

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.



DIGITAL BANKING TERMS AND CONDITIONS

These Terms and Conditions shall be in addition to and not in derogation of the Citibank Account Terms and Conditions and the specific terms and conditions applicable to other product/services offered by Citibank.

I. Definitions

"Service Provider(s)" shall mean any person/organizations that provide data services that support remote access to the Facility.

"Citibank Account" shall mean any account including savings/current account, Credit Card account, or any other account.

"Client Application" shall be the software/website/mobile application provided by and modified from time to time by Citibank using which the Customer will be able to access his/her Citibank Account related information through a Data Connection or SMS.

"Customer" means a person who is a Citibank Account holder and who has accepted these Terms and Conditions.

"Data Connection" shall mean any wired/wireless internet connection or any other network that permits the Customer to access the Facility from a Device.

"Device" shall mean a desktop, laptop, mobile phone or any other tablet/electronic device that permits access to the Facility.

"Facility" shall mean the Digital Banking Services facility, accessible at www.citibank.com/india, www.citibank.co.in, www.citinri.com and Citi India mobile app which allows the Customers to carry out transactions through a Data Connection.

"Face ID" refers to the service which permits the Customer to use facial matching capability on an eligible mobile device (using the camera system together with technologies on an eligible mobile device to accurately map the geometry of Customer's face and thereafter use such facial data to detect and match Customer's face), to unlock the eligible mobile device to access Citibank Online/Citi Mobile in lieu of Customer's User ID and Password.

"Fingerprint Authentication/Touch ID Sensor" refers to the service which permits the Customer to use the fingerprint identity sensor in-built on an eligible mobile device, which is able to recognise fingerprints stored on the eligible mobile device, to access Citibank Online/Citi Mobile on the eligible mobile device in lieu of Customer's User ID and Password.

"Mobile Phone Number" means a distinctive Mobile Phone number registered on the records of Citibank by the Customer.

"Pull SMS" means Customers initiating a SMS from their registered mobile number to the number given by the Bank to receive relevant transaction/Account details on their registered mobile through SMS.

"Login Credentials" or "Credentials" shall mean the Customer account number, Debit or Credit card number, CVV, Date of Birth, Mailing address with PIN code, Internet Password (IPIN), Query only internet password (QPIN), Telephone password (TPIN), User ID, APIN, Device Password, Touch/Face ID, finger print authentication, One-Time Password (OTP), Online Authorization Code (OAC) and any other credentials that the Customer may use to securely access, or any other means as may be decided by the bank from time to time, to be used by the Customer to authenticate himself prior to accessing the Facility on the Device.



"Specific Terms and Conditions" means the Specific Terms and Conditions, as may be either contained in the Citibank Account Terms and Conditions to be communicated to the Customer from time to time, applicable to the Facility.

"Terms and Conditions" means these Terms and Conditions including any amendments and any and all annexures, schedules, exhibits, appendices attached to it or incorporated by reference from time to time. These Terms and Conditions are supplemented by and are in addition to the Specific Terms and Conditions that shall be communicated to the Customer prior to availing the Facility. In case there is a conflict or repugnancy between these Terms and Conditions and any Specific Terms and Conditions, these Terms and Conditions would prevail for all intents and purposes.

Terms used hereunder but not defined herein shall have the meaning assigned to them under the Citibank Account Terms and Conditions and/or the Specific Terms and Conditions.

In these Terms and Conditions all references to Customer in masculine gender shall be deemed to include the feminine gender.

II. A Customer opting for the Facility agrees and accepts the below terms and conditions:

1. At the request of the Customer, the Bank may, at its sole discretion, agrees to provide the Facility to the Customer. The Customer understands and accepts that any other condition that is a pre-requisite to access the Facility will be the sole responsibility of the Customer. This Facility shall be provided at the sole discretion of Citibank and may be discontinued by Citibank at any time, without prior notice to the Customer.

2. Customer shall have an option to select a User ID and IPIN online of his choice for accessing this Facility and the customer is fully aware of the risks involved in selecting the Credentials through this channel. The Customer shall be able to operate the Citi India Mobile App through the same User Id and IPIN. Additionally, depending on the type and model of the Device, the Customer may be able to activate the Fingerprint Authentication/Touch ID/Face ID sensor ("Facility") of Customer's Device so that the Customer can access the Application using Customer's fingerprint or facial data in addition to password. Customer's finger prints and/or face image are not captured or stored by Citibank. Citibank allows access to the facility based on the authentication performed by the customer's device. Citibank has no responsibility or control in comparing the finger prints / face image captured at the time of access with that stored on the device.

3. The Customer confirms and agrees that the Customer shall not hold the Bank responsible or liable for any failure to provide the Facility by reason of the Facility being temporarily unavailable or there being an overload on the server or for any other technical or other reason, whatsoever.

