



Citi Global Currency Account

Terms and Conditions

Effective 1 November 2018

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



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Information and disclosures

About this document

This booklet forms a contract between you and us. It sets out the terms and conditions, including ways to deposit, transfer, spend and withdraw money and ways to manage an account. Some words have special meanings. Please refer to the 'What the words mean' section at the end of this document. If you are reading this booklet electronically, words underlined in blue are clickable links to other sections within this document or other documents on our website.

About Citi

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

Other important documents

We recommend you read the following documents along with the information in these terms and conditions of use.

Document Name	Description
Citi Global Currency Account – Schedule of Fees and Charges	Details the fees and charges that apply if you open an account. Visit www.citibank.com.au/global-currency-important-information
Non-Cash Payment Facilities Terms and Conditions	Details the terms of your access methods such as ATM, point-of-sale (POS), Citibank Online, CitiPhone Banking. Visit www.citibank.com.au/global-currency-important-information
Citi Privacy Policy	Citi's current privacy policy. Visit www.citibank.com.au/privacy-policy
Citi Foreign Exchange Rates	Details the live Citi FX Rates. Visit www.citibank.com.au and sign on to Citibank Online click the FX Rate option on the right hand side to view the latest FX Rates
Interest Rates	Details the latest interest rates. Visit www.citibank.com.au/interest-rates
Citi Global Currency Account – application form	Open an account. Visit www.citibank.com.au
Product information	How to deposit, transfer and withdraw money. How to minimise fees and charges and keep your accounts safe. Visit www.citibank.com.au/global-currency

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 a Citi Global Currency Account. You should seek your own independent financial and taxation advice before making a decision whether to open an account. This document is not an offer or invitation in any place in which, or to any person to whom, it would not be lawful to make that offer or invitation.

Need help?

If you have any questions about how the account operates, please visit our website for information or help. If you cannot find the answer to your question, you can contact us by visiting www.citibank.com.au/contactus. If you are experiencing any financial hardship, you should let us know as soon as possible. For further information, please visit www.citibank.com.au/contactus and go to 'Hardship Assistance'.

About the Citi Global Currency Account

The Citi Global Currency Account is for people who need to frequently transact in local and foreign currencies, and who want a simple way to manage the process and costs of foreign exchange.

The Citi Global Currency Account comes with one or more transaction accounts (referred to as currency accounts). You will automatically receive an Australian Dollar currency account as well as additional accounts in any of the currencies we offer. You will also have a debit card that can be linked to the Australian Dollar account for everyday use. It can be linked to a different currency account for transactions in that particular currency.

Each currency account has its own account number, and each balance is held and reported in the currency of that account.

To find out more about features, benefits and tips please visit www.citibank.com.au/global-currency.

Who can apply

To check if you are eligible to open the Citi Global Currency Account, please visit www.citibank.com.au.

Foreign currency and foreign exchange

Foreign currency

Foreign currency is money that is any currency other than Australian Dollars.

For a complete list of currency accounts on offer, please visit www.citibank.com.au.

Currencies we offer

We may offer additional currencies from time to time. We will make every effort to contact you and let you know when this has happened.

We may stop offering one or more of the currencies for any reason, including:

- we would not be able to fulfil our obligations under these terms and conditions
- a currency ceases to exist, or our ability to exchange or transfer it is restricted
- continuing to offer the currency would mean we do not comply with a present or future law, rule, regulation, judgment, order, or directive of any government, or
- continuing to offer the currency could cause us reputational damage.

If we suspend or close a currency we will make every effort to contact you and let you know when this has happened.

Foreign exchange

Foreign exchange involves exchanging one currency for another based on a price (the exchange rate) for exchanging those currencies.

A transaction is likely to involve foreign exchange if the transaction currency (the currency of the money being moved in or out of your account) is different to the account currency.

Examples where a foreign exchange will take place include:

- Australian Dollars (AUD) deposited into a United States Dollar (USD) currency account
- you transfer money from an AUD currency account to a Singapore Dollar (SGD) currency account
- withdrawing cash from an ATM located in New Zealand in New Zealand Dollars (NZD) from a Euro (EUR) currency account
- purchasing online in USD from a Japanese Yen (JPY) currency account.

