

Transaction and Savings Accounts (no longer offered) Terms and Conditions.

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Issued by Citigroup Pty Limited
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Information and disclosures

About Citi

Citigroup Pty Limited ABN 88 004 325 080 (**Citi**) 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 these accounts to you.

The accounts which are the subject of this document are held in Australia with Citi. No other member of Citigroup is in any way liable for an account.

Your account terms and conditions

This document and the Citi Transaction and Savings Accounts (no longer offered) Schedule of Fees and Charges sets out the terms and conditions of your account. You should read them carefully. When you open or use an account, you agree to those terms and conditions. This document is split into:

Part A - which contains general terms and conditions for your account and how it operates;

Part B - which contains specific product terms and conditions for our at call accounts;

Part C - which contains specific product terms and conditions for our term deposits; and

Part D - which sets out other important terms and conditions that apply to your accounts.

The Non-Cash Payment Facilities Terms and Conditions apply to different methods that may be used to access your account. You should read those terms and conditions together with the account terms and conditions.

The information in this document is subject to change. See section 29 '**Changes to these terms and conditions**' of this document 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.

No longer offered accounts covered by these terms and conditions

Citicash Account	Ultimate Business Saver
Citicheque Account	Online Cash Manager Account
Business Cheque Account	Cash Management Account
Interest Bearing Trust Account	Money Market At Call Account
Citibank Relationship Banking Account	Citibank Staff Cheque Account
Personal Banking Account	Citibank Cash Management Account Plus
Citibank Plus Linked Savings Account	Citibank Term Deposit (no notice period)
Citibank Ultimate Saver	

Other important documents and information

Citi Transaction and Savings Accounts (no longer offered) Schedule of Fees and Charges	Details the fees and charges applying to the accounts covered by these terms and conditions. It can be found under the ' Important Information ' section on our website citibank.com.au .
Non-Cash Payment Facilities Terms and Conditions	Sets out the terms and conditions which apply to the different methods that may be used to access your account. This includes ATM and point-of-sale (POS) transactions, digital banking services and Citiphone Banking. It can be found under the ' Important Information ' section on our website citibank.com.au .
Citi Privacy Policy	Citi's current privacy policy can be found at citibank.com.au/privacy-policy .
Interest Rates	Details of the current interest rates can be found under the ' Important Information ' section on our website citibank.com.au .
Citi Exchange Rates	Details of the live Citi Exchange Rates are available through our website. Visit citibank.com.au and sign on to Citibank Online. Click the ' FX Rate ' option on the right hand side to view the latest Citi Exchange Rates.
Deposit application forms	Open an account by completing an application form. Visit citibank.com.au .

You can also get further information about your account and how it operates (such as how to deposit, transfer and withdraw money and how to minimise the fees and charges which may be payable) by visiting the Help and Support section at citibank.com.au.

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 opening and using an account with us. You should seek your own independent financial and taxation advice before making a decision whether to open an account with us. This document is not an offer or invitation in any place in which, or to any person and entity 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

Product summary

Feature	Citicash Account	Citicheque Account	Business Cheque Account	Interest Bearing Trust Account
Maximum term	At Call	At Call	At Call	At Call
Free withdrawals per month (in Australia)	Unlimited	Unlimited	Unlimited	Unlimited
Minimum opening balance	\$10,000	\$10,000	\$10,000	\$0
Minimum average monthly balance	\$2,000*	\$0	\$2,000*	\$0
Monthly account keeping fee	\$5	\$5	\$5	\$0
Access (access methods may change where more than one person is required to operate the account)				
ATM (here and overseas)	✓	✓	✓	✓
Debit card	✓	✓	✓	✓
Deposit book (upon request only)	✓	✓	✓	✓
Cheque book (upon request only)	✓	✓	✓	✓
Citibank Online	✓	✓	✓	✓
Citi Mobile App	✓	✓	✓	✓
Citiphone Banking	✓	✓	✓	✓
Written instructions	✓	✓	✓	✓
Pay bills using BPAY®	✓	✓	✓	✓
Interest				
When is interest credited	Monthly	Monthly	Monthly	Monthly

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Feature	Citibank Relationship Banking Account	Personal Banking Account	Citibank Plus Linked Savings Account	Citibank Ultimate Saver
Maximum Term	At Call	At Call	At Call	At Call
Free withdrawals per month (in Australia)	Unlimited	Unlimited	Unlimited	Unlimited
Minimum opening balance	\$0	\$20,000	\$0	\$0
Minimum average monthly balance	\$0	\$2,000*	\$0	\$0
Monthly account keeping fee	\$0	\$5	\$0	\$0
Access (access methods may change where more than one person is required to operate the account)				
ATM (here and overseas)	✓	✓	✗	✓
Debit card	✓	✓	✗	✓

Feature	Citibank Relationship Banking Account	Personal Banking Account	Citibank Plus Linked Savings Account	Citibank Ultimate Saver
Deposit book	✓	✓	✗	✓
Cheque book (upon request only)	✓	✓	✗	✗
Citibank Online	✓	✓	✓	✓
Citi Mobile App	✓	✓	✓	✓
Citiphone Banking	✓	✓	✓	✓
Written instructions	✓	✓	✗	✓
Pay bills using BPAY®	✓	✓	✗	✓

Credit Interest

When is interest credited	Monthly	Monthly	Monthly	Monthly
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*If the minimum average monthly balance calculated at the end of a month is less than this amount, the monthly account keeping fee will be charged for that month.

Feature	Ultimate Business Saver	Online Cash Manager Account	Cash Management Account	Money Market At Call Account
Maximum term	At Call	At Call	At Call	At Call
Free withdrawals per month (in Australia)	Unlimited	Unlimited	Unlimited	Unlimited
Minimum opening balance	\$0	\$0	\$10,000	\$250,000 (minimum transaction amount is \$50,000)
Minimum average monthly balance	\$0	\$0	\$0	N/A
Monthly account keeping fee	\$0	\$0	\$0	\$0

Access (access methods may change where more than one person is required to operate the account)

ATM (here and overseas)	✓	✓	✓	✗
Debit card	✓	✓	✓	✗
Deposit book (upon request only)	✓	✓	✓	✓
Cheque book (upon request only)	✓#	✗	✓	✗
Citibank Online	✓	✓	✓	✗
Citi Mobile App	✓	✓	✓	✗
Citiphone Banking	✓	✓	✓	✓
Written instructions	✓	✓	✓	✓

Feature	Ultimate Business Saver	Online Cash Manager Account	Cash Management Account	Money Market At Call Account
Pay bills using BPAY®	✓	✓	✓	✗
Credit Interest				
When is interest credited	Monthly	Monthly	Monthly	Monthly
Feature	Citibank Staff Cheque Account	Citibank Cash Management Account Plus	Citibank Term Deposit (no notice period)	
Maximum Term	At Call	At Call	Up to 60 months	
Free withdrawals per month (in Australia)	Unlimited	Unlimited	N/A	
Minimum opening balance	\$0	\$0	\$10,000	
Minimum average monthly balance	\$0	\$0	N/A	
Monthly account keeping fee	\$0	\$0	N/A	
Access (access methods may change where more than one person is required to operate the account)				
ATM (here and overseas)	✓	✓	✗	
Debit card	✓	✓	✗	
Deposit book	✓	✓	✗	
Cheque book (upon request only)	✓	✓	✗	
Citibank Online	✓	✓	✓	
Citi Mobile App	✓	✓	✓ (limited)	
Citiphone Banking	✓	✓	✓	
Written instructions	✓	✓	✓	
Pay bills using BPAY®	✓	✓	✗	
Credit Interest				
When is interest credited	Monthly	Monthly	Quarterly or At Maturity	

*If the minimum average monthly balance calculated at the end of a month is less than this amount, the monthly account keeping fee will be charged for that month.

