and account details.

You may close your PayID by using our digital banking services or by calling Citiphone Banking. We will usually close your PayID on request but in some instances it may take place within 24 hours of receiving your instructions to close it (unless otherwise agreed). When a PayID is closed, your details will be removed from the PayID Service and you will no longer be able to receive payments into your account using that PayID.

We may, acting reasonably, lock or close your PayID at any time. Some of the reasons we may do that include:

- we reasonably suspect that you or another person may have established, or used, the PayID as part of a fraudulent or other unlawful activity or that you may not have the right to use a PayID;
- the account which is linked to your PayID has been blocked or suspended;
- we reasonably believe that your PayID is being used in a way that may cause loss to you or us;
- we reasonably believe your PayID has become inactive;
- for security reasons; or
- we are notified of a change to your mobile phone number or email address used to create your PayID.

You must notify us immediately if you suspect any unauthorised use of your PayID

If the account which is linked to your PayID is closed or you are no longer able to use our digital banking services (and your PayID has not been transferred to another financial institution) we may close your PayID. We will tell you if that happens.

3.1.5 PayID and privacy

People using your PayID can view your PayID and other information linked to it (such as your name, email address or mobile phone number).

By creating your PayID you authorise:

- us to record and store your PayID, other information linked to your PayID and your account details in the PayID Service (**PayID Information**); and
- your PayID information to be disclosed to and used by:
 - participating financial institutions;
 - users of the PayID Service;
 - providers of the PayID payment facilities (such as NPP Australia Limited); and
 - their service providers,for the purposes of creating and sending NPP payment messages and you paying and receiving NPP payments.

3.1.6 Mistaken or misdirected payments

If we and the other financial institution involved in a payment determine a payment made into your account by using your PayID is a mistaken or misdirected payment we may deduct from your account an amount up to the amount of that payment. We will notify you if that occurs.

You are responsible for ensuring the payment details you give us are correct. If they are not you will be responsible for any loss you suffer, and may have to pay us for any loss we suffer, as a result of a payment being directed to the wrong account because of your error."

- Under section **"3.2 Electronic transfers to accounts within Australia"** and immediately before section **"3.2.1 Standard funds transfers"** the following text is added:

"3.2.1 Osko payments

Osko is a service administered by BPAY® that facilitates payments between participating Australian financial institutions.

Osko payments can be made at any time of the day and are usually sent in near real-time from your account to the payee's account. However, Osko payments can only be made for current dated payments and where both your account and the payee's account are eligible to make and receive (as applicable) Osko payments. To find out if you are eligible to make Osko payments from your account, visit citibank.com.au.

Osko payments can be made using the payee's BSB and account details or by using the payee's PayID. When you initiate a transfer using a BSB and account details, we will send the payment via Osko. If we are unable to send the payment using Osko, we will let you know."

- The section **"3.2.1 Standard funds transfers"** is to be renumbered **"3.2.2"**
- The heading for section **"3.2.2 Scheduled transfers"** is to be deleted and replaced with **"3.2.3 Scheduled transfers/periodic payments"** and the words "(also called a periodic payment)" are to be added after the words "A scheduled transfer" in the first sentence.
- The section **"3.2.3 Direct debits and recurring debit card instructions"** is to be renumbered **"3.2.4"**
- The section **"3.2.4 Cancelling a direct debit"** is to be renumbered **"3.2.5"**
- The section **"3.2.5 Cancelling recurring debit card instructions"** is to be renumbered **"3.2.6"**
- The section **"3.2.6 BPAY payments"** is to be renumbered **"3.2.7"**
- In the table under section **"3.4.3 When will the money typically be available?"**, the following text is added as a third row under the heading **"For transfers or payments within Australia"**:

To an account held with another Australian financial institution using Osko payments	No cut-off times apply	Immediately
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- Under section **"3.5.1 What to do if you make a mistaken internet payment"** the existing text in the fourth paragraph is deleted and replaced with the following:

"If we think you may be the sender or a recipient of a mistaken internet payment (including because you or a financial institution tells us that you are), you must give us the information we reasonably request by the time we reasonably request it, so we can work out if it was a mistaken internet payment."

- In the table under section **“3.5.2 Where sufficient funds are available in the unintended recipient’s account”**, the existing text in the second row is deleted and replaced with the following:

between 10 business days and 7 months of the payment	<p>The receiving institution must complete its investigation into the mistaken internet payment within 10 business days of receiving a request.</p> <p>If the receiving institution is satisfied that a mistaken internet payment has occurred, it will prevent the unintended recipient from withdrawing the funds for a further 10 business days and notify the unintended recipient that the receiving institution will withdraw the funds from their account if the unintended recipient does not establish they are entitled to the funds within that 10 day period.</p> <p>If the unintended recipient does not establish they are entitled to the funds within that time, the receiving institution will return the funds to the sending institution within 2 business days of the end of that period.</p>
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- The existing text in the last two paragraphs before the section **“3.5.3 Where sufficient funds are not available”** are deleted and replaced with the following:

“If the receiving institution is not satisfied that a mistaken internet payment has occurred, it may (but is not required to) seek the consent of the unintended recipient to return the funds.

The sending institution will return the funds returned to it on account of a mistaken internet payment to the holder as soon as practicable.”.

- Under section **“3.5.4 What do we do when you receive a mistaken internet payment”**, the existing text is deleted and replaced with the following:

“If both we and the sending institution are satisfied that a payment made to your account is a mistaken internet payment and there are sufficient funds in your account, we will, without your consent, deduct from your account the amount of that mistaken internet payment and send it to the payer’s financial institution (in accordance with the ePayments Code):

- if the mistaken internet payment is reported 7 months or less after the payment; or
- if the mistaken internet payment is reported between 10 business days and 7 months of the payment, if you do not establish that you are entitled to the payment within the relevant 10 business day period referred to above.

We can also prevent you from withdrawing funds that are the subject of a mistaken internet payment.”.

- The entire section **“3.5.5 Liability for losses arising from mistaken internet payments”** is deleted and replaced with the following:

“3.5.5 Our liability to you arising from mistaken internet payments”

You must take care to ensure that internet payment details are correct. If we recover funds on your behalf in respect of a mistaken internet payment from an unintended recipient, we will credit them to your account in accordance with these terms and conditions. However, we otherwise will not be liable to you for any payment made in accordance with details you provided.”.

- Under section **“4. Security and Liability”**:

- Under the section **“4.1.1 Protecting the debit card and security codes”**, the text under and including the heading **“Reasonable attempts to disguise”** is deleted and replaced with the following:

Things that are not reasonable attempts to disguise the security code include:

- recording the security code in reverse order or as a series of numbers with any mark to indicate the security code;
- recording the security code either within a telephone number in the correct order or where no other telephone numbers are recorded; or
- recording the security code as a date or amount.

Other forms of disguise may also not be a reasonable attempt because of the ease another person can work out the security code.

If you have selected your own security code, you should try to change it at regular intervals (say, every two years).

- Under the section **“4.2 Liability for Unauthorised EFT Transactions”**:

- The words “or security breach” are inserted after the words “such misuse, loss or theft” in the last sentence of the second paragraph following the table.
- the words “to which a transaction limit applied” in the first bullet point of the third paragraph following the table, are deleted and replaced with the words “that exceeds any applicable transaction limit”.

- In the section **“5. BPAY”**:
 - Under the section **“5.8 Stopping or altering BPAY payments”**, the existing text in the second paragraph is deleted and replaced with the following:

“If you make a BPAY payment and then you realise that the payment amount you stated is:

 - more than the required amount, you will need to contact the biller to obtain a refund;
 - less than the required amount, you can make another BPAY payment to make up the difference.”.
 - Under the section **“5.9 Liability for BPAY payments”**, the existing text in the second and third paragraphs are deleted and replaced with the following:

“We will not be liable for any loss or damage you suffer as a result of using the BPAY® Scheme, other than as set out in the table below (and subject to the ePayments Code).

Disputes with billers about any goods or services from the biller must be resolved with the biller and no refunds will be provided through the BPAY® Scheme where there is such a dispute. No “chargeback” rights will be available under the BPAY® Scheme rules (even if you made the BPAY® payment using a debit card).”.
 - The existing text under the section **“5.11 Privacy”** is deleted and replaced with the following:

“By registering to use the BPAY® Scheme, you consent to the disclosure of:

 - your personal information for the purposes of assisting you in registering for the BPAY® Scheme and using the BPAY® Scheme; and
 - your transactional information for the purposes of processing your BPAY® payments,

to:

 - your nominated billers;
 - where necessary, the entity operating the BPAY® Scheme (**BPAY® Pty Ltd**) or any other participant in the BPAY® Scheme; and
 - any agent appointed by BPAY® Pty Ltd or a participant in the BPAY® Scheme including Cardlink Services Limited (an entity that provides electronic systems to implement the BPAY® Scheme).

If you withdraw your consent to the disclosure of your personal information detailed above, it will not be possible to process your requested BPAY® payment.

If any of your personal information changes, you must notify us.

If you would like to access any personal information held by us, BPAY® Pty Ltd or its agent, Cardlink Services Limited, please contact the entity via the BPAY® Contact Details or Cardlink Contact Details (where applicable).”.
- In the section **“6. Cheques”** under the section **“6.5 Clearing a cheque and special clearance”** the existing text in the second paragraph is deleted and replaced with the following:

“You may request a valid cheque to be cleared in less than the usual time by requesting a special clearance. You need to contact us by calling the Citiphone Customer Service team to make this request before you deposit your cheque. See citibank.com.au for details.”.
- In the section **“8. General terms and information”**:

The section **“8.10 Assignment”** is deleted.

