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<div>Retail Product</div>	This team is responsible for managing the mortgage, deposit, investment and multicurrency services offered by Citi through their various life cycles. This includes the design, development, distribution, and day to day management of services
<div>Cards & Consumer Lending Product</div>	This team is responsible for the design, development, distribution and management of unsecured lending products. As the largest issuer of white-label versions of these products in Australia, this team works closely with our partners including Kogan, Qantas, Coles, Virgin Money Australia, Suncorp, BOQ, Card Services.
<div>Digital Sales & Marketing</div>	This team is responsible for driving the acquisition of new customers into Citi's Global Consumer Bank through both online media channels and marketing Citi's brand through sponsorship engagements.
<div>Sales & Distribution</div>	This team is responsible for managing relationships with our existing customers and building relationships with new ones. Some of their responsibilities include assessing clients risk appetite, explaining wealth management options and facilitating client investment instructions.
<div>Digital</div>	This team is responsible for managing and driving customer satisfaction with our mobile and online banking platforms.
<div>Controls</div>	This team is responsible for ensuring all activities within the Global Consumer Bank are performed in accordance with Citi policy and government regulation. This function regularly reviews business processes and implements mechanisms to limit the banks' exposure to undesirable risks.
<div>Legal and Compliance</div>	While this team does not directly sit within the Global Consumer Bank, they are a key stakeholder who is responsible for ensuring the business correctly complies with regulatory requirements from government institutions such as APRA, ASIC, ATO etc. and meets legal obligations as outlined in the Banking Act 1959, Corporations Act 2011, Privacy Act 1988 etc.
<div>Project Delivery</div>	This team is responsible for ensuring significant technology changes within the Global Consumer Bank are delivered on time and efficiently. The types of changes this team manages are high priority to the business and may often involve the launch of a new product or service, or other business transformation efforts.
<div>Customer Experience</div>	This team is responsible for ensuring the customer has a positive experience with websites, mobile apps and every other interaction point they might have with the bank. This team works closely with the business to responsibly provide financial services with the customer at the forefront.
<div>Operations & Technology</div>	This department supports the day-to-day activities for products and services within the Global Consumer Bank. This includes but is not limited to system and technology maintenance, credit underwriting, customer service centres, and account maintenance.
<div>Credit Risk Management</div>	This team is responsible for ensuring the risk and returns of our products are within risk appetite, and credit policies are aligned to regulatory requirements set by APRA and National Consumer Credit Protection (NCCP).
<div>Data & Analytics</div>	This team is responsible for maintaining Citi's customer and transactional information, and analyzing it to deliver insight to solve complex business problems through the use of data.

Product Mix Answers

<div>Credit Card</div>	A type of account, issued with a card that offers customers a line of credit which can be used to make purchases. These cards usually provide an interest free period but will charge interest if the customer has not repaid their balance by the end of this period.
<div>Credit Card Instalment Plans</div>	A type of loan, accessed through a credit card, which allows customers to break a large credit card purchase or balance into fixed monthly instalments at an agreed interest rate and time period.
<div>Personal Loan</div>	A type of loan, used for personal reasons (e.g. car, holiday, wedding etc.), whereby the interest rate charged on the outstanding balance is agreed upon for a fixed amount of time.
<div>Line of Credit</div>	A type of revolving credit account that allows customers to borrow money, repay and redraw from their available funds.
<div>Savings Account</div>	A basic type of account that allows customers to deposit money, keep it safe, and withdraw funds, while earning interest.
<div>Global Currency Account</div>	A digital-only account that allows customers to transact like a local in 10 different currencies.
<div>Term Deposits</div>	A product that allows you to lock away an amount of money for an agreed length of time in return for a fixed interest rate.
<div>Variable Mortgage</div>	A type of loan, used to purchase a home or investment property, whereby the interest rate charged on the outstanding balance is affected as the market interest rate changes.
<div>Fixed Mortgage</div>	A type of loan, used to purchase a home or investment property, whereby the interest rate charged on the outstanding balance is agreed upon for a fixed amount of time.
<div>Bonds</div>	A debt security issued on the premise of a promise to pay basis. They are usually issued by governments and companies to finance projects and operations.
<div>Structured Investments</div>	This product, also known as a note, is a pre-packaged investment with returns linked to the performance of equities or other rates/commodities. It usually pays a fixed coupon but can also be structured for other payoffs.
<div>Managed Funds</div>	A product where your money is pooled together with other investors, managers of this product will then buy and sell assets on your behalf.