#Only available where more than one person is required to operate the account.

What the words mean

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

Term	Meaning
account	A Citicash Account, Citicheck Account, Business Cheque Account, Interest Bearing Trust Account, Citibank Relationship Banking Account, Personal Banking Account, Citibank Plus Linked Savings Account, Citibank Ultimate Saver, Ultimate Business Saver, Online Cash Manager Account, Cash Management Account, Money Market At Call Account, Citibank Staff Cheque Account, Citibank Cash Management Account Plus and a Citibank Term Deposit (no notice period).
account holder	Each person or entity in whose name the account is held.
authorised signatory	Any person who is authorised by you, or in the case of a company, a director of the company, to operate your account or who is otherwise permitted to operate your account (other than an account holder).
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.
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.
card scheme or network	A card scheme is a network for authorising and settling a transaction you have made. For example, Mastercard® or Visa.
Citigroup	Citigroup Inc., a bank holding company in the United States of America together with any of its subsidiaries, affiliates or associated companies.
daily closing balance	The balance of the account at the end of the day.

Term	Meaning
debit card	Any debit card (including a virtual 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.
e-only account	Has the meaning given to it in section 5 of these terms and conditions.
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.
foreign currency	Any currency other than Australian dollars.
grace period	Has the meaning given to it in section 21 of these terms and conditions.
identifier	Information about the account or debit card that must be provided to perform a transaction and is known to you or an authorised signatory but need not be kept secret, for example an account number or debit card number.
instruction	An instruction given to us by you or a person permitted by you to do something on the account.
maturity date	The last day of the term that applies to a term deposit.
person	An individual.
PIN	The personal identification number we allocate to a debit card or selected by you for use with a debit card.
security code	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.

Term	Meaning
term deposit	A Citibank Term Deposit that is denominated in Australian Dollars.
TPIN	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.
we, our, us	Citigroup Pty Limited, ABN 88 004 325 080 AFSL 238098, of 2 Park Street, Sydney NSW 2000.
you, your	Each account holder. Where there is more than one account holder, it refers to each account holder separately and all account holders jointly.

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' or 'including' or 'such as' do not limit the meaning of the word to which it relates.

PART A Your account and how it operates

This Part A contains general terms and conditions about your account and how it operates. For additional specific product terms and conditions, please refer to Part B, which relates to our at call accounts and Part C which relates to our term deposit accounts.

1. Opening an account

1.1 Who can apply for an account

The accounts are no longer offered for sale and are closed to new applications.

The remainder of the information contained in this **'Opening an account'** section applies to existing accounts and account holders.

1.2 Customer types

1.2.1 Individuals

Except for the Cash Management Account, Money Market At Call Account and the Citibank Term Deposit, where an account is in the name of an individual, the account must only be used for personal banking.

If you have a Cash Management Account, Money Market At Call Account or a Citibank Term Deposit and when you applied for the account you told us that the account may be used for the purpose of running a business, in which case the account must only be used for that purpose.

1.2.2 Joint accounts and partnerships

Where an account is in the name of more than one account holder, these terms and conditions apply to each account holder (together and individually). Additionally, each account holder will be jointly and severally liable for the payment of all debts incurred in relation to the account by any account holder or person permitted to operate the account.

Where there is more than one account holder:

- each account holder is automatically permitted to operate the account (for example, for a joint account any one of the account holders can give us instructions on how funds may be withdrawn from the account); and
- only one account holder is required to authorise transactions.

Where there is more than one account holder and one account holder passes away, the account will remain open and the account balance in the joint account will be owing to the surviving account holders. You may need to give us additional documents that we reasonably request, such as a death certificate, in order to change the account into the surviving account holder's name.

Where the account is in the name of a partnership, these terms and conditions apply to each of the partners. This applies even where there is a dissolution of the partnership or any change in the partnership agreement.

1.2.3 Companies, associations, trusts and self-managed superannuation funds

Where the account is held in the name of a company, association, trust or self-managed superannuation fund, these terms and conditions continue to bind those entities even if there are changes in relation to the documentation that governs that entity, including any changes to beneficiaries.

If the account is held in the name of a company, each director of that company is automatically permitted to operate the account.

If you hold the account on trust (including for a self-managed superannuation fund), these terms and conditions apply to you both personally and in your capacity as trustee.

Where there is more than one trustee:

- each trustee is automatically permitted to operate the account; and
- only one trustee is required to authorise transactions.

1.3 Operating the account

1.3.1 Method of operation

Account holders can change the method of operating an account by contacting us at any time in accordance with this section. It may take time for us to process the change to operate the account and it will only take effect once it is processed by us.

Joint Accounts

Any joint account holder can change the instructions to operate the account so that all of the joint account holders need to authorise transactions, by asking us to do so in writing.

Where you have instructed us that more than one joint account holder is required to authorise transactions, all instructions will need to be provided to us in writing and signed by each required account holder.

Companies

Where the account is held by a company, any change to the way a director can operate the account can be made by giving us a completed 'Authority to Operate' form, which will need to be signed by all directors.

Where you have instructed us that more than one director is required to authorise transactions, all instructions will need to be provided to us in writing and signed by each director.

Trustees

A trustee can change the instructions on the account so that some or all of the trustees need to authorise transactions by giving us a completed 'Authority to Operate' form, which will need to be signed by all required trustees.

If your account requires two or more people to authorise an instruction, debit cards may not be used on the account and you may not use our digital banking services or Citiphone Banking to access the account.

1.3.2 Authority to Operate

Account holders can also authorise other persons (that is, someone other than an account holder) to operate that account, also known as authorised signatories.

A director may also authorise other persons to operate the account (authorised signatories) when they complete the application form.

We do not have to agree to authorising any person but if we do, the authority will remain in place until it is revoked or replaced.

If there is more than one authorised signatory on an account, any one of those persons can authorise transactions. If you have instructed us that more than one authorised signatory is required to authorise transactions, we will only accept an instruction to conduct a transaction once the required number of authorised signatories have authorised that transaction.

If another person becomes an authorised signatory, they will be able to operate that account as if they are an account holder (except that they cannot change the contact details of an account holder or revoke or appoint another authorised signatory).

You are responsible for the authorised signatory's use of your account and you need to ensure that they comply with these terms and conditions as if they were you.

1.3.3 Changing the method of operation

You can ask us to add or remove an authorised signatory on some or all of your accounts. You will also need to tell us how many authorisations are required for an instruction on the account to be valid. You can do this using the 'Authority to Operate' form, which will need to be signed by all of the account holders (unless it is a joint account holder asking us to change the instructions to operate so that all of the joint account holders need to authorise transactions). We do not have to agree to authorising another person but if we do, that authority will remain in place until it is revoked or replaced.

1.3.4 Disputes between authorised people

We may suspend your account if we become aware of, or we have reasonable grounds to suspect, that there is a dispute between anyone permitted to operate the account or which involves an account holder.

We may remove the suspension on the account if we receive instructions to do so from all of the relevant account holders.

1.3.5 Authorised signatory's access to digital banking services and Citiphone Banking

If you have an account which is not a Citibank Plus Linked Savings Account, a Money Market At Call Account or a term deposit, unless your account requires two or more people to authorise an instruction, we will issue any authorised signatory with a debit card and they will be able to register to use our digital banking services and Citiphone Banking. This means that they will be able to transact on your account and access information about your account. We may also issue them with security codes or other devices to allow them to access those digital banking services or Citiphone Banking.