The section **“8.11 Applicable law”** is to be renumbered **“8.10”**.





Non-Cash Payment Facilities

Terms and Conditions

Effective 1 October 2019

Issued by Citigroup Pty Limited
ABN 88 004 325 080
AFSL No. 238098



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Information and disclosures

About Citi

Citigroup Pty Limited ABN 88 004 325 080 (**Citi**) is an Australian bank and is part of Citigroup Inc., one of the world's largest and best known global financial service companies, operating in over 100 countries. Citi holds Australian financial services licence 238098, which authorises it to offer the payment facilities set out below (the "**facilities**") to you.

Your account terms and conditions

This document sets out the terms and conditions which apply to the facilities. You should read it carefully. Where they are available, you can use these facilities to access your accounts. The operation of those accounts, including banking services on those accounts, is subject to the relevant Account Terms.

Unless they become binding earlier, these terms and conditions become binding on you when we give you a debit card or Security Code or when you use one of these facilities to access your account (whichever is earlier).

The information in these terms and conditions is subject to change. See section 8.4 '**Changes to these terms and conditions**' for further information about when we can make changes and how we will notify you.

Some words have a particular meaning when used in this document. Please refer to the '**What the words mean**' section in this document. If you are reading this document online, words underlined in blue are clickable links to other sections within this document or to other relevant documents on our website.

Facilities covered by these terms and conditions

Citi Debit Cards

Digital banking services

Citiphone Banking

Electronic transfers

Scheduled transfers

Direct debits & recurring debit card instructions

SWIFT/Telegraphic Transfers

BPAY® payments

Cheques

General advice

Any advice in this document is general advice. It does not take into consideration your objectives or financial situation. In fact, nothing in this document is intended as a recommendation about accessing an account with us. You should seek your own independent financial and taxation advice before making a decision about how to access or use an account with us. This document is not an offer or invitation in any place in which, or to any person to whom, it would not be lawful to make that offer or invitation.

Contact us

We want to make it easy for you to do business with us. If you would like more information or if you would like to ask any questions, you can contact us in the following ways:

Email us:	citibank.com.au/email-us
Call Citiphone	13 24 84 (24 hours) (local calls)
Customer Service:	+61 2 8225 0615 (24 hours) (overseas calls)
Write to us:	GPO Box 40, Sydney NSW 2001

What the words mean

In these terms and conditions, the words below have the following meanings.

Term	Meaning
account	Any account held with us to which the facilities are attached and which is the subject of the Account Terms.
account holder	Each person or entity in whose name the account is held.
Account Terms	(a) Transaction and Savings Terms and Conditions; (b) Transaction and Savings (no longer offered) Terms and Conditions; (c) Home Loan Facility Agreement Terms and Conditions; (d) Home Loan Facility Agreement Details; or (e) Offset Savings Terms and Conditions.
Additional Cardholder	The person who you have authorised to have a debit card on your account.
authorised signatory	Any person who is permitted to operate your account (other than an account holder). It includes an Additional Cardholder.
available balance	The total balance in your account shown as the amount which is 'Available Now' in our digital banking services. It excludes any unsettled transactions (for example, cheques deposited that have not yet been cleared or debit card transactions pending authorisation).
balance	The amount of money in your account, based on the deposits, withdrawals, fees, charges and interest we've credited or debited to your account at a particular point in time and which may include unsettled transactions. This is shown as 'On Deposit' in our digital banking services.
Banking Code of Practice	The 'Banking Code of Practice', or any superseding publication published by the Australian Banking Association Inc. and as adopted by us from time to time.
biller	A merchant who accepts BPAY Payments.

Term	Meaning
BPAY® Contact Details	BPAY® Pty Ltd ABN 69 079 137 518 of Level 4, 3 Rider Blvde, Rhodes NSW 2138. Phone: (02) 8252 0500.
business day	Unless otherwise indicated in these terms and conditions, a business day is a day on which banks are open for business in Sydney, but does not include a Saturday, Sunday or a public holiday. For BPAY transactions, a business day means any day on which banks in Melbourne or Sydney are able to effect settlement through the Reserve Bank of Australia.
Cardlink Contact Details	Cardlink Services Limited ABN 60 003 311 644 of Level 4, 3 Rider Blvde, Rhodes NSW 2138. Phone: (02) 9646 9222.
card scheme or network	A card scheme is a network for authorising and settling a transaction you have made. For example, MasterCard® or Visa.
Citi Mobile App	A mobile banking application which enables you to access certain banking services on a mobile phone or other device via our mobile application that we tell you can be used to access your account.
Citibank Online	The online banking service provided by us registered in your name that permits you to access certain banking services via the internet.
Citiphone Banking	The telephone banking service provided by us that permits you to access certain banking services via the telephone.
contactless device	Any debit card, sticker or other device linked to an account which is capable of performing contactless transactions by being held against an electronic point of sale terminal.
debit card	Any debit card (including a virtual debit card) authorised by us for use on your account, which may include a Citigold Debit Card, a Citi Priority Debit Card or a Citibank Debit Card.
device	A physical device used with electronic equipment to access your account, for example a debit card, token, watch or biometric reader.
digital banking services	Digital banking services provided by us which allow you to access your account via the internet or our mobile application. This includes the Citi Mobile App and Citibank Online.
electronic equipment	Includes electronic terminals (such as ATM and Point of Sale terminals), personal computer, television and telephone that are approved by us and through which transactions may be effected.

Term	Meaning
Fee Schedule	<p>The Schedule of Fees and Charges which applies to your account, which may be the:</p> <ul style="list-style-type: none"> • Citi Transaction and Savings Schedule of Fees and Charges; • Citi Transactions or Savings (no longer offered) Schedule of Fees and Charges; or • Citibank Residential Home Loan Fees.
facility	<p>Means any of the facilities to which these terms and conditions relate which includes debit cards, digital banking services and Citiphone Banking, electronic transfers, SWIFT/Telegraphic Transfers, BPAY payments and cheques.</p>
identifier	<p>Information about the account or debit card that must be provided to perform a transaction and is known to you but need not be kept secret, for example an account number or debit card number, internet access number ('IAN') or alias.</p>
person	<p>An individual.</p>
PIN	<p>The personal identification number we allocate to a debit card or selected by you for use with a debit card.</p>
security code	<p>A password or code that may be required to authenticate a transaction made by you or an authorised signatory, or authenticate you or an authorised signatory, and which is to be kept secret. A security code may consist of numbers, letters, a combination of both, or a phrase or other credential but does not include a number printed on a device (e.g. a security number printed on a debit card). Examples of security codes include a PIN in respect of a debit card, TPIN, internet banking password, code generated by a security token, or any other password or information used to access the account or our digital banking services or Citiphone Banking and which is known to you or an authorised signatory and which we require you or the authorised signatory to keep secret. It does not include an identifier.</p>
TPIN	<p>The code in the form of a telephone personal identification number allocated by us or set up by you or an authorised signatory, or as changed by you or an authorised signatory, that may be required to access your account by telephone.</p>

Term	Meaning
Unauthorised EFT Transaction	<p>Is an unauthorised transaction to your account and to which the ePayments Code applies. The ePayments Code applies to an unauthorised transaction which involves a payment, funds transfer or cash withdrawal transaction that is:</p> <p>(a) initiated using electronic equipment; and</p> <p>(b) not intended to be authenticated by comparing a manual signature with a specimen signature.</p> <p>An Unauthorised EFT Transaction does not include any transaction performed by you or an authorised signatory or with your, or the authorised signatory's, knowledge or consent.</p>
we, our, us	Citigroup Pty Limited, ABN 88 004 325 080 AFSL 238098, of 2 Park Street, Sydney, NSW 2000.
you, your	<p>Each account holder. Where there is more than one account holder, it refers to each account holder separately and all account holders jointly.</p> <p>In some cases, it also includes any Additional Cardholder and other authorised signatory - see sections 1.1 and 2.4 of these terms and conditions.</p>

Unless otherwise required by the context:

- a singular word includes the plural and vice versa;
- if a word or phrase is given a defined meaning, any other grammatical form of that word or phrase has a corresponding meaning;
- a reference to this contract or other document includes the contract or other document as varied or amended;
- a reference to a person or entity includes their successors or assigns; and
- the words 'includes', 'including' or 'such as' do not limit the meaning of the word to which it relates.

1. Citi Debit Cards

This 'Citi Debit Cards' section applies if your account can be accessed using a debit card.

1.1 Using the debit card

You can use the debit card to:

- make purchases at point of sale (**'POS'**) terminals both in Australia and overseas where you see the relevant card scheme logo displayed. Some retailers also allow cash withdrawals to be made at the POS;
- shop for goods and services over the phone or online with merchants who accept the debit card;

- withdraw cash in Australia and overseas at an automatic teller machine (**'ATM'**) where you see the relevant card scheme logo displayed.

A foreign exchange is likely to take place when the currency of the transaction (the **transaction currency**) is different to the currency of the account (the **account currency**). The conversion will be performed by the relevant card scheme using their own relevant foreign exchange rate for that currency on the date the currency conversion is performed.

If you are using a Citi Global Currency Account and have the Citi Smart Wallet feature activated, the foreign exchange may be avoided. For more details on the Citi Smart Wallet feature, please visit [citibank.com.au](https://www.citibank.com.au).