4. The Customer shall be able to access the Citibank Account using the Facility, only after due authentication of the Customer is done by means of verification of the applicable Login Credentials.

5. The Customer shall ensure that while giving any payment instructions using the Facility through internet, he/she is on the Citibank website, www.citibank.com/india or www.citibank.co.in or www.citinri.com or m.citibank.co.in or Citi Mobile app (or such other website as may be identified by Citibank from time to time). The Customer shall particularly take care to ensure that each letter of the words forming part of the site-name/domain name is correctly typed in.

6. The Customer acknowledges and understands that appropriate security measures and due diligence shall be ensured by the Customer to download the Citi Mobile application published by Citibank from any third party application stores which have been approved by Citibank (e.g. App Store SM, Android



Market™ , Google Play™). The Customer also understands and acknowledges that Citibank shall not be responsible for any consequences arising out of download of Citi Mobile application by the Customer from any third party application store which is not published by Citibank.

7. The Customer understands and acknowledges that any access to the Facility shall be effected through the respective internet service provider, information service provider, network provider, content provider, server or such other equivalent system in the country from where such service shall be accessed by the Customer and that Citibank has no control over the technology/network, etc. being used on the Device, the availability, capability, verification method, security and integrity of the Device and cannot be held responsible for any transactions effected/ services obtained using such Device and authorized by Credentials.

8. The Bank shall not be required to verify or judge the correctness of any instructions received by it, so long as it satisfies itself of the correctness of the Credentials used to access the Facility. The Customer acknowledges that any instruction received by the Bank shall be irrevocable. Should any instruction issued by the Customer, be capable of being executed by the Bank in more ways than one, the Bank may execute the said instruction in any one of the said ways at the Bank's sole discretion.

9. Citibank shall be entitled to rely upon all electronic communications, transactions or instructions to Citibank from the Customer in the manner prescribed by Citibank for the same from time to time and that Citibank shall not be obliged to verify or make further inquiry into the identity of the sender, or the message integrity, of any communications, instructions or transactions. The Customer shall in no circumstance dispute such reliance by Citibank.

10. Citibank shall use its best endeavors to carry-out transaction instructions received by it from the Customer within such time as may be specified by Citibank; however, Citibank does not guarantee the fulfillment of transaction instructions or availability of the Facility within such specified time frames. All transaction requests on the Facility are instantaneous in nature and effected immediately.

Hence these requests may be irrevocable and Citibank will be unable to undo or reverse any such transaction request after it has been issued. Accordingly, Citibank shall not be liable for any loss, damage whether direct or indirect, costs, charges or expenses incurred by the Customer due to a delay/inability in carrying out or reversing the transactions and/or providing this Facility.

11. The Customer shall be liable to pay the applicable SMS charges, data charges and any other charges as may be decided by the Service Providers unless otherwise declared by Citibank. The fees for any of the Facility are as determined by the Bank. The Bank may, at its sole discretion, waive the fees/charges for a limited duration. The fees for the Facility/any of the services offered within the Facility are as determined by the Bank.. The Bank may, at its sole discretion, revise or waive such fees, without prior notice to the Customer. Customer may refer to schedule of charges for any changes in fee/charges.

12. Citibank shall have the discretion not to give effect to any transaction instructions given by the Customer by using the Facility in the event Citibank has reason to believe that the transaction instructions are not genuine or otherwise improper or unclear or raise a doubt or in case any transaction instructions cannot be put into effect for any reason whatsoever. The Customer accepts and acknowledges that the decision of Citibank in this regard shall be final and binding on the Customer.



13. Where Citibank considers the instructions to be incorrect, inconsistent or contradictory, Citibank may seek clarification from the Customer before acting on any instruction of the Customer or Citibank may act upon any such instruction in a manner as it may deem fit. Citibank shall have the right to suspend the services under the Facility if Citibank has reason to believe that the Customer's instructions may lead to direct or indirect loss or may require an indemnity from the Customer before continuing to operate the Facility.

14. Citibank shall not be obliged to carry out any payment or transfer instructions unless and until the Customer's Account(s) with Citibank and/or overdraft has sufficient funds or credit to effect the relevant payment or transfer. Funds for payment or transfer instructions will be withdrawn from the Customer's Account(s) by the next Business Day or such other day as Citibank may at its absolute discretion determine.

15. Citibank cannot guarantee the time at which the receiving banks or billing organisations will credit the account(s) of Customer's payees. To avoid incurring a finance charge or other charge, the Customer must initiate a payment or transfer instruction sufficiently in advance of the due date of payment.