We do not have to agree, but if we do:

- 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); 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.

1.3.6 Acting on instructions

Subject to these terms and conditions (such as our right to suspend accounts in the event of dispute), we will act on instructions we receive if they are or appear to be:

- from you; or
- from someone permitted to operate the account (such as an authorised signatory).

If we reasonably suspect that the instructions we receive may be fraudulent, then we may not act on that instruction. We may contact you to confirm such an instruction.

2. Using your accounts

2.1 Depositing money

Depositing money means moving money into an account. Money can be deposited into your account in the following ways:

Product	Deposit Options*					
	Cash	Cheque	Electronic Transfer	Telegraphic Transfer	Digital Banking Services	Citiphone Banking
Citicash Account	✓	✓	✓	✓	✓	✓
Citicheque Account	✓	✓	✓	✓	✓	✓
Business Cheque Account	✓	✓	✓	✓	✓	✓
Interest Bearing Trust Account	✓	✓	✓	✓	✓	✓
Citibank Relationship Banking Account	✓	✓	✓	✓	✓	✓
Personal Banking Account	✓	✓	✓	✓	✓	✓
Citibank Plus Linked Savings Account**	✗	✗	✗	✗	✓	✓

Product	Deposit Options*					
	Cash	Cheque	Electronic Transfer	Telegraphic Transfer	Digital Banking Services	Citiphone Banking
Citibank Ultimate Saver	✓	✓	✓	✓	✓	✓
Ultimate Business Saver	✓	✓	✓	✓	✓	✓
Online Cash Manager Account	✗	✓	✓	✓	✓	✓
Cash Management Account	✓	✓	✓	✓	✓	✓
Money Market At Call Account	✗	✓	✗	✓	✓	✓
Citibank Staff Cheque Account	✓	✓	✓	✓	✓	✓
Citibank Cash Management Account Plus	✓	✓	✓	✓	✓	✓
Term Deposit (no notice period)	✗	✓	✗	✓	✓	✓

*Deposits can only be made into your account in Australian Dollars.

**See Part B - Product information - At call accounts for further information about making deposits into the Citibank Plus Linked Savings Account.

Further information about how you can make a deposit to your accounts is available at citibank.com.au/deposits-transfers.

When sending or receiving money from an international bank, that bank and any other financial institution involved in the transaction may apply additional fees even if the transaction is not completed.

2.1.1 When the money will be available

Money that is deposited into your account will only be available when the transaction has been processed by us and completed. That can take time. Set out below is a list of deposit methods and when they are typically available.

Electronic transfers	Are typically available...
transferring from another account held with us	immediately
transferring from another Australian bank account	the next business day
transferring from another international bank account	3-5 business days

Cheque deposits	Are typically available...
a cheque from an Australian financial institution	3-7 business days*
an international bank cheque or draft	15 business days

*Depending on the amount to be drawn under the cheque, the deposit may take longer to complete.

2.2 Cheques

2.2.1 Cheque access

Cheque access is only available on the Citicash Account, Citicheque Account, Business Cheque Account, Interest Bearing Trust Account, Citibank Relationship Banking Account, Personal Banking Account, Cash Management Account, Citibank Staff Cheque Account and Citibank Cash Management Account Plus accounts. You can request a cheque book online at citibank.com.au or by calling the Citiphone Customer Service team.

2.2.2 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.

2.2.3 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.

Common questions	Explanation
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.
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.

Common questions	Explanation
What is an open cheque?	<p>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.</p>
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>

Common questions	Explanation
<p>What is the significance of deleting the words 'or bearer' from a cheque?</p>	<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> <ul style="list-style-type: none"> • the named payee; or • any other person to whom the named payee has ordered it to be paid by endorsing the cheque.

2.2.4 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.

2.2.5 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.

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. For more information, please visit citibank.com.au/deposits-transfers.

2.2.6 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.

2.2.7 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.

2.2.8 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.

2.3 Debit cards

This **'Debit cards'** section deals with making purchases and withdrawing funds using a debit card. This section does not apply to you if you have a Citibank Plus Linked Savings Account, a Money Market At Call Account or a term deposit.

This section also does not apply if your account requires two or more people to authorise an instruction. In that case, debit cards cannot be used on these accounts.

2.3.1 Using your debit card

If your account comes with a debit card you may use that debit card in accordance with the terms and conditions set out in the Non-Cash Payment Facilities Terms and Conditions. A copy of those terms and conditions is available at citibank.com.au under the 'Important Information' section.

If you already have a debit card that is linked to a transaction account held with us and you open a new account that can have a debit card attached to it, we may not issue you with a new card. Instead, you can link your existing debit card to your new account by using our digital banking services. However, you can only link your debit card to one account at a time.

If you want to change the account that your debit card is linked to, you can do this using our digital banking services.

2.3.2 What happens when you transact with a debit card?

When you transact using a debit card, we will reduce the available balance of your account by the amount of the transaction.

2.3.3 Dynamic currency conversion

When you make a purchase or withdraw cash from your account in a country other than Australia, the merchant or ATM provider may give you the option to complete the transaction in a different currency, usually in Australian Dollars.

If you accept this offer, the merchant or the ATM operator will perform the foreign exchange conversion on the transaction on your behalf at an exchange rate they determine. This is also referred to as 'Dynamic Currency Conversion'.

We do not determine this exchange rate and it may not be favourable to you.

2.4 Transferring money

A transfer of money can be made:

- using our digital banking services;
- using Citiphone Banking; or
- by writing a cheque (a cheque book is only available upon request for the accounts listed in the section 2.2.1 '**Cheque access**' above). For more information on cheques, refer to section 2.2 '**Cheques**' above; or
- by any other method of transfer that we may accept from time to time.

Restrictions apply to transfers from Citibank Plus Linked Savings Accounts, Money Market At Call Accounts and term deposit accounts. For further information, please refer to Part B and Part C of this document.

When transferring money to an international bank, that bank and any other financial institution involved in the transaction may apply additional fees.

If you initiate a transfer in a currency other than the currency of the account and the transferred funds are returned to us for any reason, we will credit your account with the amount in the currency of your account which is equivalent to the foreign currency amount that was transferred using the current Citi Exchange Rate, less any fees or charges applied by any other financial institution involved in the transfer. Please refer to section 2.8 '**Foreign exchange transactions and rates**' for more information.

2.4.1 When the money will be available

See the Non-Cash Payment Facilities Terms and Conditions for information about when money will be available. Information is also available at [citibank.com.au/deposits-transfers](https://www.citibank.com.au/deposits-transfers).

2.4.2 Scheduled transfers

A transfer can be scheduled for a future date, but only where the transaction currency and the account currency are the same. Where the transaction currency is different to the

account currency, the transfer cannot be scheduled with a future date (e.g. transferring money from a AUD account to an USD account).

Examples of a scheduled transfer include scheduling a bill payment via our digital banking services to be paid in 10 days' time, or setting up a recurring transfer to a family member on a weekly basis.

You can update or cancel a scheduled transfer at least 1 business day prior to the date the payment is scheduled to be processed.