Examples where a foreign exchange will take place include:

- withdrawing cash from an ATM located in New Zealand in New Zealand Dollars (NZD) from an Australian Dollar account; or
- making a purchase online in United States Dollars (USD) from a Japanese Yen (JPY) currency account.

Where a transaction is made on your account using a debit card, subject to any other provisions of these terms and conditions, you are liable for the transaction. We will charge your account with the transaction amount and, where applicable, with any fees or charges which may apply to that transaction. Please refer to your Account Terms and Fee Schedule for further details.

The use of the debit card is subject to the Account Terms. Use of the debit card includes using any of the details on it (such as the debit card number and expiry date).

You are responsible for any Additional Cardholder's use of your account and the debit card and you need to ensure that each Additional Cardholder complies with these terms and conditions as if they were you. To the extent that these terms and conditions relate to the use or security of a debit card, device or security code, references to 'you' mean you and any Additional Cardholder.

The debit card and any security code or PIN relating to that debit card must not be used:

- by any person other than the cardholder whose name and signature appears on the debit card;
- after the debit card has expired, or has been suspended or cancelled;
- where your account requires more than one signatory to operate the account; or
- during any period when the account has been suspended or after the account has been closed.

All debit cards remain our property. You and any Additional Cardholder must securely destroy any physical debit card:

- at our request; or
- when all of the accounts to which the debit card is linked are closed; or
- when the debit card is cancelled or has expired; or
- when the cardholder's Authority to Operate all of the accounts to which the debit card is linked is terminated; or
- when you notify us that at least two signatories are required to operate the account.

1.2 Daily withdrawal and other limits

Your daily withdrawal limit is the maximum amount you can withdraw each day and applies to all accounts which are linked to a debit card. The daily withdrawal limit is a combined limit and applies to all cash withdrawals through ATMs and some purchases at POS terminals (when you press the chq/sav buttons). It may also apply to contactless transactions, depending upon the merchant.

These daily withdrawal limits do not apply to transactions through a card scheme (made when you press the 'CR' or 'Credit' button).

The daily limits can be found at citibank.com.au/dailylimits.

The daily limits are expressed in Australian Dollars. If you transact in a foreign currency, the limit that applies will be the Australian Dollar equivalent of that foreign currency amount.

1.2.1 Changes can be made to the daily limits

You can make a request to change your daily withdrawal limit by calling the Citiphone Customer Service team. If we agree to that request, the daily withdrawal limit that applies to the accounts which can be linked to the debit card will be the limit that we agree with you.

We can also make changes to the daily withdrawal limit. See section 8.4 '**Changes to these terms and conditions**' for further information about when we can do this and how we will notify you.

If you increase your daily withdrawal limit, this will also increase your risk that an unauthorised person may make larger withdrawals on the account.

Please note that merchants or other providers of facilities may impose additional limits.

1.3 Disputing a debit card transaction and chargebacks

You should regularly check the transactions on your account. You can do this using our digital banking services or by checking your statement.

If there is a transaction that you did not authorise or you want to query, you should complete the Disputes Form which can be found on our website citibank.com.au or call the Citiphone Customer Service team as soon as possible. If you delay telling us, then we may not be able to dispute the transaction on your behalf. You can reach the Citiphone Customer Service team on:
13 24 84 (within Australia); or
+61 2 8225 0615 (from outside Australia)

In some circumstances the card scheme rules may allow us to claim a chargeback from the merchant for a transaction. You will need to give us the information and material we require to support a chargeback.

If, within the time limit set by the card scheme rules, you tell us that you want to dispute a transaction on the debit card, then we:

- will claim the relevant amount back if we find it has been incorrectly charged and you have not contributed to the loss; or
- may accept the merchant's refusal to make that chargeback only if the refusal is made in a way allowed under the relevant card's scheme rules.

Where your request for a chargeback is not settled to your satisfaction, we will tell you the procedures for the investigation and resolution of the dispute.

1.4 Cancelling a debit card

1.4.1 Your right to cancel a debit card

You can cancel a debit card at any time by calling the Citiphone Customer Service team. It may take time for us to process the cancellation and it will only take effect once it is processed by us. Subject to these terms and conditions, you are responsible for all transactions or other purchases made on the account using a debit card until the debit card has been cancelled.

For further details about cancelling the debit card and the amounts which are payable prior to cancellation, please refer to your Account Terms.

1.4.2 Our right to cancel a debit card by giving you notice

We may, acting reasonably, suspend or cancel a debit card at any time by providing you with 30 days' prior notice.

1.4.3 Our right to cancel a debit card without prior notice

We may also cancel a debit card at any time, without prior notice, if:

- your account is in default; or
- we reasonably suspect that you have, or may be, involved in a fraudulent or other unlawful activity or transaction; or
- we reasonably believe that by allowing the debit card to remain active, it may have a materially detrimental effect on our reputation or it may cause you or us loss, breach any applicable law or code of conduct, or breach this contract where the breach would have a materially adverse effect on you or us; or
- we reasonably believe the debit card, security code or a process intended to prevent unauthorised transactions has been compromised; or
- for security reasons.

If we do not give you notice before we do any of these things, we will notify you as soon as possible afterwards.

2. Digital banking services and Citiphone Banking

2.1 Getting started

There are two digital banking services which you can use to access and operate your account - Citibank Online and the Citi Mobile App.

You may have already registered for our digital banking services when you opened your account. However, if you have not already done so, you can register for Citibank Online, by going to citibank.com.au/register or you can register for the Citi Mobile App by downloading the app and following the prompts.

You will need the following information to complete the registration process:

- your debit card details or internet access number ('IAN');
- your account number; and
- a One Time PIN ('OTP').

Once you have completed the registration process, you will be able to access the digital banking service that you have registered for using your personalised user ID together with a security code and any other information which we require.

2.2 Getting started with Citiphone Banking

Limited banking services are also available through Citiphone Banking. You can register by calling Citiphone Banking and following the prompts.

When accessing Citiphone Banking for the first time, you will need the following information to complete the registration process:

- your debit card or account details (as applicable); and
- your TPIN. You can set up a TPIN by calling Citiphone Banking and following the prompts.

Once you have completed the registration process, you will be able to access Citiphone Banking using your mobile phone number together with your TPIN or any other information which we require.

2.3 One Time PIN ('OTP')

The OTP is a unique, randomly generated, single use code. The OTP will be typically be sent to you via SMS to your nominated mobile phone number.

You'll need to enter this OTP when you want to perform certain transactions or queries using our digital banking services or Citiphone Banking.

2.4 Access by an authorised signatory

Where the Account Terms permit an authorised signatory on your account, we may issue that authorised signatory with:

- security codes and/or devices to use our digital banking services and Citiphone Banking; and
- access to your account details.

Where an authorised signatory is added to your account:

- you are responsible for the authorised signatory's use of your account and any debit card, security codes or devices which may be issued to them by us (as applicable) (including all transactions made by them); and
- you need to ensure that the authorised signatory complies with these terms and conditions and any other terms and conditions which apply in relation to debit cards, security codes and devices (as applicable) as if they were you.

To the extent that these terms and conditions refer to the use of a facility or the security of a debit card, device or security code, references to 'you' mean you and any authorised signatory.

2.5 Using our digital banking services and Citiphone Banking

You can use our digital banking services and Citiphone Banking to manage your account, perform a range of transactions and provide or obtain account information, including as set out below.

Services we offer	Citibank Online	Citi Mobile App	Citiphone Banking
Apply for other Citi products/features	✓	✓ (limited)	Not available
Update your contact details	✓	✓ (limited)	Not available
Select a PIN to use with your debit card	✓	✓	✓
Activate your debit card	✓	✓	✓
Change the account the debit card is linked to	✓	✓	Not available
Obtain account balances and view recent account activity	✓	✓	✓ (balances can be obtained, but not viewed)
Set up and manage alerts	✓	Not available	Not available
Transfer money within Australia	✓	✓	✓ (only to existing payees)
Update an identifier	✓	✗	✓ (limited)
Transfer money overseas	✓	✓	Not available
Set up and manage payees	✓	✓	Not available
Set up and manage scheduled transfers	✓	✓	Not available
Pay bills using BPAY®	✓	✓	✓

Services we offer	Citibank Online	Citi Mobile App	Citiphone Banking
Request and view your statements	✓	✓	✓ (statements can be requested, but not viewed)
See our latest interest and foreign exchange rates	✓	✓	Not available
Use Live Chat messaging to communicate with a member of the Citiphone Customer Service team	✓	✗	✗

Information available through our digital banking services and Citiphone Banking in relation to transactions and balances may not always be up to date. It will usually record the transactions and available balances up to the close of business on the previous business day, but it may show the effect of some transactions which have occurred since that business day.

Information shown or provided through our digital banking services and Citiphone Banking at a particular time may be adjusted after that time to reflect the position between you and us, for example where we need to rectify a processing error, make adjustments for transactions made on non-business days or because a payment has been dishonoured.

2.6 Proprietary rights and third party information

All proprietary rights (including without limitation title, patent rights and copyright) in our digital banking services (including the Citibank Online internet site and the Citi Mobile App) shall at all times vest and remain vested in us.

Where we provide you with any information we obtain from a third party as part of our digital banking services or Citiphone Banking, we do not warrant the accuracy or completeness of that third party information.

3. Transfers and payments

3.1 Setting up new payees

Depending on what account you have with us, you can transfer money from your account to another bank account in Australia or overseas. Please refer to your Account Terms for further information.

If you want to transfer money from your account to someone for the first time, you will need to set them up as a new payee using our digital banking services. This cannot be done using Citiphone Banking.