16. Citibank shall not be responsible for any charges imposed or any other action taken by a payee including but not limited to any of the following situations: -

- a) Customer does not have sufficient funds in his/her Account(s) to make a bill payment or transfer;
- b) an order/direction of court/regulatory authority directs Citibank to prohibit withdrawals from his/her Account(s);
- c) Customer's Account(s) is/are closed or any funds therein have/have been put on hold;
- d) the transfer or bill payment will cause Customer's Account(s) balance to go over the credit limit for any credit arrangement set up to cover overdrafts;
- e) Customer has not provided the complete and correct payment information, including without limitation the name, address, account(s) number, cardholder's number and payment amounts for the payee on a bill payment;
- f) Customer did not correctly use Citibank Online; or
- g) Circumstances beyond Citibank's reasonable control (such as fire, flood or improper transmission or handling of payments by a third party) prevent the bill payment or transfer, despite reasonable precautions taken by Citibank.
- h) Citigroup Inc., including its branches, subsidiaries and managed affiliates, including Citibank, N.A., (collectively, "Citi") is committed to conducting business in compliance with all applicable U.S. laws and regulations, as well as those of each jurisdiction where Citi has operations. Among these laws and regulations, Citi is required to follow applicable sanctions laws and regulations in each jurisdiction where it conducts business, including, without limitation, applicable sanctions programs administered by the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC"), competent authorities of the European Union (E.U.) Member States and competent authorities of United Nations (U.N.) Member States that implement U.N. Sanctions (collectively "local sanctions"). Citi, in its sole determination, may block, reject, suspend, report, and/or refuse to conduct any transaction or other activity related to any Account or Service. Citi may also ask for additional details pertaining to the transaction or otherwise take action or refrain from taking action, in light of local sanctions administered or enforced by any country or sanctions authority, including, without limitation, the United States (including, without limitation, the U.S. Department of the Treasury's Office of Foreign Assets Control and the U.S. Department of State), the United Nations, the European Union, any member state of the European Union, and the United Kingdom



(including, without limitation, Her Majesty's Treasury). Neither Citi nor any of its branches or affiliates shall become liable for such action and/or inaction.

17. The Customer understands and acknowledges that he shall be able to carry out transactions using the Facility subject to transaction limits restricting the amount and/or the frequency of transactions that Citibank may choose to impose from time to time.

18. Citibank's liability arising for any reasons whatsoever shall be limited to and shall not under any circumstances exceed the sum equivalent to its charges for the payments and transfer services.

19. Citibank shall be entitled but not obliged to verify any instructions given via Digital Banking facility by calling back online or via telephone or any other means.

20. OAC/OTP related:

Payee Registration/ Payment: Citibank will issue OAC/OTP for registering/ adding a Payee. Customer is aware that the OAC/OTP will be sent to his mobile number registered with Citibank. OAC/OTP will not be sent if the mobile number is modified within the previous 3 days (referred as cool-off period).

- ☐ The Customer hereby grants Citibank an express authority to carry out transactions and instructions authenticated by such as OTP/IPIN.
- ☐ The Customer understands and agrees that Citibank may also request use of an OAC/OTP for certain categories of transactions/account access.
- ☐ The Customer understands that Citibank may impose a cool-off period in case of changes to the mobile number and/or email id and that during this period may not deliver OTP to the Customer.
- ☐ The Customer understands that delivery of the OTP is dependent on third party service providers and that Citibank shall not guarantee delivery of the same and Citibank shall not be held liable for any inability to access the Account /initiate a transaction due to non-delivery/delayed delivery of OTP.
- ☐ The Customer understands that the OTP may be valid for a specific time period only as published from time to time and that Citibank reserves the right to modify the same without prior notice to the Customer.

21. It shall be the sole responsibility of the Customer to inform Citibank about any change with regard to the registered Mobile Phone Number and/or email Id and that Citibank shall not be, in any way, liable or responsible for any loss, damages, costs, charges or expenses suffered/incurred by the Customer by reason of his/her failure to do so. All records of Citibank generated by the transactions arising out of use of the Facility, including the time of the transaction recorded, shall be conclusive proof of the genuineness and accuracy of the transactions. The authority to record the transaction details is hereby expressly granted by the Customer to Citibank.

22. Citibank shall send Mobile In-app notifications on offers, product details etc. on the Citi Mobile app. Customers can choose to switch on/off these notifications at their will by logging in to the Citi Mobile app. Customers can enable/disable notifications any time from the mobile app settings menu. The



offers/product details received by the customer on Citi Mobile app will be only for information purpose, and the fulfillment of the specific offer will solely depend on the offer terms & conditions and customer eligibility.

23. Citibank also provides an ability for customers to view their important account details on Citi Mobile app, without having to login, via the Snapshot functionality. However, Snapshot is purely an opt-in feature, and customer can choose to register/deregister for Snapshot at their convenience.