2.5 Transactions and limits

2.5.1 When we might refuse a transaction

We may refuse to complete a transaction for any reason, including:

- you do not have enough money in the account to cover the amount of the transaction, or your account has a negative balance;
- we detect fraud or misuse on the account and believe it might adversely affect you or us;
- we reasonably suspect any other unlawful activity in relation to the transaction;
- we reasonably suspect the transaction is not authorised;
- you or we close the account;
- for any reason you are no longer bound by these terms and conditions; or
- we reasonably believe it could cause us (or any affiliate) to breach a foreign or domestic law, including our foreign reporting obligations.

2.5.2 Minimum and maximum limits

We may apply limits on the minimum and maximum amount for transactions and balances on an account. These limits may apply to your opening and ongoing balance. For more information on limits, please refer to the Non-Cash Payment Facilities Terms and Conditions. You can also find further information at citibank.com.au/deposits-transfers.

2.5.3 Daily limits

To help protect an account from fraudulent transactions, we have set default limits on individual and daily withdrawal and online transaction amounts across all of our products.

You can ask us to change the daily withdrawal limits that apply to your account. We do not have to agree but if we do, those limits will apply from the time we process them. Please refer to the Non-Cash Payment Facilities Terms and Conditions for more information or visit citibank.com.au/dailylimits.

Note: the daily limits are expressed in Australian Dollars. If you transact in a foreign currency, the limit applied will be the Australian Dollar equivalent.

2.5.4 Limits set by other providers

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

To find out more about limits, please visit citibank.com.au/deposits-transfers.

2.6 Querying or disputing transactions

If you want to query or dispute a transaction on your account, please contact the Citiphone Customer Service team and they will be able to assist you.

2.7 Overdrawing your account

You must not allow your account to go into a negative balance (a balance that is less than zero). We are not under any obligation to allow you to overdraw your account. However, there may be circumstances where it is impossible or reasonably impractical for us to prevent your account from being overdrawn.

If there is a negative balance on your account, the amount by which your account is overdrawn is immediately repayable and we may charge you interest on that amount (known as debit interest). For further information, see section 3.2 '**Debit interest**' below. This means that in addition to owing us the amount of the negative balance, you will also owe us interest on it. Even if your account is closed you must pay to us any negative balance.

We may suspend or close your account if it is overdrawn.

2.8 Foreign exchange transactions and rates

2.8.1 What is foreign exchange

Foreign exchange involves exchanging one currency for another based on a price for exchanging those currencies. This price is called the foreign exchange rate.

A foreign exchange is most likely to occur where you are making a transaction on your account and the currency of that transaction (the **transaction currency**) is different to the currency of your account (the **account currency**).

Examples where a foreign exchange will take place include where:

- you deposit United States Dollars (USD) into an Australian Dollar account;
- you transfer money from an Australian Dollar account to a Singapore Dollar (SGD) currency account;
- you withdraw cash from an ATM in New Zealand Dollars (NZD) from an Australian Dollar account;
- you make an online purchase in USD from an Australian Dollar account.

If the transaction currency is not the same as the account currency, the amount to be applied to your account in relation to that transaction will be calculated by using a foreign exchange rate applicable at that time. Depending on the type of transaction, the foreign exchange rate used will be either:

- the relevant Citi Exchange Rate. For example, if USD is deposited into an Australian Dollar currency account, then we will apply the current Citi Exchange Rate to calculate the Australian Dollar amount that will be deposited into your account; or
- the relevant card scheme exchange rate. For example, where you use a debit card to make a purchase in USD using an Australian Dollar currency account, the relevant card scheme

will perform the foreign exchange using their own foreign exchange rate. In that case, we have no control over the foreign exchange rate that is applied to your transaction.

Where we are able to, we will give you details of the Citi Exchange Rate or any other charges (such as an ATM foreign exchange fee) we apply to the transaction before the transaction is completed.

We will not be able to tell you what foreign exchange rates, fees or charges will be applied by another financial institution, merchant or card scheme.

2.8.2 If we cannot make an exchange

If we cannot exchange from one currency to another for any reason, we will not process the transaction. Where circumstances permit, we will tell you that we cannot make the exchange.

3. Interest

3.1 Credit Interest

3.1.1 Accounts this section applies to

This '**Credit Interest**' section applies to the accounts other than term deposits. For details regarding the interest which applies to term deposits, please refer to Part C of this document.

3.1.2 Interest Rate

The interest rate that applies to your account forms part of the terms and conditions of your account and can be found on our website citibank.com.au/interest-rates. Your interest rate is also on your statement.

Rates may be tiered. A tiered interest rate means that a different rate of interest may apply based on the account balance. Information about our current interest rates is available on request or you can visit our website at citibank.com.au/interest-rates.

The applicable interest rate may be zero. If it is, you will not earn interest on the account.

3.1.3 Special, bonus and promotional interest

We may offer a higher rate, or additional interest, on certain accounts.

All offers will be subject to certain criteria and will only be available for a specific time period. Details of the offer, including eligibility criteria, will be published in the promotional material relating to the offer.

3.1.4 How we calculate credit interest

Interest is calculated on a daily basis as follows:

$$\text{Daily closing balance} \times \frac{\text{Interest rate}}{365 \text{ (or 366 in a leap year)}}$$

3.1.5 When we pay credit interest

Interest will be credited to your account monthly on the last business day of the month.

If required by law, we will deduct withholding tax from any interest we pay to you. For example, if you do not provide your Tax File Number ('TFN') we will deduct withholding tax. For more information on withholding tax, please refer to section 30 'Taxation' below.

3.2 Debit interest

3.2.1 How we calculate and charge debit interest

If your account is overdrawn (or otherwise goes into a negative balance), then we will charge you and you must pay interest on that negative balance (known as debit interest) at the Unarranged Casual Overdraft Interest Rate. Information about our current interest rates is available on request or you can visit our website at citibank.com.au/interest-rates.

Debit interest will be calculated on a daily basis as follows until the date on which the account does not have a negative balance:

$$\text{Daily closing negative balance} \times \frac{\text{Interest rate}}{365 \text{ (or 366 in a leap year)}}$$

Debit interest will be debited to your account on the last business day of each month.

4. Fees and charges

There are fees and charges that apply to your account. For a complete list of fees and charges which apply to your account, please refer to the Citi Transaction and Savings Account (no longer offered) Schedule of Fees and Charges. If you have a Citi Cash Account, a Citicheckue Account, a Business Cheque Account or a Personal Banking Account, you may also need to pay us a Monthly Account Keeping Fee - see Part B and the '**Product Summary**' section. You must pay us the fees and charges and we can charge them to your account when they become payable.

We will also charge any applicable government charges or taxes to each of the accounts you hold with us.

Transaction service fees may also be imposed by merchants or other financial institutions in relation to certain transactions (for example, where you use another bank's ATM or make an online purchase from a third party). In those cases, it may not be practical or reasonable for us to tell you what those transaction service fees are before you incur the fee.

Would you like further information about our fees and charges? Information about our current standard fees and charges is available on request or you can visit our website at citibank.com.au/importantinformation.

5. Statements, communications and notices

5.1 Statements

We will send you a statement of account at least every 6 months or more frequently if you ask for it.

If you have access to our digital banking services, you can also use our digital banking services to access up to 3 years of your statement history online.

Please check your statement and report any suspicious or unauthorised transactions to us as soon as possible.

5.2 Electronic communications

If you have agreed to receive communications electronically, then any statements, notifications, information or documents will be made available to you by electronic means. This means we may send them to you electronically (such as by email to your last known email address last communicated to us for that purpose) or by publishing them via our digital banking services and sending you a notification to let you know it is there.

The Citibank Plus Linked Savings Account, Citibank Ultimate Saver and the Online Cash Manager Account are 'e-only' accounts. This means that you can only receive electronic communications in relation to these accounts and you will not receive paper statements, disclosure documents and notices from us.