Once that set up process is complete, you will be required to activate the payee by using an Online Authorisation Code (**OAC**). The OAC will typically be sent to you by SMS to your registered mobile phone number. You can also call the Citiphone Customer Service team who can assist you to activate the new payee.

3.2 Electronic transfers to accounts within Australia

You can transfer money from your account to another bank account held with an Australian financial institution using our digital banking services, Citiphone Banking or any other method that we let you know about from time to time.

This '**Electronic transfers to accounts within Australia**' section sets out some information about various transfer options that may be available to you when transferring money within Australia.

3.2.1 Standard funds transfers

A standard transfer is an electronic transfer to another Australian financial institutions using the recipient's BSB and account details. For further information regarding processing times, please see section 3.4.3 '**When will the money typically be available?**'.

3.2.2 Scheduled transfers

A scheduled transfer can be a one-off transfer that is scheduled to be made on a future date, or it may be a recurring instruction to transfer a specific dollar amount on a regular basis from your account to another bank account held with another Australian financial institution. It does not include a direct debit or direct credit arrangement or a recurring debit card instruction.

You can only make a scheduled transfer where the transaction currency and the account currency are the same.

You can set up a scheduled transfer if it is available on your account. You can do so by using our digital banking services or by completing a form. You cannot make a scheduled transfer using Citiphone Banking.

In order to set up a scheduled transfer, you will need to tell us the BSB, account number and account name of the payee's account.

We will use reasonable endeavours to process a scheduled transfer on the day which has been nominated by you but, if the scheduled transfer is due to be made on a non-business day, we will usually process the transfer on the next business day.

You can cancel a scheduled transfer using our digital banking services, or you can call Citiphone Banking. However, if you do not make the request to cancel the scheduled transfer at least 1 business day before the day on which the payment is due to be made, we may not be able to process that request and the payment may still be made.

Unless you cancel the scheduled transfer, transfers will continue to be made from your account in accordance with those instructions regardless of whether the account holder dies, becomes a bankrupt or goes into liquidation.

3.2.3 Direct debits and recurring debit card instructions

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 arrangement.

You can also authorise another party to debit your account using the debit card number and expiry date. This is called a recurring debit card instruction.

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

If a direct debit or recurring debit card instruction 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.

3.2.4 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. Once the cancellation is complete, we will let you know. The process will typically take up to 5 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 arrangement, we suggest that you also contact the merchant or service provider.

3.2.5 Cancelling recurring debit card instructions

If you have provided recurring debit card instructions 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 debit card instructions 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 the debit card number has changed, for example as a result of your previous debit card being lost or stolen, you should contact the merchant or service provider to cancel or change the details of your recurring debit card instructions.

Before each direct debit or recurring debit card instruction due date you should ensure that you have sufficient cleared funds available in your account to enable that payment can be made. If the payment is due to be made on a day that is not a business day, sufficient cleared funds must be in your account by no later than 5.00 pm on the previous business day.

3.2.6 BPAY payments

The BPAY® service is available through our digital banking services and Citiphone Banking. Please refer to section 5 'BPAY' for further details.

3.3 Electronic transfers to accounts overseas

You can transfer money from your account to bank accounts held overseas using our digital banking services. Overseas transfers cannot be made using Citiphone Banking.

3.3.1 Citi Global Transfers

Where you have an eligible account with us, you can transfer money from that account to another eligible account held with us in participating countries using Citi Global Transfers. This service is available through our digital banking services.

To find out which countries accept Citi Global Transfers, please visit citibank.com.au/help-and-support.

Funds which are to be transferred will be converted into the currency of the account into which the transfer is being made at the exchange rate which we specify to you at the time you confirm the transfer.

3.3.2 Transfers by SWIFT/Telegraphic Transfer

Another way to transfer money to a bank account located overseas is to use our digital banking services to make a transfer via SWIFT (this is also called a telegraphic transfer).

In order to make a transfer via SWIFT you will need the relevant SWIFT Bank Identification Code (BIC) as well as the account number or identifier for the payee. In certain circumstances, we may also use a correspondent bank or agent to assist us with completing your overseas transfer request.

You can make a SWIFT transfer up to the applicable daily transfer limit amount using our digital banking services. For transfers over the daily transfer limit, we will require written instructions. For more information on our limits, please visit citibank.com.au/dailylimits.

3.3.3 Scheduled transfers to bank accounts overseas

You can only make a transfer or payment to a bank account overseas which is scheduled to occur on a date in the future where the transaction currency and the account currency are the same.

Scheduled transfers can only be made using our digital banking services or by completing a form. You cannot make a scheduled transfer using Citiphone Banking.

3.4 Other provisions relating to transfers and payments

It is important that you check the accuracy of the payee's details whenever you are transferring money. We do not confirm the account information or payment information provided to us and you may be liable for any payment made as a result of any incorrect information resulting in a mistaken payment. See 'Mistaken internet payments' below for further information.

3.4.1 Daily transfer limits that apply

We may impose a maximum daily amount that you may transfer from all the accounts you can access using our digital banking services and Citiphone Banking. This is referred to as your 'daily transfer limit'. For further information on our limits, please visit citibank.com.au/dailylimits.

3.4.2 Processing transfers and payments from your account

We may decline any request to transfer or make payment from an account which exceeds the available balance of that account or any agreed line of credit. However, subject to your Account Terms, we may still, at our discretion, process this transaction. Doing this may cause your account to become overdrawn. This does not constitute our authorisation or agreement for the account to be overdrawn and you should refer to your Account Terms for further information regarding overdrawn accounts and any fees or charges which apply in relation to overdrawn amounts.

If more than one transfer or payment is due to be made on the same day, the order in which those transfers or payments are to be processed will be determined by us.

When you transfer money or make a payment, we will charge your account with the amount of the transfer or payment and any related fees or charges.

3.4.3 When will the money typically be available?

The type of transfer or payment you make using our digital banking services or Citiphone Banking (as applicable) may have an impact on when the money is received by the payee.

I am making a transfer or payment from my account...	The cut-off time for same day processing by us is...*	Money is typically available in the payee's account...
<i>For transfers or payments within Australia</i>		
To another account held with us	No cut-off times apply	Immediately
Standard transfer to another Australian financial institution	4.00 pm on a business day Transfers or payments made after that time or on a non-business day will be processed on the next business day	The next business day after the transfer is processed

I am making a transfer or payment from my account...	The cut-off time for same day processing by us is...*	Money is typically available in the payee's account...
<i>For transfers or payments to overseas accounts</i>		
To an account using Citi Global Transfers	No cut-off times apply	Within 24 hours
To an account via SWIFT (telegraphic transfer)	4.00 pm on a business day Transfers or payments made after that time or on a non-business day will be processed on the next business day	1-7 business days after the transfer is processed (depending on the transaction currency)

*Some transfer requests require additional verification and this may impact our ability to process these transfers on the same day.

3.4.4 Foreign exchange transactions, fees and charges

Where you are making a transfer from your account (other than a scheduled transfer) and the transfer currency is different to the account currency, then we will apply the current Citi Exchange Rate at the time of the transfer to calculate the amount that will be transferred in the transaction currency. For example, if you are using an Australian Dollar account to transfer an amount into a United States Dollar (USD) account, then we will apply the Citi Exchange Rate at the time of the transfer to calculate the USD amount that will be deposited into the payee's account.

For foreign exchange transactions performed via our digital banking services, we will give you details of the Citi Exchange Rate that will be applied, together with any other fees or charges that we apply, before the transfer is completed.

However, we will not be able to tell you what foreign exchange rates, fees or charges will be applied by a correspondent bank or agent.

3.5 Mistaken internet payments

This **'Mistaken Internet Payments'** section sets out how mistaken internet payments are dealt with under the ePayments Code. We will comply with these requirements as they relate to us.

Note: This **'Mistaken Internet Payments'** section does not apply to BPAY® payments. Refer to the **'BPAY'** section of these terms and conditions for further information.

A mistaken internet payment occurs when you enter or select incorrect details for the payee when you are using a 'Pay Anyone' internet banking facility.

3.5.1 What to do if you make a mistaken internet payment

If you have made a mistaken internet payment through our digital banking services, we will be known as the 'sending institution'. If you are the recipient of a mistaken internet payment we are known as the 'receiving institution'.

Where a financial institution other than us is the sending or receiving institution, we cannot guarantee that it will follow the processes in the ePayments Code. For example,

that institution may not be an authorised deposit taking institution for the purposes of the Banking Act 1959. We are also not responsible for any losses you suffer as a result of a failure of another financial institution to comply with the ePayments Code.

If you believe you have made a mistaken internet payment you must report it to us as soon as possible using the contact details set out in these terms and conditions. If we are the sending institution we will investigate your claim and will notify you in writing as to the outcome of our investigations into a reported mistaken internet payment within 30 business days of you making the report.

Where you or another financial institution advises us that you are, or we think you may be, the sender or a recipient of a mistaken internet payment, you must give us within the time we request, any information we reasonably require to enable us to determine whether the payment was a mistaken internet payment.

If the sending institution is not satisfied that a mistaken internet payment has occurred the sending institution is not required to take any further action. If the sending institution is satisfied that a mistaken internet payment has occurred it must contact the receiving institution.

If the unintended recipient of the mistaken internet payment is receiving income support payments from Centrelink, the receiving institution must recover the funds from that recipient in accordance with the Code of Operation for Centrelink Direct Credit Payments.

3.5.2 Where sufficient funds are available in the unintended recipient's account

Provided there are sufficient funds available in the unintended recipient's account to the value of the mistaken internet payment, the process that will apply will depend upon when the mistaken internet payment was reported.