24. Customer will also be able to transfer funds to pre registered wallets from Citi Mobile App. The terms and conditions relevant to the wallet funding will be applicable for all transactions done on mobile banking platform.

Usage of Fingerprint Authentication/Touch ID / Face ID sensor

1. Depending on the type and model of the Device, the Customer may be able to activate the Fingerprint Authentication/Touch ID/Face ID sensor ("Facility") of Customer's Device so that the Customer can access the Application and authorise transfers from Customer's account to any pre-registered payees or saved payees, using Customer's fingerprint or facial data instead of a password. Activating Fingerprint Authentication/Touch ID/Face ID sensor means that any fingerprint or facial data saved on Customer's Device, now or in the future, can be used to access the Application and transfer money from Customer's account to any pre-registered or saved payees. The Customer agrees not to activate the Facility for the Application if the Customer has any other person's fingerprint or facial data saved on Customer's Device at any time. If any third party fingerprint/facial data is stored on Customer's Device, any access obtained, or transfers or other transactions made, using the Facility will be deemed authorised by the Customer, and the Customer will be responsible for all access, transfers and other transactions made.
2. The Customer agrees to delete Customer's Fingerprint(s)/Face ID from the device before selling or disposing off the device.
3. Where Citibank in its reasonable discretion make Citibank Online/Citi Mobile available to the Customer, the Customer shall access Citibank Online/Citi Mobile using:
 - 1.(i) User ID and Password which the Customer may obtain via registration on Citibank Online/Citi Mobile; or
 - 2.(ii) Fingerprint Authentication/Touch ID Sensor or
 - 3.(iii) Face ID,
4. The Customer understands that access via the Facility is optional and that Customer activating the Facility enables any fingerprint or facial data saved on Customer's device, whether now or in the future, to be used to access to Citibank Online/Citi Mobile. Accordingly, the Customer agrees not to activate the Facility and to immediately de-activate the Facility if any other person's fingerprint or facial data is saved, whether now or in the future, on Customer's device. In the event any other person's fingerprint or facial data is saved on the Customer's device and the Customer activates or continues to access Citibank Online/Citi Mobile using the Facility despite the condition above, the Customer understands that such person, using his or her fingerprint or facial data, will be able to access Customer's Account(s) and perform transactions through the Citibank mobile application. The Customer agrees that the access of Customer Account(s) and performance of these transactions by such person will be considered as authorised by the Customer and the Customer shall be responsible and liable for the same.



5. The Customer shall gain access to Citibank Online/Citi Mobile for purposes of effecting banking transactions upon the correct input of Customer's User ID, Password and OTP (wherever applicable) into Customer's device and/or upon the recognition of any fingerprint or facial data stored on Customer's device using the Facility. The Customer is responsible for keeping, and shall take every precaution to keep Customer's User ID, Password, OTP (wherever applicable) as well as any other information that can be used to register or generate Customer User ID and Password and registration and activation of the Facility confidential (including but not limited to not revealing Customer's User ID, Password and OTP, if any, to any third party and taking all steps to prevent discovery of Customer's User ID, Password and OTP by any third party). The Customer is responsible for taking every precaution to prevent any third party from storing any fingerprint or facial data on device. The Customer is responsible for keeping, and ensuring that only Customer's fingerprint(s) or facial data are saved on device. This information by itself or together with information on Customer's Account(s) may allow unauthorised access to and/or operation of Customer's Account(s). For security purposes, the Customer undertakes Citibank's recommendation that the Customer memorises Customer's User ID, Password and OTP (instead of recording it down) and that the Customer changes the Password regularly. The Customer may change Customer's User ID or Password from time to time by using Change User ID or Password screen within Citibank Online/Citi Mobile, and Citibank will be entitled at its reasonable discretion to reject any of Customer's selection as Customer's substitute User ID or Password without giving any reason therefore. The Customer agrees that Citibank shall not be liable in anyway whatsoever for any unauthorised registration of User ID and Password, and after such registration, any subsequent generation of the User ID and Password. In the event that Customer's User ID and Password is registered, generated, disclosed or discovered by any third party, the Customer shall immediately change Customer's User ID or Password. The Customer is responsible for the use and operation of Customer's Account(s), whether or not authorised by the Customer. Citibank shall not be liable for any loss the Customer suffers as a result of any unauthorised use of Customer's User ID, Password and/or OTP, Fingerprint Authentication/Touch ID Sensor or Face ID. Bank reserves the right to decline a transaction if it observes a potential suspicious transaction and unable to contact the customer. Bank will not allow transactions from rooted or jail broken device.
6. Citibank shall be entitled but not obliged to investigate the authenticity or authority of persons registering or generating Customer's User ID, Password, OTP and/or accessing Citibank Online/Citi Mobile via usage of the Facility. Citibank shall not be responsible for verifying the accuracy and completeness of Customer's instructions given via Citibank Online/Citi Mobile, nor shall Citibank be liable for acting upon any instructions given using a successfully created User ID, Password, OTP, a fingerprint or facial data recognized via the Facility, effecting Customer instructions or verifying the accuracy and completeness of Customer instructions. Subject to the foregoing, such instructions shall be deemed irrevocable and binding on the Customer upon receipt of the same by Citibank notwithstanding any error, lack of clarity or misunderstanding in respect of the terms of such instructions. The Customer shall notify Citibank immediately upon receipt of incomplete, garbled or inaccurate data or information from Citibank. The Customer shall also notify Citibank immediately upon receipt of any data or information which is not intended for the Customer.
7. The Customer shall accept full responsibility for any access to Citibank Online/Citi Mobile using Customer's User ID, Password, OTP, a fingerprint or facial data recognized via the Facility and all transactions executed via Citibank Online/Citi Mobile and in particular for ensuring the accuracy and completeness of Customer instructions.
8. The Customer agrees and accepts that Citi reserves the right to disable the Facility in certain scenarios, including but not limited to the below situations:
 - i. If the Customer does not enter IPIN at least once in 90 days on Citi Mobile app