When the transaction currency and account currency are not the same

If the transaction currency is not the same as the account currency, we will calculate the amount applied to your account using either:

- the Citi exchange rate e.g. if USD is deposited into the AUD currency account then we will apply the current Citi exchange rate to calculate the AUD amount that will be deposited; or
- the card scheme exchange rate e.g. where the account currency is AUD but the debit card is used to make a purchase in USD, then the card scheme will perform the foreign exchange. Citi has no control over the rates used.

Where we are able to, we will give you details of the exchange rate and any charges we apply to the transaction before it is completed.

To view the current Citi exchange rates, sign on to www.citibank.com.au and go to the FX Rates page.

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.

The risks of foreign exchange

Foreign exchange rates fluctuate from day to day. A number of factors can affect rates including: the local and global economic and political climate; general movements in local and international currency markets; and market sentiment.

Where a foreign exchange takes place, the amount received may vary from any published exchange rates.

By accepting these terms and conditions you agree to and confirm that you understand the risks associated with foreign exchange. We do not express any view about the likely performance of any currency or foreign exchange rate.

We encourage you to do your own research to learn more about the benefits and risks of foreign currency and foreign exchange.

Fees and charges

There are fees and charges associated with using a currency account, including those listed below.

For a complete list of fees and charges, please refer to the Citi Global Currency Account - Schedule of Fees and Charges.

Monthly service fee

We will charge a service fee on the AUD currency account. We will waive this fee where certain requirements have been met.

These requirements are outlined in the Citi Global Currency Account - Schedule of Fees and Charges.

Where this fee applies, the amount will be deducted from the account on the last day of the month.

ATM foreign exchange fee

When you use your debit card to withdraw cash at an ATM and the transaction currency is different from the account currency, we will charge you a fee for performing the foreign exchange. The fee will be applied when the transaction is completed and will include any additional ATM operator fees and charges that may apply.

Government charges

We will deduct any government charges or taxes from each of the currency accounts.

Interest

Where the published interest rate is greater than 0%, we pay interest on a currency account. If there is a positive balance in the account, we will pay interest on that amount. We will pay any interest at the end of each month.

You must not allow your account to go into a negative balance. If there is a negative balance (a balance that is less than zero) then we will charge you interest on that amount (known as debit interest). This means that in addition to negative balance, you will also owe us interest on the negative amount.

We will charge you this interest amount at the end of each month.

To view latest interest rates visit www.citibank.com.au/interest-rates.

How we calculate interest

The daily interest rate is the applicable interest rate divided by 365 days, except for leap years where it is 366 days.

We will accrue interest on a daily basis. We will either pay or charge the interest amount at the end of each month.

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

Depositing money

Depositing money means moving money into a currency account.

Money can be deposited in the following ways:

- transfer from another Citi account
- transfer from another Australian bank or financial institution
- making a telegraphic transfer from another international bank
- using an Australian bank cheque
- any other method of deposit that we may accept.

Note: when paying of receiving money from an international bank, they may apply additional fees and charges to the transaction.

When the money will be available

Money that is deposited only becomes available when we have confirmed that the movement of money has completed.

Deposits from...	are typically available...
Another Citi Australia account	immediately
Any bank operating in Australia	the next business day
An international bank	3-5 business days
An international bank cheque (draft)	up to 15 business days

Deposits in another currency

If the currency of the deposit is not the same as the currency of the account, we will perform a foreign exchange using the Citi exchange rate at the time we receive the deposit.

Deposit limits

Please note there may be transaction or daily limits in some places where you can make deposits.

Transferring money

Transferring money means:

- moving money between Citi accounts
- moving money out of a Citi account to another location, such as to another bank.

If the currency being transferred is different to the account currency, a foreign exchange takes place.

A transfer of money can be made in any of the following ways:

- the Citi Mobile App
- Citibank Online
- any other method of transfer that we may accept.

Scheduled transfers

A transfer can be scheduled for a future date provided the transaction currency and the account currency are the same.

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

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 USD account to an SGD account).

When we might refuse a transfer

If you request a transfer, but do not have enough money in the currency account, we will decide whether or not to process the transfer, regardless of the circumstances.

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

- you do not have enough money in the account to cover the amount of the transfer
- we detect fraud or misuse on the currency account and believe it might adversely affect us or you

- the transfer is not authorised
- you or we close the currency account
- for any reason you are no longer bound by these terms and conditions
- it would cause us (or any affiliate) to breach a foreign or domestic law, including our foreign reporting obligations.