You may withdraw your consent to receive communications by electronic communication at any time by using Citibank Online or calling the Citiphone Customer Service team. If you do so for e-only accounts, or if the law does not permit us to send a communication by electronic communication, we may close your account. We will give you 30 days' notice if we are going to close your account in these circumstances.

Any notice or statement we send in relation to your account:

- by electronic transmission - is taken to be delivered at the time it becomes capable of being retrieved by you at your email address, or otherwise when the transmission ends; or
- by post - is taken to be delivered on the seventh working day after having been posted to your last known mailing address.

Keeping your details up to date

It is important that you keep the contact details that you have provided to us (including your mailing address and mobile phone number, as well as your home address) up to date. If we are unable to contact you then we may suspend or close your account.

If any of your details do change, you should tell us as soon as possible. You can do so by using our digital banking services or calling the Citiphone Customer Service team.

5.3 Joint accounts and accounts held by corporations, associations, trusts or self-managed super funds

Where an account is held jointly or in the name of two or more partners, you agree that one account holder will be appointed the agent of the other account holders for the purpose of receiving statements. This means that we will only send statements to the first applicant named on the account. Other communications including notices will be sent to all persons named on the account.

Where an account is held by a corporation, association, trust or a self-managed superannuation fund, we will only send communications to the email or mailing address of that entity.

PART B Product Information - At call accounts

This Part B contains additional specific product terms that apply to our at call accounts.

6. Citicash Account

6.1 Debit card

A Citicash Account can be linked to your debit card.

6.2 Interest

The Citicash Account has a variable, tiered interest rate. Because it is a variable rate, the variable interest rates and tiers may change.

Important: The applicable interest rate may be zero. If it is, you will not earn interest on your account.

6.3 Minimum average monthly balance and monthly account keeping fee

If the minimum average monthly balance of your Citicash Account, calculated at the end of a month, is less than the minimum average monthly balance, the monthly account keeping fee will be charged to your account for that month. The minimum ongoing balance and the monthly account keeping fee are set out in the **'Product Summary'**.

7. Citicheckue Account

7.1 Debit card

A Citicheckue Account can be linked to your debit card.

7.2 Interest

The Citicheckue Account has a variable, tiered interest rate. Because it is a variable rate, the variable interest rates and tiers may change.

Important: The applicable interest rate may be zero. If it is, you will not earn interest on your account.

7.3 Monthly account keeping fee

A monthly account keeping fee applies to the Citicheckue Account. See the **'Product Summary'** for details of the applicable fee.

8. Business Cheque Account

8.1 Debit card

A Business Cheque Account can be linked to your debit card.

8.2 Interest

The Business Cheque Account has a variable, tiered interest rate. Because it is a variable rate, the variable interest rates and tiers may change.

Important: The applicable interest rate may be zero. If it is, you will not earn interest on your account.

8.3 Minimum average monthly balance and monthly account keeping fee

If the minimum average monthly balance of your Business Cheque Account, calculated at the end of a month, is less than the minimum average monthly balance, the monthly account keeping fee will be charged to your account for that month. The minimum ongoing balance and the monthly account keeping fee are set out in the **'Product Summary'**.

9. Interest Bearing Trust Account

9.1 Debit card

An Interest Bearing Trust Account can be linked to your debit card.

9.2 Interest

The Interest Bearing Trust Account has a variable, tiered interest rate. Because it is a variable rate, the variable interest rates and tiers may change.

Important: The applicable interest rate may be zero. If it is, you will not earn interest on your account.

10. Citibank Relationship Banking Account

10.1 Debit card

A Citibank Relationship Banking Account can be linked to your debit card.

10.2 Interest

The Citibank Relationship Banking Account has a variable, tiered interest rate. Because it is a variable rate, the variable interest rates and tiers may change.

Important: The applicable interest rate may be zero. If it is, you will not earn interest on your account.

11. Personal Banking Account

11.1 Debit card

A Personal Banking Account can be linked to your debit card.

11.2 Interest

The Personal Banking Account has a variable, tiered interest rate. Because it is a variable rate, the variable interest rates and tiers may change.

11.2 Minimum average monthly balance and monthly account keeping fee

If the minimum average monthly balance of your Personal Banking Account, calculated at the end of a month, is less than the minimum average monthly balance, the monthly account keeping fee will be charged to your account for that month. The minimum ongoing balance and the monthly account keeping fee are set out in the 'Product Summary'.

12. Citibank Plus Linked Savings Account

12.1 You must have a Citibank Plus Transactions Account

You can only have a Citibank Plus Linked Savings Account when you have a Citibank Plus Transaction Account. The Citibank Plus Linked Savings Account is a sub-account of the Citibank Plus Transaction Account that it is linked to.

You can have up to three Citibank Plus Linked Savings Accounts per Citibank Plus Transaction Account that you hold.

12.2 Deposits

To deposit money into your Citibank Plus Linked Savings Account, you will first need to deposit them into your linked Citibank Plus Transaction Account and then transfer that amount from your Citibank Plus Transaction Account into your Citibank Plus Linked Savings Account.

Deposits directly to your Citibank Plus Linked Savings Account are not permitted. Where you attempt to make a deposit directly into your Citibank Plus Linked Savings Account, we may treat that instruction as if it were an instruction to deposit that amount into your Citibank Plus Transaction Account. As a result, no interest will be earned on the funds deposited into your Citibank Plus Transaction Account until you have transferred them to a Citibank Plus Linked Savings Account. Transfers between your Citibank Plus Linked Savings Account and your Citibank Plus Transaction Account can only be made using our digital banking services or Citiphone Banking.

12.3 Withdrawals

Withdrawals cannot be made directly from your Citibank Plus Linked Savings Account. If you want to make a withdrawal from your Citibank Plus Linked Savings Account, you need to transfer the money into your Citibank Plus Transaction Account and then make a withdrawal from your Citibank Plus Transaction Account.

Withdrawals directly from your Citibank Plus Linked Savings Account are not permitted. Where you attempt to make a withdrawal directly from your Citibank Plus Linked Savings Account, we may treat that instruction as if it were an instruction to withdraw that amount from your Citibank Plus Transaction Account.

This means that if there are insufficient funds in your Citibank Plus Transaction Account to make that withdrawal, even if there are sufficient funds in your Citibank Plus Linked Savings Account, that withdrawal may result in your Citibank Plus Transaction Account being overdrawn. If your Citibank Plus Transaction Account is overdrawn, debit interest will be calculated on a daily basis and charged to your Citibank Plus Transaction Account at the rate set out in the 'Debit interest' section of these terms and conditions.

Transfers between your Citibank Plus Linked Savings Account and your Citibank Plus Transaction Account can only be done using our digital banking services or Citiphone Banking.

12.4 Interest

The Citibank Plus Linked Savings Account has a variable interest rate. Because it is a variable rate, the variable interest rate may change.

Important: The applicable interest rate may be zero. If it is, you will not earn interest on your account.

12.5 Closing a Citibank Plus Linked Savings Account

You can instruct us to close any of your Citibank Plus Linked Savings Accounts.

If you make a request to close a particular Citibank Plus Linked Savings Account, your Citibank Plus Transaction Account and any other Citibank Plus Linked Savings Accounts will remain open.

If you instruct us to close your Citibank Plus Transaction Account, then we will also close all of the Citibank Plus Linked Savings Accounts that are linked to that Citibank Plus Transaction Account.