When the report is made...	Process
within 10 business days of the payment	If the receiving institution is satisfied that a mistaken internet payment has occurred, it will return the funds to the sending institution within 5 business days of the request or such longer period it reasonably requires up to a maximum of 10 business days.

When the report is made...	Process
between 10 business days and 7 months of the payment	<p>The receiving institution must complete its investigation into the mistaken internet payment within 10 business days of receiving a request.</p> <p>If the receiving institution is satisfied that a mistaken internet payment has occurred, it will prevent the unintended recipient from withdrawing the funds for a further 10 business days. The unintended recipient will be notified that the receiving institution will withdraw the funds if the recipient does not establish they are entitled to the funds within that 10 day period.</p> <p>If the unintended recipient does not establish they are entitled to the funds within that time, the receiving institution will return the funds to the sending institution within 2 business days of the end of that period.</p>
more than 7 months after the payment	<p>If the receiving institution is satisfied a mistaken internet payment occurred, it must seek the consent of the unintended recipient to return the funds.</p>

In each case where the receiving institution is not satisfied that a mistaken internet payment has occurred, it may (but is not required to) seek the consent of the unintended recipient to return the funds.

In each case, where the funds are returned to the sending institution, it will return the funds to the source account as soon as practicable.

3.5.3 Where sufficient funds are not available

Where the sending institution and the receiving institution are satisfied that a mistaken internet payment has occurred but there are not sufficient funds in the unintended recipient's account to the full value of the mistaken internet payment, the receiving institution will use reasonable endeavours to retrieve the funds from the unintended recipient.

3.5.4 What do we do when you receive a mistaken internet payment

Where:

- both we and the sending institution are satisfied that a payment made to your account is a mistaken internet payment; and
- sufficient funds are available in your account to the value of the mistaken internet payment; and

- the mistaken internet payment is reported 7 months or less after the payment; and
- for mistaken internet payments reported between 10 business days and 7 months of the payment, you don't establish that you are entitled to the payment within the relevant 10 business day period referred to above;
- we will, without your consent, deduct from your account an amount equal to that mistaken internet payment and send that amount to the financial institution of the payer in accordance with the ePayments Code.

We can prevent you from withdrawing funds that are the subject of a mistaken internet payment where we are required to do so to meet our obligations under the ePayments Code.

3.5.5 Liability for losses arising from mistaken internet payments

You must ensure that internet payment details are correct. You are solely responsible for providing correct payment details including the amount and payee details. We will return to you any funds that are recovered by us on your behalf from an unintended recipient in respect of a mistaken internet payment in accordance with these terms and conditions, but we otherwise have no liability to you for any payment made in accordance with the details provided by you, including mistaken payment details.

3.6 Cancelling or suspending your access to our digital banking services or Citiphone Banking

3.6.1 When you may cancel access

You may cancel your access to our digital banking services or Citiphone Banking at any time by calling the Citiphone Customer Service team. It may take time for us to process the cancellation and it will only take effect once it is processed by us. An account holder may also cancel the access of an additional signatory at any time by calling the Citiphone Customer Service team.

3.6.2 When we may cancel or suspend by giving you notice

We may, acting reasonably, cancel or suspend your access to our digital banking services or Citiphone Banking at any time by providing you with 30 days' prior notice.

3.6.3 When we may cancel or suspend your access without prior notice

We may also cancel or suspend your access to our digital banking services or Citiphone Banking at any time or cancel a security code, without prior notice, if:

- your account is in default; or
- we reasonably believe or suspect that you have, or may be, involved in a fraudulent or other unlawful activity or transaction; or
- we reasonably believe that by allowing access to remain, it may have a materially detrimental effect on our reputation or it may cause you or us loss, breach any applicable law or code of conduct, or breach this contract where the breach would have a materially adverse effect on you or us; or
- we reasonably believe that a security code, identifier or a process intended to prevent unauthorised transactions through these services has been compromised; or
- for security reasons.

If we do not give you notice before we do any of these things, we will notify you as soon as possible afterwards.

3.6.4 Where your access is cancelled or suspended

If your access to our digital banking services or Citiphone Banking or a security code is cancelled or suspended, we may refuse any transaction that has been initiated through those services or using that security code.

4. Security and liability

4.1 Security of the debit cards, security codes and devices

You must keep security codes secret and take all reasonable steps to protect their security.

If you make a record of your security code you will need to take all reasonable steps to prevent unauthorised access to the record or ensure the record is reasonably disguised.

4.1.1 Protecting the debit card and security codes

What you must do	What you must not do
<ul style="list-style-type: none">• sign the strip on the reverse side of a physical debit card as soon as you receive it;• keep it somewhere safe;• memorise the security code;• not let anyone else use the debit card or security code;• destroy any record of the security code;• use care to prevent anyone else seeing your security code being entered in electronic equipment or overhearing the security code;• take reasonable steps to protect the debit card or security code from loss or theft; and• immediately destroy any expired debit card by cutting through the chip (where you have a debit card that you can do that).	<ul style="list-style-type: none">• voluntarily disclose your security code to anyone, including a family member or friend (apart from a TPIN, in the case of our employees, where you contact us via the Citiphone Customer Service team);• choose a numeric security code which is identifiable with you (such as birth date, phone number, post code or car registration number) or an alphabetical security code which represents a recognisable part of your name;• keep a record of your security code (without making a reasonable attempt to disguise the security code) on the debit card or any item normally carried with or stored with the debit card, or which is liable to loss or theft at the same time as the debit card;• keep a record of your security code on a device or keep a record of the security code on anything carried with the device or liable to loss or theft simultaneously with a device (without making a reasonable attempt to protect the security of the security code);• act with extreme carelessness in failing to protect the security of all security codes.

Reasonable attempts to disguise

We do not consider that you have made a reasonable attempt to disguise a security code if you only:

- record it in reverse order;
- record it as a series of numbers with any of them marked to indicate the security code;
- record the security code as a telephone number with the security code in its correct sequence anywhere within the telephone number;
- record the security code as a telephone number where no other telephone numbers are recorded; or
- disguise the security code as a date or as an amount.

There may be other forms of disguise which may be similarly unsuitable because of the ease of another person working out your security code.

If you have selected your own security code, you should try to change it at regular intervals (say, every two years).

If you do not comply with these security measures, you may be liable for any Unauthorised EFT Transactions. See the 'Liability for Unauthorised EFT Transactions' section below.

4.1.2 Protecting devices

You must take all reasonable steps to safeguard any device and to protect it from loss, theft or unauthorised use.

4.1.3 What you must do if you suspect a breach of security of the debit card, security code or device or an unauthorised transaction has occurred

If you suspect any of the following has or may have occurred:

- the security of any security code may have or has been breached;
- a debit card or security code may have or has been lost, stolen or misused;
- a device may have, or has, been lost, stolen or misused; or
- an unauthorised transaction may have or has occurred

you must tell us as soon as possible by calling the Citiphone Customer Service team on:

13 24 84 (within Australia); or

+61 2 8225 0615 (from outside Australia).

We will give you the notification number or some other form of acknowledgement which you should retain as evidence of the date or time of your report of a suspected breach.

In the event that our notification facilities are not available for any reason, you will not be liable for any losses which occur while you are unable to notify us, provided that you do notify us within a reasonable time after the notification facilities become available again.

Where a debit card, security code, device or identifier has been cancelled, it must not be used again even if it is later found.

If you don't inform us about the loss, theft or misuse of your debit card, security code or device you may be liable for the transactions before you contacted us, even if they were made without your authority.

4.2 Liability for Unauthorised EFT Transactions

Liability for losses resulting from Unauthorised EFT Transactions will be determined by us in accordance with the ePayments Code where that code applies to the transaction.

If you are not liable for the losses resulting from an Unauthorised EFT Transaction, we will credit the amount of the Unauthorised EFT Transaction to the account.

You will not be liable for losses where...	You will be liable for losses where...
It is clear that you or an authorised signatory have not contributed to the loss	The Unauthorised EFT Transaction was carried out by you, an authorised signatory or by another person with the knowledge and consent of you or any authorised signatory.

You will not be liable for losses where...	You will be liable for losses where...
<p>The Unauthorised EFT Transaction:</p> <ul style="list-style-type: none"> • is caused by the fraudulent or negligent conduct of our employees, third parties involved in networking arrangements or a merchant or their employee or agent; or • is made with a debit card, security code or with any other device or identifier which is forged, faulty, expired or cancelled; or • required the use of a debit card or other device and/or a security code and which occurred before you or any authorised signatory received the debit card, device or security code; or • is the result of the same transaction being incorrectly debited more than once to the same account; • required the use of a debit card or other device and/or security code and which happened after we were notified that the debit card, security code or device had been misused, lost or stolen, or that the security of the security code had been breached; or • was an electronic transaction able to be made using an identifier without a debit card, security code or other device; or • was an electronic transaction which was able to be made using a debit card or device, or a debit card or device and an identifier, but which did not require a security code, provided you did not unreasonably delay in reporting the loss or theft of the device. 	<p>They result from Unauthorised EFT Transactions caused by you or the authorised signatory:</p> <ul style="list-style-type: none"> • engaging in fraud; or • voluntarily disclosing any of their security codes to anyone, including a family member or friend; or • keeping an undisguised record of a security code, creating a security code identifiable with you or the authorised signatory (like their name or date of birth) or otherwise not complying with the security code security requirements (such as those set out in the 'What you must not do' section above); or • leaving a debit card in an ATM (provided the ATM incorporates reasonable safety standards that mitigate the risk of a debit card being left in the ATM).