Making purchases and withdrawing funds

Linking your debit card

You may link your debit card to any one of your currency accounts to purchase goods and services and withdraw cash. You can only link your debit card to one currency account at a time.

To find out more please visit www.citibank.com.au/global-currency.

Dynamic currency conversion

When you make a purchase or withdraw cash from a foreign country, the merchant or ATM provider may offer to complete the transaction in a different currency, usually Australian Dollars.

If you accept this offer, the merchant or the ATM operator will perform the transaction for you at a foreign exchange rate that they determine (also referred to as 'Dynamic Currency Conversion').

Citi does not determine this rate and this rate might not be favourable to you.

Refunds and reversals

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

If an ATM withdrawal is reversed, the final amount reversed, including any fees and charges, may differ from the original ATM withdrawal.

This may occur where the transaction currency is different to the account currency e.g. the debit card is now linked to a different currency account.

Withdrawing from an ATM

If you withdraw cash from an ATM, we will deduct the equivalent amount in the currency from your account. This amount will include any fees or charges from us or the ATM operator.

Processing of transactions

What happens when you transact?

When you transact using your debit card, we will immediately reduce the available funds (available balance) by the transaction amount. This does not include any fees or charges that may apply when the transaction is completed but it will include any foreign exchange (where applicable).

When the transaction is completed, we will deduct the transaction amount, including any foreign exchange, plus any fees and charges that may apply.

What happens if our systems are unavailable?

In the event our systems are unavailable, we may still accept transactions. Where the debit card is linked to a foreign currency account, we may apply the transaction to that account. Where this is not possible, then we apply the transaction to the AUD currency account at the Citi exchange rate at the time we process the transaction.

What if there is a problem completing a transaction?

In the event we experience a problem with completing a transaction for a foreign currency account, we will attempt to apply the transaction to that account. If this isn't possible, we will apply the transaction to the AUD currency account.

Managing your account

Opening your account

To open an account, you must first complete an application form. By submitting the application form you agree to be bound by these terms and conditions.

We will assess your application and let you know whether or not we have accepted it. There may be reasons why we are unable to disclose to you the reason why your application was declined.

Keeping your accounts active

Australian law considers your Australian Dollar currency account to be inactive if you have not used it for 7 years to make either a deposit or a withdrawal.

If the balance of your AUD account is equal to or greater than AUD\$500, and there has been no activity on your AUD account for 7 years we will close your AUD account and transfer the balance to the Commonwealth Government as unclaimed monies. If you have any foreign currency accounts, we will close those accounts.

We will give you at least 30 days' written notice to your last known mailing or email address before we do this.

Authorising another person

You can authorise other people to operate your account by completing the 'Authority to Operate' form located at www.citibank.com.au.

You can revoke or replace any authorisation by telling us in writing. The authorisation will apply until we receive written notice from you revoking or replacing it.

Disputes with other signatories

We may block, restrict or suspend transactions on your account if we become aware of, or we have reasonable grounds to suspect there is a dispute between anyone authorised to operate the account or any parties we consider relevant.

Citi will only remove the block, restriction or suspension once we receive instructions from all relevant parties.

Updating your details with us

If any of your details change (including your email address), you must update your details through Citibank Online, or advise us in writing as soon as possible.

Keeping your details up to date is important. If we are unable to contact you, then we may block, restrict or suspend the account.

Suspending or closing accounts

When you can close your account

At any time, you can instruct us to close a currency account, however, if you close your Australian Dollar currency account then we will also close all of your other foreign currency accounts.

If the balance of the requested account is:

- less than AUD\$10 (or the equivalent value in another currency), we will not return that amount to you
- more than AUD\$10 (or the equivalent value in another currency), we will return the amount to you in Australian Dollars. If we need to perform foreign exchange, we will do this using the Citi exchange rate at the time of closure.

When we can suspend, block or close your account

We may suspend, block or close your Australian Dollar account or a foreign currency account (or both) without notice for reasons including:

- an account is overdrawn (also known as a negative balance) for 60 or more days
- circumstances beyond our control mean that we could not meet our obligations under these terms and conditions
- we determine an account does not comply with any present or future law, rule, regulation, judgment order, or directive of any government
- we suspect any unlawful activity in relation to an account
- we determine that to leave an account open will cause us reputational damage
- we cannot offer the currency of the account for any of the reasons outlined in the 'Currencies we offer' section
- if an account falls under 'unclaimed monies' (see 'Keeping your accounts active' section).