12.6 Statements and communications

This is an e-only account. We will send a notification electronically such as to your nominated email or other electronic address letting you know that your Citibank Plus Linked Savings Account statement is available to view using Citibank Online.

13. Citibank Ultimate Saver

13.1 Debit card

A Citibank Ultimate Saver can be linked to your debit card.

13.2 Interest

The Citibank Ultimate Saver has a variable, tiered interest rate. Different rates apply to particular balance thresholds. Because it is a variable rate, the variable interest rates and tiers may change.

Important: The applicable interest rate may be zero. If it is, you will not earn interest on your account.

13.3 Statements and communications

This is an e-only account. We will send a notification electronically such as to your nominated email or other electronic address letting you know that your Citibank Ultimate Saver statement is available to view using Citibank Online.

14. Ultimate Business Saver

14.1 Debit card

A Ultimate Business Saver can be linked to your debit card.

14.2 Interest

The Ultimate Business Saver has a variable, tiered interest rate. Different rates apply to particular balance thresholds. Because it is a variable rate, the variable interest rates and tiers may change.

Important: The applicable interest rate may be zero. If it is, you will not earn interest on your account.

15. Online Cash Manager Account

15.1 Debit card

The Online Cash Manager Account can be linked to your debit card.

15.2 Deposits

Cash deposits cannot be made into your Online Cash Manager Account.

15.3 Interest

The Online Cash Manager Account has a variable interest rate. Because it is a variable rate, the variable interest rate may change.

Important: The applicable interest rate may be zero. If it is, you will not earn interest on your account.

15.4 Statements and communications

This is an e-only account. We will send a notification electronically such as to your nominated email or other electronic address letting you know that your Online Cash Manager Account statement is available to view using Citibank Online.

16. Cash Management Account

16.1 Debit card

A Cash Management Account can be linked to your debit card.

16.2 Interest

The Personal Banking Account has a variable, tiered interest rate. Because it is a variable rate, the variable interest rates and tiers may change.

Important: The applicable interest rate may be zero. If it is, you will not earn interest on your account.

17. Money Market At Call Account

17.1 Minimum transaction amount applies

Any deposits or withdrawals made to your Money Market At Call Account are subject to a minimum transaction amount. The minimum transaction amount for a Money Market At Call Account is specified in the **'Product Summary'**.

17.2 How withdrawals can be made

Withdrawals can only be made from your Money Market At Call Account by requesting a telegraphic transfer, a bank cheque, a bank draft or by providing us with written instructions.

17.3 Interest

The Money Market At Call Account has a variable, tiered interest rate. Because it is a variable rate, the variable interest rates and tiers may change.

Important: The applicable interest rate may be zero. If it is, you will not earn interest on your account.

17.4 No access to digital banking services and limited access to Citiphone Banking for this account

You cannot access a Money Market At Call Account using our digital banking services.

You can access Citiphone Banking to obtain the balance of your Money Market At Call Account, but no other services are available.

18. Citibank Staff Cheque Account

18.1 Debit card

A Citibank Staff Cheque Account can be linked to your debit card.

18.2 Interest

The Citibank Staff Cheque Account has a variable, tiered interest rate. Because it is a variable rate, the variable interest rates and tiers may change.

Important: The applicable interest rate may be zero. If it is, you will not earn interest on your account.

19. Citibank Cash Management Account Plus

19.1 Debit card

A Citibank Cash Management Account Plus can be linked to your debit card.

19.2 Morgan Stanley as the facilitator of your account

Morgan Stanley Wealth Management Australia Pty Ltd ABN 19 009 145 555, Australian Financial Services Licence No. 240813 (**'Morgan Stanley'**) will operate your Citibank Cash Management Account Plus as your facilitator to support your trading and investment activity through Morgan Stanley.

As your account facilitator, Morgan Stanley has access to your Citibank Cash Management Account Plus. We will not know the purpose of any Morgan Stanley access to your account and will not check that access to your account by Morgan Stanley is for a purpose, at a time or for an amount that you have agreed with Morgan Stanley.

19.3 Morgan Stanley is authorised to make withdrawals and deposits

You have authorised Morgan Stanley to:

- withdraw funds from your Citibank Cash Management Account Plus account. The withdrawals may be for any amount required to settle your trading and investment activities through Morgan Stanley and to pay fees, commissions and taxes payable in connection with your stockbroking relationship (including where permissible, fees and commission payable to Morgan Stanley, and may be at varying intervals of time; and
- deposit funds into your Citibank Cash Management Account Plus.

We can act on transaction instructions in relation to your account given to us by Morgan Stanley.

19.4 Interest

The Citibank Cash Management Account Plus has a variable, tiered interest rate. Because it is a variable rate, the variable interest rates and tiers may change.

Important: The applicable interest rate may be zero. If it is, you will not earn interest on your account.

19.5 Account information provided by us to Morgan Stanley

You have authorised us to provide information to Morgan Stanley about your account.

19.6 Complaints about Morgan Stanley

If you have a complaint about the service provided to you by Morgan Stanley in relation to your Citibank Cash Management Account Plus account or any transactions made on your account by Morgan Stanley, please contact Morgan Stanley directly so that they can take steps to resolve your complaint.

However, if you have a complaint that you would like to raise with us, please refer to **'If things don't go to plan'** in section 35 of this document for further information about how to contact us to make a complaint.

PART C Product Information - term deposits

This Part C contains additional specific product terms that apply to our term deposits.

20. Citibank Term Deposits (no notice period)

20.1 Fixed interest

The interest rate on your term deposit will be fixed for the agreed term and will not change during that term except if you withdraw funds before the end of the term, in which case your interest will be reduced. Your interest rate will be the interest rate agreed when the term deposit is opened and forms part of the terms and conditions of your account. It will be set out in your statement. Please see section 22.2 '**Interest reduction**' for further information about when your interest will be reduced.

You will choose the term and the frequency at which interest will be paid to you from one of the options which are available to you for the relevant term when you open your term deposit. Depending on the agreed term of the term deposit account, interest may be paid to you quarterly or on the maturity date. We will pay the interest into the account that you have nominated. This account may be the eligible account that you used to open the term deposit or another account that you nominate.

If the agreed term for the term deposit is longer than one year, even if you have chosen for interest to be paid on the maturity date, we will pay interest to the account you have nominated at least annually.

Information about our current interest rates is available on request, or you can visit our website at citibank.com.au.

20.2 How interest is calculated

Interest on term deposits is calculated on a daily basis as follows:

$$\text{Daily closing balance} \times \frac{\text{Interest rate}}{365 \text{ (or 366 in a leap year)}}$$

20.3 Statements and communications

We will issue you a statement of investment each time you invest, every 6 months and upon withdrawal.

If your term deposit is for longer than one month, we will send you a notice to remind you when the term of your deposit is coming to an end.

21. What happens at maturity

21.1 When your term deposit matures

Your term deposit matures on the last day of the term that applies to it (the **maturity date**).

You can provide us with instructions about what to do when your term deposit matures during the term of the term deposit. You can give us instructions using our digital banking services no later than 11:59 pm (Sydney time), 1 business day before the maturity date of

your term deposit or in writing by 3.00 pm (Sydney time) 2 business days prior to the maturity date.