You will also be liable for actual losses resulting from Unauthorised EFT Transactions caused by you or the authorised signatory unreasonably delaying notifying us of the misuse, loss or theft of their debit card, security code or other device, or that the security of their security code(s) has been breached.

Your liability in this case will only extend to losses which occur between the time when you or the authorised signatory became aware (or should reasonably have become aware) of such misuse, loss or theft and when we were actually notified.

However, you will not be liable for:

- that portion of the losses incurred on any one day or any period to which a transaction limit applied;

- that portion of the losses incurred which exceed the balance of your account(s), including any prearranged credit;
- losses incurred on any account(s) which we and the account holder had not agreed could be accessed using the debit card or other device and/or security code used to perform the transaction; or
- losses occurring after we have been notified that a debit card or other device or security code that has been issued has been misused, lost or stolen or that the security of the security code has been breached.

If more than one security code is required to perform a transaction and we prove that you or an authorised signatory breached the security requirements for one or more, but not all, of those security codes, you will be liable under this **'Liability for Unauthorised EFT Transactions'** section only if we also prove, on the balance of probabilities, that the breach of the security requirements was more than 50% responsible for the losses when assessed together with all the contributing causes.

Otherwise, where a security code was required to perform the Unauthorised EFT Transaction and none of the circumstances set out above apply, you will only be liable to a limited extent. Your liability in such cases will be the least of:

- \$150 Australian dollars, or a lower figure determined by us;
- the balance of the account(s) which can be accessed using the debit card or security code, including any prearranged credit; or
- the actual loss at the time we are notified of the misuse, loss or theft of the debit card or of the security code(s) becoming known to someone else (excluding that portion of the loss incurred on any one day which exceeds the applicable daily transaction limit).

4.3 Liability in relation to BPAY payments

Please refer to **'Liability for BPAY payments'** in section 5 of these terms and conditions.

4.4 Liability for all other transactions and amounts

4.4.1 When you are liable

You will be liable for all other transactions and amounts charged to your account, as well as any loss suffered or incurred by you where:

- you have not provided us with complete and correct payment information, including without limitation the name, address, account number(s), and payment amounts for the payee;
- you did not correctly use any electronic equipment including our digital banking services or Citiphone Banking; or
- you do not have sufficient funds in your account to make a funds transfer or payment;
- transactions have been delayed, blocked, frozen or refused where we have reasonable grounds to believe that they breach Australian law or sanctions (or the law or sanctions of any other country);
- an order or court directs us to prohibit funds transfers or payments from the relevant account;

- your account is closed or your account (or any funds in it) has been suspended; or
- circumstances beyond our reasonable control prevent the funds transfer or payment, despite reasonable precautions taken by us.

Subject to these terms and conditions, our liability is limited to the conditions and warranties that are imposed on us by laws such as the Australian Consumer Law. These laws may allow us to exclude liability if you acquire services as part of a business. To the extent permitted by law, we exclude liability under implied statutory conditions and warranties, or limit our liability under such warranties and conditions to supplying the services again or paying the costs of that resupply. This does not limit your right to raise a dispute.

5. BPAY

5.1 BPAY terms and conditions

The terms and conditions set out in this section 5 apply when you make a payment through the BPAY Scheme. Not all accounts allow payments to be made through the BPAY Scheme. If there is any inconsistency between these BPAY terms and conditions and any other terms of this document or the Account Terms, then these BPAY terms and conditions apply to the extent of any inconsistency.

5.2 BPAY Scheme

We are a member of the BPAY[®] Scheme. We will notify you if we cease to be a member of the BPAY[®] Scheme.

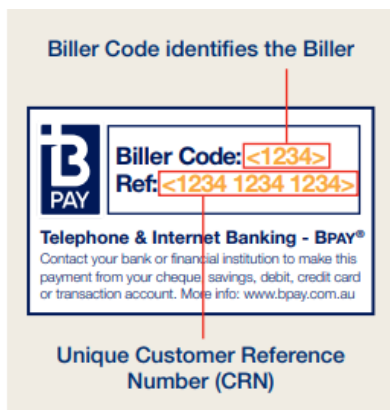
5.3 BPAY payments

BPAY[®] is available through our digital banking services and Citiphone Banking. BPAY payments count towards your daily transfer limit. For details about our daily transfer limits, see the 'Daily transfer limits that apply' section of these terms and conditions.

5.4 Making a payment

When you ask us to make a payment through BPAY[®], you will need the following details:

- the Biller Code and your customer reference number (this can be found on your bill near the BPAY[®] logo, as set out below);
- the details of the account you want us to debit the payment from; and
- the amount of the payment you wish to make.



If any of the above information is missing or incorrect then we won't be able to make the BPAY payment.

When you make the payment, we will debit your nominated account with the amount you specify. The details of the BPAY payment, including a receipt number, will appear on your statement.

5.5 What if the payment can't be processed by the biller?

If we are advised that your payment cannot be processed by the biller, we will let you know and credit your account with the amount of the attempted BPAY payment.

5.6 BPAY cut-off times

Billers who participate in the BPAY® Scheme will treat BPAY payments you make as received by the biller as follows:

When you instruct us:	The payment will be treated as being made:
Before 4.00 pm on a business day	On the date that you make the payment
After 4.00 pm on a business day	On the next business day
On a non-business day	

A delay may occur in processing a BPAY® payment where:

- there is a public or bank holiday on the day after you tell us to make a BPAY® payment;
- you tell us to make a BPAY® payment after the cut-off times referred to above; or
- another participant in the BPAY® Scheme does not comply with its obligations.

5.7 Scheduled BPAY payments

If your account allows it, you can schedule a BPAY payment to be made up to two years in advance. This can be a one-off payment or it can be a recurring payment. If the date you select for a scheduled BPAY payment is not a business day, your BPAY payment may be delayed as described above.

If, the day before the scheduled BPAY payment is due to be made, your available balance is lower than the amount of the scheduled BPAY payment, we may:

- decline to make the payment; or
- use our discretion to honour the payment.

A scheduled BPAY payment may not be able to be made for a number of reasons, including if the biller no longer participates in the BPAY Scheme. If we aren't able to make a BPAY payment at the nominated future payment date we will let you know.

5.8 Stopping or altering BPAY payments

You should notify us immediately if you become aware that you may have made a mistake when instructing us to make a BPAY® payment or if you did not authorise a BPAY® payment that has been made from your account.

If you make a BPAY payment and later discover that:

- the amount you specified for payment is greater than the required amount, you will need to contact the biller to obtain a refund;
- the amount you specified for payment is less than the required amount, you can make another BPAY payment to make up the difference.

If you want to stop or alter a scheduled BPAY payment, you will need to contact us at least 2 business days before the day the payment is due to be made.

Otherwise, we cannot stop any BPAY payment which is not a scheduled BPAY payment once you have instructed us to make the BPAY payment.

5.9 Liability for BPAY payments

We will attempt to correct any mistaken or unauthorised BPAY® payments. If the ePayments Code applies to an unauthorised or fraudulent BPAY transaction, your liability for that transaction will be limited to the lesser of:

- the amount of that unauthorised or fraudulent payment; and
- the limit (if any) of your liability set out in your Account Terms. In that case, we will be liable to you for the difference between the amount for which you are liable and the amount of the unauthorised or fraudulent payment.

Other than as set out in the table below (and subject to the ePayments Code), we will not be liable for any loss or damage you suffer as a result of using the BPAY® Scheme.

No refunds will be provided through the BPAY® Scheme where you have a dispute with the biller about any goods or services you may have agreed to acquire from the biller. Any dispute must be resolved with the biller. Even where your BPAY® payment has been made using a debit card, no "chargeback" rights will be available under the BPAY® Scheme rules.

You should check your statements carefully and promptly report to us as soon as you become aware of any BPAY® payments that you think are errors or which you did not authorise. The longer the delay between when you tell us of the error and the date of your BPAY® payment, the more difficult it may be to perform the error correction. For example, we or the biller may not have sufficient records or information available to us to investigate the error. If this is the case, you may need to demonstrate that an error has occurred, based on your own records, or liaise directly with the biller to correct the error.

If a BPAY payment has been made...	What does this mean for you
to the wrong person or for the wrong amount. This is referred to as a “mistaken BPAY payment”	If your account was debited for the amount of that mistaken payment and that payment was not in accordance with your instructions to us, we will credit that amount back to your account. However, if the payment or payee was incorrect due to a mistake you made and we cannot recover the amount of that payment from the person who received it within 20 business days of us attempting to do so, you will be liable to pay us that amount.