Note: If we suspend or block your account we can refuse to allow payments from the account, deposits into the account or withdrawals of funds from the account. If we close your account due to it being overdrawn for more than 60 days, you are still required to pay us the outstanding amount.

We may close your Australian Dollar account or a foreign currency account (or both) with at least 30 days' notice.

Where you do not use a currency account for 6 months or more and the balance during this period remains below AUD\$500 (or the equivalent value in another currency), we may close your account by giving you 30 days' notice.

We will send a notice to your last notified mailing or email address. In certain circumstances, Citi may also give notice by newspaper advertisement.

Where the balance of the account we close is:

- less than AUD\$10 (or the equivalent value in another currency), we will not return that amount to you
- more than AUD\$10 (or the equivalent value in another currency), we will return the amount to you in Australian Dollars. If we need to perform foreign exchange, we will do this using the Citi exchange rate at the time of closure.

Giving us instructions

We will act on instructions we receive only if they:

- are from you
- appear to be from you
- are from someone you have authorised to act on your behalf.

If we suspect that instructions have been issued fraudulently, then we will not act.

Electronic communications

When you open a currency account you authorise us to automatically enrol you for electronic statements, notices and other general disclosure documents (together 'Communications'). If you cancel your authorisation to receive Communications electronically, we may close your account.

We will send a statement to you every month. We may also publish statements, disclosure documents and notices on Citibank Online and send you an email to let you know it is there.

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

Note: The original date of the transaction may not match the date listed on the statement.

Notices

We may send any notice by:

- emailing it to your last known email address
- delivering it or posting to your last known residential address.

Any notice or statement we send:

- by an electronic transmission - is taken to be delivered when the transmission ends
- by post - is taken to be delivered 5 business days after posting or 2 business days if by Express Post.

Taxation

This section is a general guide to Australian taxation implications. Citi is 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 resident for the tax purposes of those countries. And, we specifically 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 currency account.

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 Tax File Number (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 account will have Australian taxation implications. For example:

- A withdrawal or payment from a foreign currency account 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 foreign currency account 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 foreign currency accounts wherever held does not exceed the equivalent of AUD\$250,000.

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

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.

US persons

If you are a US person 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.

If you owe us money

Where we allow an account to be overdrawn (also known as a negative balance), we may charge you debit interest. Please refer to the 'Interest' section for more details.

If you owe us money we may:

- reduce the amount you owe us by any amount that we owe to you
- transfer amounts from other Citi accounts you hold, to reduce the amount you owe to us.

If we use the balance in a different currency account to reduce the amount you owe us, then we will perform a foreign exchange at the Citi exchange rate for that amount.

If we do this and have not given you prior notice we will tell you promptly afterwards.

Other things to know

Promotional offers

Sometimes, we might offer a higher rate, extra interest on part of a currency account balance, or reduced fees. These offers apply for a limited time only. We will publish details in promotional material and on our website during the period(s) we make these offers available.

Daily limits

To help protect an account from fraudulent transactions, we have set default limits. You will have different limits set if previously requested and we have applied those changes.

Visit www.citibank.com.au/dailylimits for further information on daily limits.

Note: the daily limits are expressed in Australian Dollars.

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. If necessary we will pay it at your direction. We pay these amounts; they are not extra fees or charges that you must pay.

Privacy at Citi

Citi has a clear policy about how we manage and handle your data and information. Please go to www.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. We will then close all currency accounts.

Your marketing communications preferences

You agree that we (including our affiliate companies and their partners) may use your personal information to keep you informed about offers relating to this product and other products or services.

If you no longer wish to receive these communications, you must you tell us by phone or in writing.

Do Not Call Register

You may receive marketing-related phone calls from us, even if you have registered your phone number on the National Do Not Call Register.

If you no longer wish to receive these calls, please tell us.

Recording calls

We record and monitor your telephone calls and conversations with us for quality, training and verification.

Confidentiality

We have certain duties under the Privacy Act 1988, however, we also have a general duty of confidentiality towards you, except where:

- domestic or foreign laws require us to disclose information
- disclosure is required under a foreign reporting requirement
- there is a duty to the public to disclose
- our interests require disclosure
- you give us your express or implied consent.