- ii. If the Customer makes any change in the existing set of biometrics(fingerprint / facial data) on Customer's device
 - iii. If there is any change in existing device binding controls
- 9. Citibank has a control to forcefully disable the Facility for all or specific users at any point of time to prevent any fraud/misuse of the facility.
- 10. The Customer hereby agrees and confirms that the Customer shall be liable for any losses which occur due to any access obtained, or transfers, or any other transactions made, if Customer's device is lost or stolen, using will be deemed authorised by the Customer, and the Customer will be responsible for all access, transfers and other transactions made on Citi mobile app.

These Terms and conditions shall be in addition to and not in derogation of the Specific Terms and conditions and the Terms and conditions applicable to other services offered by Citibank.

Limited Liability of a Customer

(a) Zero Liability of a Customer

6. A customer's entitlement to zero liability shall arise where the unauthorised transaction occurs in the following events:

- i. Contributory fraud/ negligence/ deficiency on the part of the bank (irrespective of whether or not the transaction is reported by the customer).
- ii. Third party breach where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, and the customer notifies the bank within three working days of receiving the communication from the bank regarding the unauthorised transaction.

(b) Limited Liability of a Customer

7. A customer shall be liable for the loss occurring due to unauthorised transactions in the following cases:

- i. In cases where the loss is due to negligence by a customer, such as where he has shared the payment credentials, the customer will bear the entire loss until he reports the unauthorised transaction to the bank. Any loss occurring after the reporting of the unauthorised transaction shall be borne by the bank.
- ii. In cases where the responsibility for the unauthorised electronic banking transaction lies neither with the bank nor with the customer, but lies elsewhere in the system and when there is a delay (of four to seven working days after receiving the communication from the bank) on the part of the customer in notifying the bank of such a transaction, the per transaction liability of the customer shall be limited to the transaction value or the amount mentioned in Table 1, whichever is lower.

Table 1	
Maximum Liability of a Customer under paragraph 7 (ii)	
Type of Account	Maximum liability(₹)
BSBD Accounts	5,000
All other SB accounts Pre-paid Payment Instruments and Gift Cards Current/ Cash Credit/ Overdraft Accounts of MSMEs Current Accounts/ Cash Credit/ Overdraft Accounts of Individuals with annual average balance (during 365 days preceding the incidence of fraud)/ limit up to Rs.25 lakh Credit cards with limit up to Rs.5 lakh	10,000
All other Current/ Cash Credit/ Overdraft Accounts Credit cards with limit above Rs.5 lakh	25,000

Further, if the delay in reporting is beyond seven working days, the customer liability shall be determined as per the bank's Board approved policy. Banks shall provide the details of their policy in regard to customers' liability formulated in pursuance of these directions at the time of opening the accounts. Banks shall also display their approved policy in public domain for wider dissemination. The existing customers must also be individually informed about the bank's policy.

8. Overall liability of the customer in third party breaches, as detailed in [paragraph 6 \(ii\)](#) and [paragraph 7 \(ii\)](#) above, where the deficiency lies neither with the bank nor with the customer but lies elsewhere in the system, is summarised in the [Table 2](#):

Table 2	
Summary of Customer's Liability	
Time taken to report the fraudulent transaction from the date of receiving the communication	Customer's liability (₹)
Within 3 working days	Zero liability
Within 4 to 7 working days	The transaction value or the amount mentioned in Table 1, whichever is lower
Beyond 7 working days	As per bank's Board approved policy



The number of working days mentioned in Table 2 shall be counted as per the working schedule of the home branch of the customer excluding the date of receiving the communication.