If a BPAY payment has been made...	What does this mean for you
<p>in accordance with a payment direction which appeared to be from you or on your behalf but which you did not authorise. This is referred to as an “unauthorised BPAY payment”</p>	<p>If your account was debited for the amount of that unauthorised payment, we will credit that amount back to you.</p> <p>However, you must pay us the amount of that unauthorised payment if:</p> <ul style="list-style-type: none"> • we cannot recover that amount from the person who received it within 20 business days of us attempting to do so, and • the payment was made as a result of a payment direction which did not comply with our prescribed security procedures for such payment directions. <p>Please note: You must give us your written consent addressed to the biller who received an unauthorised BPAY® Payment, consenting to us obtaining from the biller information about your account with that biller or the BPAY® Payment, including your customer reference number and such information as we reasonably require to investigate the BPAY® Payment. If you do not give us that consent, the biller may not be permitted under law to disclose to us the information we need to investigate or rectify that BPAY® payment.</p>
<p>which was induced by the fraud of a person involved in the BPAY® Scheme. This is referred to as a “fraudulent BPAY payment”</p>	<p>That person should refund you the amount of the fraudulent BPAY payment. However, if that person does not refund you, you must bear the loss unless some other person involved in the BPAY® Scheme knew of the fraud or would have detected it with reasonable diligence, in which case that person must refund you the amount of the fraudulent BPAY payment.</p>

If a BPAY payment has been made...	What does this mean for you
and there is more than one reason for the payment	<p>If an unauthorised BPAY payment has been made from your account which is also affected by a mistake or fraud, we will resolve it as if it were an unauthorised BPAY payment.</p> <p>If a BPAY payment that is not an unauthorised BPAY payment is affected by both a mistake and a fraud, we will resolve it as if it were a fraudulent BPAY payment.</p>

5.10 Suspension

We may suspend your right to participate in the BPAY Scheme at any time.

The circumstances in which we may suspend your right to participate are where:

- you are in breach of these terms and conditions;
- you or someone acting on your behalf is suspected of engaging in fraudulent or other unlawful conduct; or
- you are engaging in conduct that is in our reasonable opinion disruptive to the operation of our digital banking services, Citiphone Banking or BPAY.

BPAY payments for which instructions have been given and which are schedule to be made while your right to participate in the BPAY Scheme is suspended will not be processed by us.

5.11 Privacy

If you register to use the BPAY[®] Scheme, you agree to our disclosing to billers nominated by you, and if necessary the entity operating the BPAY[®] Scheme (BPAY[®] Pty Ltd) or any other participant in the BPAY[®] Scheme and any agent appointed by any of them from time to time, including Cardlink Services Limited, that provides the electronic systems needed to implement the BPAY[®] Scheme:

- such of your personal information (for example your name, email address and the fact that you are our customer) as is necessary to facilitate your registration for, or use of, the BPAY[®] Scheme; and
- such of your transactional information as is necessary to process your BPAY[®] payments. Your BPAY[®] payments information will be disclosed by BPAY[®] Pty Ltd, through its agent, to the Biller's financial institution.

You must notify us if any of your personal information changes and you consent to us disclosing your updated personal information to all other participants in the BPAY[®] Scheme as necessary.

You can request access to your information held by us, BPAY[®] Pty Ltd or its agent, Cardlink Services Limited at their BPAY[®] Contact Details or Cardlink Contact Details listed in the **'What the words mean'** section of these terms and conditions.

If your personal information detailed above is not disclosed to BPAY[®] Pty Ltd or its agent, it will not be possible to process your requested BPAY[®] payment.

6. Cheques

6.1 Cheque access

Cheque access is available on eligible accounts. Please refer to your Account Terms to find out if cheque access is an available feature of your account. If it is, you can order a cheque book online at citibank.com.au or by calling the Citiphone Customer Service team.

6.2 Depositing cheques

You can make cheque deposits into your account by mailing the cheque to us. Cheques sent by mail must be in the name of the account holder or Citigroup Pty Limited followed by your account number. We do not accept cheques made out to cash. To send your cheque by mail, simply post it together with a deposit slip to:

Citigroup Pty Limited
GPO Box 40, Sydney NSW 2001

For more information on depositing cheques, please visit citibank.com.au.

6.3 Things you should know about writing cheques

A few simple precautions can reduce the risk of a cheque being changed in an unauthorised way. Set out below are some of the questions you may have about how to reduce your risk and some further information about cheques that you should know.

Common questions	Explanation
Should I sign a blank cheque?	No. Never sign a blank cheque.
Can I use pen or pencil?	Always use a pen in blue or black ink. Never use a pencil.
Is how I write down the amount important?	Yes. Where the amount does not include any cents, write 'only' after the amount. For example, if the cheque is for \$50 and no cents, write '\$50 only' as the amount.
What should I do if there is unused space on the cheque?	Don't leave gaps between words or figures. Fill the unused space with a horizontal line.
What if I make a mistake and want to make a change to the cheque?	Depending on what the mistake is, it may be best to destroy the cheque and write a new cheque. However, if you do want to make a change or alter the cheque, make sure you put your initials next to any change you make so that we know you have authorised the change.

Common questions	Explanation
Is the cheque 'stub' important?	Yes, by filling in the cheque stub you will have a record of who the cheque was made out to and how much it was for. Make sure you check your statement and tell us immediately if your statement is different to the details you have recorded in your cheque stub. You can do this by using the contact details located at citibank.com.au/contactus .
Other things I need to do when writing a cheque?	Make sure your handwriting is legible and that everything written in the cheque is correct. This includes the amounts which you have written in words and figures. Always make sure that you sign and date the cheque.
What does 'crossing' a cheque mean?	Crossing a cheque means drawing two parallel lines across the face of the cheque from top to bottom. When you cross a cheque you are instructing us to credit the cheque to a bank account, not cash it over the counter. If a bank does cash a crossed cheque it may be liable for any loss suffered by the true owner.
What is an open cheque?	An open cheque is a cheque that has not been crossed (meaning it does not have two parallel lines across it). This is an instruction to us to pay anyone who presents the cheque (assuming that the cheque is a 'bearer' cheque - discussed below) where the drawer's account is held, rather than requiring the cheque to be deposited into the account. This means that if the cheque was lost and presented for payment by the person who found it, we would not normally be responsible for reimbursing the money to the drawer. You should always make your instructions clear.

Common questions	Explanation
What does 'not negotiable' mean?	<p>A cheque is a negotiable instrument, meaning it can be passed from one person to another.</p> <p>When the words 'not negotiable' are written in the crossing across the face of a cheque, they protect the true owner should the cheque be lost or stolen. Anyone who accepts a lost or stolen 'not negotiable' cheque has no better right or title to the cheque than the finder or the thief, and may be liable to refund the amount of the cheque to the true owner.</p>
What do the words 'account payee only' mean?	<p>If you write 'account payee only' on a crossed cheque, you are instructing us that you want the cheque to be paid into the account of the person you have named on it.</p>
What is the significance of deleting the words 'or bearer' from a cheque?	<p>If an uncrossed cheque without 'not negotiable' written on it has the words 'or bearer' at the end of the line where you write the name of the person to be paid, we will have to pay the proceeds to anyone who presents the cheque.</p> <p>If you cross out 'or bearer', we must only pay the proceeds to the person whose name is on the cheque, or as that person directs.</p> <p>If you insert the words, 'to the order of' in front of the name of the payee (whether or not you also cross out 'or bearer') on an uncrossed cheque, we will only pay the proceeds to:</p> <ol style="list-style-type: none"> 1. the named payee; or 2. any other person to whom the named payee has ordered it to be paid by endorsing the cheque.

6.4 Bank cheques

Customers with an existing account held with us may purchase bank cheques from us. To request a bank cheque, please visit citibank.com.au.

6.5 Clearing a cheque and special clearance

You will generally be able to draw on funds deposited by cheque after 3 business days. In some instances this can take up to 7 business days from the day of deposit. It will take longer for you to be able to draw on funds deposited by a cheque in a foreign currency.

You may request a valid cheque to be cleared in less than the usual time by requesting a special clearance. You need to contact us to make this request after depositing your cheque.

6.6 How and when can you stop a cheque

You may stop a cheque that you have written or stop payment on all cheques contained within a cheque book by calling the Citiphone Customer Service team, provided the cheque that is being stopped has not yet been presented. You should also tell the person to whom the cheque is payable that it has been stopped.

If your cheque facility is cancelled you must promptly destroy your chequebook.

6.7 When can a cheque be dishonoured?

There are a number of reasons why a cheque may be dishonoured, some of which are:

- the cheque requires more than one signatory;
- there are insufficient cleared funds in the account of the drawer (the person who signed the cheque) to cover the amount written on the cheque;
- the cheque is unsigned;
- the cheque is stale, meaning it is more than 15 months old;
- the cheque has been materially altered and the alteration has not been properly signed or initialled;
- your cheque facility has been cancelled;
- there is a legal impediment to payment; or
- the cheque has been stopped by the drawer.

Dating a cheque with a date after the day on which the cheque is drawn is called "post-dating" the cheque. This does not invalidate the cheque. However, the cheque must only be presented on or after the date which appears on the cheque.

6.8 Loss, theft or unauthorised use

You are responsible for the safe custody of your cheque book and any unused cheque forms and you must exercise due care to prevent them from being lost, stolen or used without your authorisation.

If a cheque, or your cheque book, is lost or stolen or there has been unauthorised use of a cheque or cheque book, you must notify us as soon as possible by calling the Citiphone Customer Service team so that we can stop payment on a cheque or place a stop on the relevant cheque numbers straight away.

If you subsequently find the cheques, we will require written authorisation from you before the cheques can be used.

If you don't inform us that your cheque or cheque book has been lost or stolen or there has been unauthorised use as soon as possible, you may be liable for the transactions which occurred before you contacted us, even if they were made without your authority.

7. Use and availability of electronic equipment

7.1 Using our digital banking services and Citiphone Banking

7.1.1 Availability of our digital banking services and Citiphone Banking

Not all services and functions may be available through our digital banking services or Citiphone Banking at all times. These services may be unavailable due to scheduled outages or factors which are beyond our control, such as your internet or telephone connection.