Changes to these terms and conditions

We may change these terms and conditions at any time.

We will give you at least 30 days' advance written notice if we plan to change any of the following:

- the amount of a fee or charge or, introduce a new fee or charge (other than a government charge)
- the conditions under which we charge a monthly service fee
- the method we use to calculate interest
- the account balance thresholds for applying different interest rates, or
- how often we pay interest.

We will tell you of any other changes by advertising in the national or local media, or by sending you a notice either on or before the change takes place.

If we change any of the terms and conditions of the account and you decide you no longer wish to use the account, please tell us immediately. We will then close all currency accounts.

Financial Claims Scheme (FCS)

The FCS provides a guarantee for deposits of eligible Authorised Deposit-taking Institutions including Australian banks, building societies and credit unions.

Please note that the FCS does not cover balances in accounts in foreign currencies.

To find out whether or not the account is covered by the FCS scheme visit www.fcs.gov.au.

Code of Banking Practice

The Code of Banking Practice applies to this account and we will observe the standards set out in the Code. You can find a copy of the Code on our website www.citibank.com.au.

General provisions

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

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.

These terms and conditions cannot be made the subject of any encumbrance, charge, pledge, trust or fiduciary obligation. Any action that implies to do so is invalid and void.

Assignment

This contract is between you and us. You cannot transfer (assign) the rights and obligations of these terms and conditions (in law, equity, or otherwise) unless you have our written permission.

This restriction, however, does not apply to us. So that we are able to comply with domestic or foreign laws (including foreign reporting requirements) we can assign our rights and obligations to an affiliate, including Citigroup.

Liability

All currency accounts are held with Citigroup Pty Limited ('Citibank' or 'Citi'). No other member of Citigroup is in any way liable for the account. All deposits and any interest earned on them are repayable only in Australia.

Using recordings

We can record conversations between any of our employees and you or any other person 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.

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.

If things don't go to plan

We are here to listen and work with you to resolve any problem 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:

- 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
- where possible, we will ensure you only deal with one person throughout the resolution process
- keep you up to date and informed of your case
- 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 contact you in writing to provide an explanation of the reason for the delay.

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

Contact us

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

www.citibank.com.au/email-us

Local call

13 24 84 (24 hours)

Overseas

+61 2 8225 0615 (24 hours)

Contact our Customer Relations Unit

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

Email

aust.customeradvocacyunit@citi.com

Local call

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

Overseas

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

Write

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

Not happy with the outcome?

If you are still not happy with the outcome, we encourage you to speak to our customer advocate. Their role is to make sure customer complaints have been reviewed thoroughly - and impartially investigated.

Contact our customer advocate

Email

customeradvocate@citi.com

Write

Citi Customer Advocate
GPO Box 204
Sydney NSW 2000

The Australian Financial Complaints Authority

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

Online

www.afca.org.au

Mail

GPO Box 3
Melbourne VIC 3001

Phone

1800 931 678
(free call)

Email

info@afca.org.au

What the words mean

Throughout this document, the words below will have the following meanings:

Currency account or account

The Citi Global Currency Account includes currency accounts in any of the currencies we offer.

Balance

The amount of money in your account. You will have both an available balance for use and a current balance which reflects money still to be applied to your account.

Business day

A day on which banks are open for business in Sydney, but does not include any Saturday, Sunday or public holiday.

Card scheme

A card scheme is a network for authorising and settling a transaction you have made. International card schemes might include MasterCard and Visa. A local card scheme might include EFTPOS.

Debit card

Any debit card authorised by Citi for use on your Account, which may be called Citi Debit Card, Citibank Debit Card or by another name.

Citi, we, our, us

Citigroup Pty Limited, ABN 88 004 325 080, of 2 Park Street, Sydney NSW 2000.

Citigroup means Citigroup Inc., a bank holding company in the United States of America together with any of its subsidiaries, affiliates or associated companies.

Citibank Online and the Citi Mobile App

Digital services allowing you to access the accounts through the internet using a personal computer, phone or other device.

Foreign exchange

The exchange of one currency for another or the conversion of one currency into another currency.

Instruction

An instruction given by you or a person authorised by you to Citi to do something on the account.

You, your

The person in whose name the account is held.

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