When your term deposit matures, you can choose to:

- **Roll over your term deposit:** You can instruct us to roll over the balance of your existing term deposit into a new term deposit for the same term and interest credit frequency. However, the applicable interest rate may be different.
- **Close your term deposit:** You can close your term deposit and we will pay the balance of the term deposit into the account you have nominated.
- **Open a new term deposit:** You can instruct us to open a new term deposit for the amount and the period you tell us (provided the amount is not less than the minimum deposit amount required for a term deposit and the period is a term that we offer). You can deposit additional funds into the new term deposit when it is opened. If you open a new term deposit, the new term deposit will be subject to and governed by the Transactions & Savings Terms and Conditions. A copy of those terms and conditions can be found at citibank.com.au in the 'Important Information' section.
- **Withdraw part of the balance:** You can elect to withdraw part of the balance of the term deposit (the withdrawal amount) at the maturity date. However, please note that if you want to reinvest the remaining balance (being the balance of the term deposit minus the withdrawal amount) into a new term deposit, a minimum deposit amount is required to open the new term deposit and the new term deposit will be subject to and governed by the Transactions & Savings Terms and Conditions. A copy of those terms and conditions can be found at citibank.com.au in the 'Important Information' section. The minimum deposit amount is set out in the '**Product Summary**' section of this document. If you do withdraw part of the balance in this way, we will pay it into the account you have nominated.

For any term deposit that matures, a grace period of 5 business days (but not less than 7 days) will apply.

If you instruct us to close, or withdraw funds from, the term deposit during the grace period, you will not incur a fee and interest will be paid for the period from the maturity date up to the day before we pay you the proceeds.

Interest will be calculated on the withdrawn funds for that period at the rate that would have applied if section 21.2 below applied (if no instructions were given) or, if you gave us instructions that involved opening a new term deposit, the interest rate that would have applied to that new term deposit.

If we are unable to carry out your instructions for any reason, we will repay you the principal and any interest owed to you by paying it into the account you have nominated and we will let you know when this has happened.

21.2 If you haven't given us instructions

If we have not received your instructions before the maturity date, we will automatically roll over the balance of your term deposit, including any interest, by placing it into a new term deposit for the same term and interest credit frequency. The interest rate that will apply is the rate which applies to a new term deposit of that term and interest credit frequency at the time the new term deposit is opened.

In these circumstances, the interest rate that will apply to that new term deposit may be less than the interest rate you were receiving under your previous term deposit.

22. Early withdrawal from a term deposit

If you withdraw or transfer funds from your term deposit early, your interest return will be reduced.

So if you may have a need in the future to immediately withdraw or transfer funds from the term deposit, other deposit products may be more suitable

22.2 Interest reduction

If you withdraw money from your term deposit before the maturity date, a reduction in interest income will apply. This reduction is determined by calculating the amount which is equal to 20% of the total amount of the interest earned on your term deposit in the period from when the term deposit was opened until the day that we process your request to withdraw funds from the term deposit. This amount is described in your statement as a fee for early withdrawal.

Although the reduction is calculated as a percentage of the accrued interest up to the date of processing the withdrawal, your interest income for the financial year in which the interest is paid will be reported as the gross amount of interest earned excluding any reduction in the interest income amount.

If you withdraw funds before the maturity date and we have already credited interest to you, we can deduct the amount of the interest reduction from the balance of your term deposit account.

22.3 When the money will be available

If we accept your request to access the term deposit early, the balance of the term deposit (subject to any reduction in interest income that applies) will be paid to your nominated account.

If your term deposit matures, the balance of the term deposit will be paid to your nominated account on the maturity date.

PART D Other important things to know

This Part D contains information about other important things you need to know about your account.

23. Processing transactions and making adjustments

23.1 Processing transactions

Transaction processing times may vary depending on the transaction type. For further information about processing and cut-off times that may apply to your account, please refer to the Non-Cash Payment Facilities Terms and Conditions.

If our systems are unavailable, we may still accept transactions and if we do, once our systems become available, we may then process the transactions to your account.

23.2 Making adjustments

For the purposes of calculating interest, if the last day of the month is not a business day, then we will calculate interest for the remaining calendar days of the month based on your account balance on the last business day.

There may also be times when we may adjust the balance of your account to rectify any processing error, because a payment has been dishonoured or in order to accurately reflect the legal obligations between you and us.

24. Suspending or closing accounts

24.1 When you can close your account

You can instruct us to close an account in your name at any time by using Citibank Online or calling the Citiphone Customer Service team. If your account has a negative balance, you must first pay us that negative balance.

24.2 When we can suspend or close your account without notice

We may suspend or close an account (including term deposits prior to the maturity date) without notice where we reasonably believe or suspect any of the following:

- circumstances beyond our control mean that we could not meet our obligations under these terms and conditions;
- an account does not comply with any present or future law, rule, regulation, judgment order or directive of any government;
- the account is being operated contrary to these terms and conditions;
- any fraudulent or other unlawful activity in relation to an account;
- to leave an account open will cause us reputational damage; or
- there may be an adverse impact on you or us if we do not do so.

We may also suspend or close an account (excluding term deposits prior to the maturity date) where any of the following occur:

- the account has been overdrawn for 60 days or more;
- we cannot locate you after having made reasonable attempts to do so;
- we stop offering offering the currency of an account;
- you have opened a new account and you have not made a deposit within 90 days;
- there are multiple cheque dishonours on your account (this is at our discretion); or
- you have withdrawn your consent to receive electronic communications for an e-only account.

If appropriate, we will give you reasonable notice of the suspension or closure of your account in these circumstances.

If we suspend your account, we can refuse transactions on the account.

24.3 When we can close your account with notice

We may close your account (excluding a term deposit prior to the maturity date) at any time by giving you at least 30 days' notice.

24.4 Interest if your account is closed

If your account is closed by us and it is an interest bearing account, you will earn interest calculated on a daily basis up to, but excluding, the date of closure.

24.5 Refunding the balance of a closed account

If your account is closed by you or us, any credit balance of less than \$5 Australian Dollars (the balance determined by including accrued interest not yet credited) at the date of closure, will not be returned to you. This does not apply to the Citibank Plus Linked Savings Account.

Otherwise, we will return the balance to you (unless it is unclaimed money - see section 26).

It is important that you keep the contact details that you have provided to us (including your email address) up to date so that we can send you statements and other notices and, if we close your account, we can refund you the balance of that account.

24.6 Liability for transactions prior to account closure and overdrawn accounts

If your account is closed you remain liable for:

- any transactions not yet processed to your account; and
- direct debits submitted by merchants (except for where the direct debit arrangement has been cancelled),

and we may charge any such amounts to any other account in your name.

If your account is closed due to it being overdrawn, you are still required to pay us the outstanding amount together with any applicable fees or charges.

If your account is closed, make sure you notify anyone who either directly credits or debits your account and be sure to cancel any direct debits or scheduled transfers either to or from the account that has been closed.

25. Inactive accounts

With the exception of term deposits, if you do not use your account for a period of 12 months or more (the **inactive period**), we may set the account as 'inactive'. If your account is set as inactive, we will restrict your ability to perform transactions using your debit card. You will need to reactivate the account before you will be able to transact using your debit card. You can do this using Citibank Online or by contacting the Citiphone Customer Service team.

If your debit card expires during the inactive period, we may not automatically issue you with a new debit card. If this happens, you will need to request a new debit card.

If your account is inactive we can close your account in accordance with section 24.3. If we do so, in order for us to refund the balance of your account, you may need to confirm your payment details. If you provide us with the details of the account to which you would like us to refund the balance of your inactive account, we will credit the amount of that balance to that account. Otherwise, subject to clause 24.5, we will refund the balance of the inactive account by crediting it to another account that you hold with us (which may include a credit account) or in some other way.