7.1.2 Access security

There is a risk of unauthorised access to your account. You must also take all reasonable steps to protect the security of your access to our digital banking services and Citiphone Banking. This may include taking the following steps:

- install up to date security protection software on your computer such as a personal firewall and anti-virus software;
- always sign on to Citibank Online from your browser by typing citibank.com.au into the address bar;
- do not follow links to our digital banking services from an email;
- change your security codes regularly;
- always sign off properly from our digital banking services by selecting "sign off" - don't just close your browser; and
- regularly check our website citibank.com.au for updated security tips and alerts.

It is your responsibility to ensure that any electronic equipment, software or hardware which is required to access our digital banking services is available, working properly and that you know how to use it to access and use our digital banking services and Citiphone Banking.

You can log onto our website citibank.com.au or contact the Citiphone Customer Service team for more information about software and browser requirements.

If you believe your access to our digital banking services, Citiphone Banking or your security codes have been compromised in any way, call the Citiphone Customer Service team as soon as possible.

7.2 Electronic equipment

7.2.1 Use and availability of electronic equipment

When you make a transaction with electronic equipment, you authorise us to act on the instructions entered into that equipment.

Merchants and ATM providers decide what types of transactions are available with their electronic equipment. That may not be the same as the transactions available through our electronic equipment.

Our promotional material displayed on any premises shall not be taken as a representation or warranty by us or the merchant that all goods or services offered by the merchant may be purchased by the use of any of those facilities.

7.2.2 What happens if the electronic equipment does not work?

We will be responsible to the account holder for any loss which is caused because the electronic equipment accepts your instructions but fails to carry out the transaction requested. However, if you should have been reasonably aware that the electronic equipment was not operating properly, we will only be responsible for correcting the relevant account and refunding any fees or charges.

We will not be responsible if the electronic equipment does not accept your instructions or the debit card or any security code fails to work in the relevant electronic equipment.

8. General terms and information

8.1 The Banking Code of Practice

Under the Banking Code of Practice, a customer is treated as a business if they apply for, or receive, a banking service for a purpose that is wholly or predominantly a trading or commercial purpose, and where the National Credit Code does not apply.

The relevant provisions of the Banking Code of Practice apply to banking products and services (including those the subject of these terms and conditions) we provide to you where you are an individual who is not treated as a business under the Banking Code of Practice or you are a small business as defined in that Code. To find out more, please refer to the Australian Banking Association website at ausbanking.org.au.

However, the Banking Code of Practice does not apply if you are a wholesale client under Chapter 7 of the Corporations Act 2001. Please visit citibank.com.au for further details.

You can find a copy of the Code as adopted by us from time to time via our digital banking services at citibank.com.au. Alternatively, if you would like a hard copy, you can contact us or visit a branch and we will give or send you a copy of the Code.

8.2 The ePayments Code

The ePayments Code governs certain electronic payments to or from your account where you are an individual. For example, using your debit card at ATMs, making on-line payments, phone banking payments and BPAY payments.

We will comply with the ePayments Code where it applies.

8.3 Inconsistency with the Account Terms

If there is any inconsistency between these terms and conditions and the Account Terms, then the Account Terms apply to the extent of any inconsistency.

8.4 Changes to these terms and conditions

We may make changes to these terms and conditions without your consent in the following circumstances:

- to comply with any change (including a changing interpretation of) or anticipated change in any relevant law, code of practice, guidance or general industry practice;
- to reflect any decision of a court or decision or guidance of an external dispute resolution scheme or regulator;
- to comply with any applicable prudential standards or liquidity requirements;
- to reflect a change in our systems or procedures, including for security reasons;
- as a result of changed circumstances (including by adding benefits or new or changed features);
- to respond proportionately to changes in the cost of funds; or
- to make them clearer.

Unless otherwise specified in this document, if we change our terms and conditions we will notify you of the changes at the time and in the manner set out in the following table.

Type of change	Time frame	How we will notify you
New fee or charge or increase to a fee or charge for performing an electronic transaction, or issuing or replacing a security code or device used to conduct electronic transactions	We will give you 30 days' advance notice	in writing or electronically
Other new fee or charge or increase to a fee or charge	We will give you 30 days' advance notice	in writing, electronically or through national or local media advertisement
Government charges payable directly or indirectly by you	Reasonably promptly after the government notifies us, unless the government publicises the introduction or change of the government charge	in writing, electronically or through national or local media advertisement
Increasing your liability for losses or varying the daily or periodic limits applying to electronic transactions, electronic equipment or access methods	Where that change is unfavourable to you, we will give you 30 days' advance notice Otherwise, we will give you 20 days' notice	in writing or electronically

Type of change	Time frame	How we will notify you
Any other change to a term or condition	Where that change is unfavourable to you, we will give you 30 days' advance notice Otherwise, as soon as reasonably possible	in writing, electronically or through national or local media advertisement

However, we may give you a notice period of less than 30 days or, no notice or no prior notice:

- where it is an unfavourable change to you and the Banking Code of Practice says we may give you a shorter notice period or no notice; or
- it is a change that is required to immediately restore or maintain the security of a system or an individual facility, including the prevention of systemic or individual criminal activity, including fraud.

If, after we change any of the terms and conditions, you decide you no longer wish to use our facilities, please tell us and we will cancel access to your facilities.

8.5 Statements

Transactions performed using electronic equipment (including ATM and debit card transactions, and transactions using our digital banking services or Citiphone Banking) will be recorded on your statements which are provided to you in accordance with your Account Terms.

8.6 Querying or disputing a transaction

For details regarding disputed debit card transactions and chargebacks, please see the **'Disputing a debit card transaction and chargebacks'** section of these terms and conditions.

If you would like to query or dispute any other transaction, please contact the Citiphone Customer Service team and they will be able to assist you.

8.7 Privacy at Citi

Citi has a privacy policy that covers how we manage and handle your data and information. Please visit citibank.com.au/privacy-policy.

If we make a change to the Citi Privacy Policy and you decide you no longer agree, please tell us immediately and we will cancel your access to the facilities.

8.8 Invalid or unenforceable provisions

If any of these conditions are invalid or unenforceable in a jurisdiction, it is void in that jurisdiction to the extent that it is invalid or unenforceable. That does not affect the condition as it applies in another jurisdiction.

8.9 Exercise of rights and waiver

Our full or partial exercise of a right does not stop another exercise or attempted exercise of that right or another right. If we delay exercising a right this does not prevent us exercising it or indicate a waiver of that right.

8.10 Assignment

This contract cannot be assigned or transferred by you without our prior written consent.

We may deal with, assign or transfer any of our rights or interests under this contract without your consent where, in our reasonable opinion, that dealing, assignment or transfer will not cause you any detriment.

8.11 Applicable law

These terms and conditions are to be interpreted in accordance with the laws of New South Wales, Australia. Disputes arising from these terms and conditions will be heard only by a court or tribunal established under the laws of a State or Territory of Australia or the Commonwealth of Australia.

This does not prevent you from using any of the dispute resolution processes described below including the Australian Financial Complaints Authority ('AFCA'), when it is available.

9. If you need financial help

If you are experiencing any financial hardship, you should let us know as soon as possible so we can try to help you. For further information, please visit citibank.com.au/contactus and go to 'Hardship Assistance'.

10. If things don't go to plan

We are here to listen and work with you to resolve any problems or issues. We will make every effort to resolve matters through our complaints resolution process and ask that you give us this opportunity.

You can expect the following from us during the complaints process:

- we will acknowledge your complaint and make sure we understand your concerns;
- we will treat you with respect and do everything we can to fix your concern;
- we will give you the name of a contact person who is handling your complaint and a way to contact them;
- where possible, we will ensure you only deal with one person throughout the resolution process;
- we will keep you up to date and informed of your case; and
- we will record all details of your interaction with us.

We will endeavour to resolve your complaint as soon as possible, however some complaints do take more time than others. If we anticipate that your complaint will take longer than 21 days to resolve, we will contact you within this time to provide you with an update on the progress of your complaint. Should it take longer than 45 days, we will give you monthly updates on the progress of your complaint and contact you in writing to provide an explanation of the reason for the delay, tell you the date by which you can expect to hear the outcome of our investigation and provide you with the contact details for the Australian Financial Complaints Authority (also set out below), unless you have not responded to

requests for additional information from us and your non-response is preventing us from dealing with your complaint.

To view our full Complaints Resolution Policy, please visit citibank.com.au/our-complaints-process.

10.1 Let us know

You can email us directly with your feedback or issue and one of our representatives will get in contact with you to talk through the feedback:

Email: citibank.com.au/email-us

Local call: 13 24 84 (24 hours)

Overseas: +61 2 8225 0615 (24 hours)

10.2 Contact our Customer Relations Unit

If our Citiphone Customer Service Officer is unable to resolve the problem to your satisfaction, you can contact our Customer Relations Unit.

Email: aust.customeradvocacyunit@citi.com

Local call: 1300 308 935 (8am-8pm, Mon-Fri)

Overseas: +61 2 8225 0615 (8am-8pm, Mon-Fri)

Write: Citigroup Pty Limited
Customer Relations Unit
GPO Box 204, Sydney NSW 2001

10.3 Contact our customer advocate

We encourage you to speak to our customer advocate. Their role is to make sure customer complaints have been reviewed thoroughly - and impartially investigated.

Email: customeradvocate@citi.com

Write: Citi Customer Advocate
GPO Box 204, Sydney NSW 2000

10.4 Australian Financial Complaints Authority (AFCA)

If you have been through our internal complaints process without a satisfactory resolution, you can take the matter to the Australian Financial Complaints Authority. This service offers an independent dispute resolution process to customers.

Online: afca.org.au

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)