Reversal Timeline for Zero Liability/ Limited Liability of customer

9. On being notified by the customer, the bank shall credit (shadow reversal) the amount involved in the unauthorised electronic transaction to the customer's account within 10 working days from the date of such notification by the customer (without waiting for settlement of insurance claim, if any). Banks may also at their discretion decide to waive off any customer liability in case of unauthorised electronic banking transactions even in cases of customer negligence. The credit shall be value dated to be as of the date of the unauthorised transaction.

22. Credentials related:

- ☐ The Customer is aware of the confidential nature of such Credentials and confirms that neither the Customer nor any authorized signatory/representative of the Customer shall disclose the Credentials to any person.
- ☐ Customer is solely obliged and responsible to maintain strict security & confidentiality of the Credentials and shall ensure that the same is not disclosed to another person, with or without his/her knowledge and take all steps to keep the Device safe and prevent any fraud, loss or theft in respect of such Device.
- ☐ The Customer hereby instructs the Bank to comply with any/all instructions given through the use of the Facility in conjunction with the correct Credentials. The Bank shall be entitled to assume that any instruction given to the Bank using the Facility in accordance with the above are given/authorized by the Customer and agrees that the Bank will not be liable for any fraudulent, duplicate or erroneous instructions that have been authenticated by providing the Credentials of the Customer.
- ☐ If the Customer knowingly shares these credentials with any person, he/she agrees that by doing so he/she accepts the risk associated with the same and Citibank shall not be liable for any loss or damages suffered by the Customer in this regard. Customer further acknowledges and accepts full responsibility for any loss or damages suffered due to loss of the Device, potential client abuse and misuse of Facility on account of multiple registered fingerprints on the Device. Accordingly, usage by a third party or any other person in such situation shall be deemed to be a usage by the Customer and the Customer shall be liable and responsible to pay the dues if any, payable to the Citibank, without any protest or demur.
- ☐ If Customer's credentials are compromised at any time, the Customer must forthwith notify Citibank and furnish a police report and/or any other information or documents as Citibank may reasonably require in this regard. Customer unconditionally agrees to cooperate with Citibank in any investigation and use any fraud prevention or other related measures that is suggested in this regard. Customer acknowledges & accepts full liability of all unauthorized transactions which are effected prior to notifying Citibank as above.
- ☐ Failure to comply with this obligation shall be deemed a serious breach of these Terms and Conditions and shall entitle Citibank to terminate this Facility without prejudice to any damages to which it may be entitled.

23. Customer should ensure to enable encryption, remote wipe abilities and to install reputed anti-virus software on the Device for ensure security of the data in their system/phone.



24. Customer must avoid accessing web-links from unknown sources, including the links which are received through SMS, e-mails, social media, etc., or browsing and/or using suspicious web links/webpages or websites. Any compromise of customer data by access of such web links/ websites would be at the risk and peril of customer only and Citibank shall not be liable for any consequence thereof.

25. Customer must in all circumstances avoid jail-breaking or rooting the Device.

26. Customer must be vigilant and careful while installing new applications on the Device. If any permissions sought by such application appears unreasonable and beyond the purpose or use to such application then it may be a Trojan horse carrying malicious code.

27. Customer should update the Device regularly. Outdated applications including internet browsers make the Device vulnerable to malicious activity. Citibank expressly disclaims any and all liability as relates to the improper use of the Device and the access and transmission of data except as provided by applicable laws of India. Citibank is not responsible for any errors or failures due to any malfunction of the hardware or software, the unsuitability of the Device, or any virus, or technical problem that may be associated with the same.

28. Customer may set 'Bluetooth' facility on the Device to an "Invisible" mode. A visible 'Bluetooth' enables the attackers to make an unwanted connection to the Device. Further, Customer may disable interfaces like Bluetooth, Wi-Fi, Infrared, etc. on the Device when not in use. Leaving the interfaces when they are not in use can make it easy for attackers to exploit vulnerabilities of the software used by these interfaces.

29. Customer must avoid connecting the Device to unsecured or unknown wireless networks, particularly networks that do not need password to access.

30. Customer must avoid retaining passwords of financial applications like banking application, electronic wallet on the Device as in case of any theft these details shall make customer more vulnerable to loss.

31. Customer should not keep the online application using financial details or enabling payments saved without requirement of any password/PIN to ensure non access in case of any cyberattack or theft.