If your account is inactive and we cannot locate you after having made reasonable attempts to do so, unless you hold another account with us, you will need to contact the Citiphone Customer Service team to tell us how we can make the refund.

If you wish to reactivate your account at any time before it is closed or request a new debit card, you can do this using Citibank Online or by contacting the Citiphone Customer Service team.

26. Unclaimed monies

Australian law considers your Australian Dollar account to be dormant if you have not transacted on the account for 7 years.

If the balance of your Australian Dollar account becomes unclaimed monies at law (which will typically occur where the balance of the account is equal to or greater than \$500 Australian Dollars, and you have not transacted on the account for a period of not less than 7 years), we will close your Australian Dollar account and transfer the balance to the Australian Commonwealth Government as unclaimed monies as required by law or otherwise deal with the balance as required by law.

We will usually notify you before we close your account, but there may be circumstances where we are not able to (such as where our record of your contact details are not up to date).

27. Amounts of any refunds or reversals

Where a purchase or other transaction amount is refunded, the final amount of the refund, including any fees and charges, may differ from the original amount of the purchase or other transaction.

28. Combining accounts and set-off

This '**Combining accounts and set-off**' section applies to all accounts held with us, apart from term deposits.

28.1 When your account is overdrawn

If you overdraw your account, we may automatically combine your accounts. This means we can transfer funds from another account that is held with us in your name to pay the overdrawn amount.

If we use the balance of a currency account to reduce the amount you owe us in a different currency, we will perform a foreign exchange at the Citi Exchange Rate.

28.2 Debts you owe us

Unless the Banking Code of Practice says that we can't, we may transfer money kept in your account to clear debts which you owe us in other loan or deposit accounts. If we do this, the balance of the account from which we have transferred the money will be reduced by the amount used for this purpose.

28.3 If we exercise our right to set-off or combine accounts

If we exercise our right to set-off or combine accounts, we will notify you promptly using the contact details shown in our records.

28.4 No set-off

You agree that you may not set off any amounts we owe you (for example, credit balances in your other accounts) against amounts you owe us.

29. Changes to these terms and conditions

We may change any of the following without your consent:

- the interest rate;
- the method of calculating or charging interest; or
- the amount, frequency, time for payment of any, or impose a new, fee or charge; or
- impose or change any applicable limits.

We may make other changes to the document 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.

Despite anything in this section 29, we will not change the interest rate that applies to your term deposit, except when the funds are reinvested following the maturity date of the term deposit.

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
Interest rate changes	No later than the date of the change, unless we are not able to because the interest rate is calculated according to a money market or some other external reference rate, or a rate otherwise designated as a variable or floating rate	in writing, electronically or through national or local media advertisement
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

Type of change	Time frame	How we will notify you
Increasing your liability for losses or varying the daily or periodic limits applying to electronic transactions 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
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 an account, please tell us and we will close your account.

30. Taxation

This **'Taxation'** section is a general guide to Australian taxation implications. We are not in the business of providing tax advice and cannot be relied upon to do so.

When you open your account we ask you to declare your status as either a resident or non-resident of Australia for Australian tax purposes. We also ask you to declare any other countries where you are a resident for the tax purposes of those countries. We may ask you to declare whether or not you are a resident of the United States for US tax purposes.

You must advise us as soon as your circumstances change such that any of these declarations would no longer be correct. These declarations affect both tax we withhold from interest we pay to you, and also reports we file with the Australian Taxation Office and the US Inland Revenue Service about your account.

30.1 Australian residents

If you are a resident of Australia for Australian tax purposes in the income year in which we pay you interest, you must include that interest in your assessable income for that year.

If we pay interest in a foreign currency, you should translate that amount into Australian Dollars using the exchange rate on the date it was paid.

You do not have to quote your TFN or Australian Business Number (**'ABN'**) or provide an exemption, but if you do not we will withhold tax at the highest marginal tax rate

plus Medicare levy from interest we pay you. You can claim a credit for that tax in your Australian income tax return.

For Australian Residents, transactions on a currency account that is not an Australian Dollar currency account will have Australian taxation implications. For example:

- a withdrawal or payment from a currency account in a foreign currency with a credit balance will result in a foreign currency gain or loss, which will be assessable or deductible for Australian tax purposes;
- a deposit or credit to a currency account in a foreign currency with a debit balance will result in a foreign currency gain or loss, which will be assessable or deductible for Australian tax purposes.

The tax rules in relation to a currency account that is not an Australian Dollar currency account are complex, but are also subject to choices under the tax law that may be available to you. For example, you may be eligible to choose to disregard foreign currency gains and losses resulting from transactions on your currency account where the sum of all your currency accounts in a foreign currency wherever held does not exceed the equivalent of \$250,000 Australian Dollars.

You should seek advice from a recognised tax advisor specific to your circumstances in relation to your account.

30.2 Non-residents of Australia

If you are a non-resident of Australia, when we pay you interest, we will deduct withholding tax at the prevailing rate from interest we pay you. If you have to lodge an Australian income tax return (because you have other Australian income), you should not include this interest in your assessable income in that Australian tax return.

Foreign exchange gains or losses will not be assessable or deductible, and we will not withhold tax.

30.3 US account holders

If you are a US account holder you should consider giving us your US Social Security Number or Taxpayer Identification Number (**'TIN'**). If we do not have either of these numbers, we will deduct US 'backup withholding' at the prevailing rate on interest we pay you.

31. Financial Claims Scheme

The Australian Government's Financial Claims Scheme provides a guarantee for deposits of eligible Authorised Deposit-taking Institutions including Australian banks, building societies and credit unions.

Your deposits with Citi may be covered by the Australian Government's Financial Claims Scheme. Payments under the Financial Claims Scheme are subject to a limit for each depositor.

Information about the Financial Claims Scheme can be obtained at www.fcs.gov.au.

Please note that the Financial Claims Scheme does not cover currency accounts in a foreign currency.

32. 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 Banking Code of Practice 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 and we will send you a copy of the Code.

33. General provisions

33.1 Counterparties, brokers, agents and referrers

We may perform transactions on an account with or through counterparties, brokers or agents, including with or through a member of Citi with a direct or indirect material interest.

In some cases we will pay an incentive fee or commission to a third party who refers business to us. We pay these amounts. They are not additional fees payable by you.

33.2 Privacy

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 close all your accounts.

33.3 Service information, marketing and recording calls

We use and disclose your information to give you service information about your account, including to tell you about new product features (including by electronic communication).

We will also use your personal information to tell you about other products, services and offers which may be of interest to you or for other marketing purposes (including by electronic communication). If you do not wish to receive these marketing communications, please tell us by updating your preferences using Citibank Online or by calling the Citiphone Customer Service team.

We record and monitor your telephone calls and conversations with us for quality, training and verification purposes. We can record conversations between any of our employees and you or any other person you have authorised to operate the account. We can use the recording (or any transcript of it) in any proceedings in connection with these terms and conditions.

33.4 Invalid or unenforceable provisions

If any of these terms and 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 term or condition as it applies in another jurisdiction.

33.5 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.

33.6 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 is to comply with domestic or foreign laws (including foreign reporting requirements) or is not likely to be detrimental to you.

33.7 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.

34. 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'.

35. 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 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/complaints-policy.

35.1 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)

35.2 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 (8.00 am-8.00 pm, Mon-Fri)
Overseas: +61 2 8225 0615 (8.00 am-8.00 pm, Mon-Fri)
Write: Citigroup Pty Limited
 Customer Relations Unit
 GPO Box 204, Sydney NSW 2001

35.3 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

35.4 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: www.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)