32. Usage of social media websites/applications through any Device is a potential source of compromise/revealing the customer's personal information to others / third parties. Hence, customer should exercise abundant caution to protect the privacy of his/her data.

33. Customer is solely responsible for the selection, maintenance, security and operation of the Device and for all issues relating to the operation, performance and costs or other software, email, telecommunication, mobile, and internet service provider associated with such Device and for all issues/disputes between the Customer and the Service Provider(s) and/or the manufacturer of the Device.

34. Customer acknowledges and agrees that:

- (i) Bank will not ask for or to verify account numbers, Access Credentials, or any sensitive or confidential information pertaining to the all or any banking products/services.
- (ii) In the event of receipt of an email, phone call or other electronic communication that the customer believes, or has reason to believe, fraudulent, the customer shall not



respond to such email or provide any information to the email sender or click on any links in such email, or otherwise comply with any instructions in such email. Customer should forthwith forward any such suspected fraudulent or suspicious email to <https://asia.citi.com/india/ERU/ERU-webform.htm?biz=HCC> or as the Bank may otherwise direct.

- (iii) The Bank is not responsible for any losses, injuries, or harm the customer may incur as a result of any such electronic communication, email, or internet fraud, subject to the requirements of applicable law.

35. Citibank shall not be liable in contract, tort or otherwise for any direct, indirect or consequential loss or damage sustained by the Customer by any direct or indirect use of or reliance on the electronic communication, instructions or transactions whether with or without the utilization of any security measures, including but not limited to any loss or damage resulting as a consequence of any un-availability of internet access, defects, delays, non-receipt of SMS /email alerts, duplications, interruptions, errors, inaccuracies or failures in the various communications and that Citibank specifically excludes the same to the fullest extent permitted by law even if Citibank shall have been advised in advance of the possibility of such damages.

36. Citibank reserves the right, but shall not be obliged, to make changes, enhancements, and/or modifications to the Facility from time to time.

37. The Customer shall not interfere with, alter, amend, tamper with or misuse in any manner whatsoever (the opinion of the Bank being conclusive in this respect), the Facility.

38.. The Customer shall not be discharged by transmission of any notice, instruction or request which, as per the terms hereof or any other specific terms and conditions, require the Customer to send the same in writing. The Customer acknowledges and confirms that all records of instructions received from the Customer maintained by the Bank, in electronic or documentary form, and such other details (including but not limited to payments made or received) shall, as against the Customer, be deemed to be conclusive.

39.. The Customer understands and accepts that the instructions given through the Internet may also include instructions to change the Customer's demographic details such as residence and/ or mailing address, residence and/ or office telephone number, mobile phone number, e-mail address or any other personal details of the Customer as decided by the Bank from time to time.

40. The Customer understands that the Facility is to be accessed on a secure Device, and that any compromise of the Customer account resulting from an attempt to access it from an unsecure/compromised Device, will be the sole responsibility of the Customer. For more information on best security practices, please visit www.citibank.com/india

41. Citibank also reserves the right at any time to add/alter/modify/change or vary all of these Terms and Conditions. Such modified Terms and Conditions shall be available at Citibank website. The Customer is presumed to have read, understood and accepted the same by continuously using the Facility.

42. Fund Transfer

Customer understands that by registering for the Facility, the Customer is also registered for the use of the Immediate Payment Service (IMPS) for transfer of funds within domestic accounts and agrees to abide by the terms of usage thereto, as may be stipulated from time to time.



The Transaction shall be initiated by Citibank

- a) for NEFT, RTGS, UPI and BHIM , on the date of the Instruction or on the next subsequent business day at the location of the branch where the Customer holds the account and the city where the account of the Beneficiary is held.
- b) for IMPS (Interbank Mobile Payment Service), instantly on the date of instruction either with beneficiaries Mobile number and MMID (Mobile money identifier) or Account number and IFSC code where the account of beneficiary is held.

43. Digital Signature

The procurement, preservation and usage of the Digital Signature are subject to laws of India including rules, regulations, guidelines, circulars, etc., as may be applicable from time to time. Usage of Digital Signature Certificate and/or Digital signature for wrongful purpose is liable to be proceeded against under the laws of India. The Information Technology Act, 2000 ("Act") and the Information Technology Rules, 2011 provide for specific duties to the subscribers of Digital Signature and the customer acknowledges to abide by the same without exception. The Customer represents, acknowledges and accepts that: (i) The Digital Signature Certificate has been obtained by the customer from the Certifying Authority under the Act and not by any other person. (ii) The Customer shall safeguard the Digital Signature Certificate, the Device containing the Digital Signature Certificates and associated private key to ensure that they are not lost, stolen or misused ('Confidential details'). (iii) The Customer shall be solely responsible for the consequences that may arise owing to his/her failure to safeguard the confidential details and in no case the Bank shall be liable or responsible for any reason. (iv) The Digital Signature proposed to use is for the purpose permitted for the corresponding class of the certificate. The aforementioned Terms and conditions have been read, understood and accepted by me.

44. Terms And Conditions Governing The Authorized Signatory/Joint Holder Electronic Channel Access Service

1. In the case of Joint Account/Corporate and Business Accounts, the Bank has introduced the Authorized Signatory/Joint Holder Electronic Channel Access Facility. To avail of this facility I/we understand that the Bank will issue a CitiPhone /Citibank Online Internet Banking Access Card (also called the Entitlement Card), a TPIN, Internet Password (IPIN) and a Hardware Token (HT) to each Joint Account Holder/Authorized Signatory.
2. The CitiPhone/Citibank Online Internet Banking Access Card will contain a unique 16-digit number which will be different and distinct for each Joint Account Holder/Authorized Signatory for each account and shall be used while availing of the telephone banking facility.
3. I/We are fully conversant with the procedures, as explained to me/us which are required to be complied with and confirm that I/we shall comply with the same. I/We are aware that any one of Joint Holders/Authorized Signatories (hereinafter called "the Maker") may initiate a transaction over the telephone by the use of both, the individual 16-digit number and the individual TPIN issued to him/her.



4. Similarly, as per the instructions given in our latest Agreement/Board Resolution, I/ any one of us may initiate a transaction by using the Citibank Online or CitiMobile and the individual IPIN along with Hardware token (HT) supplied by the Bank. We understand that the transaction will not get processed until each of the other Joint Holders, if any (hereinafter called "the Authorizer(s)") authorize the Bank to act on the instructions issued by the Maker.

5. All transactions will be initiated and completed, depending on the signature instructions given to the Bank as per the latest Agreement or Board Resolution. The signature requirements given to the Bank as a part of Sign up for Authorized Signatory/Joint Holder Electronic Channel Access Service should be same as the latest Agreement / Board Resolution submitted with the Bank. In the event of receipt of debit instruction being initiated, the funds will go into a debit status and cannot be withdrawn from any channel till such an instruction is cancelled by any of the required Authorized signatories or Joint account holders. In the case where the Bank does not receive the required authorizations for any transactions previously initiated, within 4 days (including holidays) of the first call/login, the transaction shall stand automatically cancelled and the funds which have been previously debited will be immediately available for disbursement and in case of debit instructions where there are not enough funds in the account, the amount lying in a Multi Deposit linked to the account, shall be utilized. Failing the above required authorization within 4 days (including holidays), the amount will flow back into the account but will not be reinstated as a Multi Deposit.

6. The Bank shall not be liable or responsible for any dishonor of cheques that may be issued, due to non availability of funds, while such funds have been lien marked pending confirmation and authorization by the other Authorized Signatories/Joint Signatory, as required.

7. For the purpose of Authorized Signatory/Joint Holder Electronic Channel Access Service, transactions as given in the Sign up form will be offered. The Bank, at its own will, may at any time, add or include more features and / or withdraw any existing feature as a part of Authorized Signatory/Joint Holder Electronic Channel Access Service.

8. On receipt of instruction from the Maker and the Authorizer(s), the Bank shall not have any responsibility except to verify the Entitlement Card Number and match the same with the individual TPIN(s) respectively. In the event of any mismatch or unclear instructions the Bank shall not be obliged to act upon the instructions. Authorized Signatory/ Joint Holder shall be responsible to safekeep the Entitlement Card, TPIN, IPIN, Hardware token issued by the Bank and the Bank shall not be responsible or liable for any transaction executed through any unauthorized use of the Entitlement Card, TPIN, IPIN and /or hardware token. I/We acknowledge, accept and undertake to keep the Bank indemnified against any loss, harm, liability arising out of unauthorized use of by any third party to issue instructions for any transaction.

9. The Bank shall not be liable for any loss caused to us, by reason of it being unable to act upon the instructions for reasons mentioned herein or otherwise. Nor shall the Bank be held liable for any failure to provide the facility or to comply with these terms and conditions for any cause that is beyond the Bank's control.

10. I/We are fully aware that the 16-digit number on the CitiPhone/Citibank Online Internet Banking Access Card, TPIN, IPIN and the Hardware Token are all unique and distinct for each Account. Any change/removal or suspension of any Authorized Signatory/Joint Account Holder will require written instructions from me/us and shall be effective 36 hours after receipt of such written instructions by the Bank, subject to holidays and Banking Business hours.



11. Account Holder/Authorized Signatory TPINs, IPINs and Hardware Token are of a confidential nature. I/Each of us confirm, that I/we shall not disclose/share my/our CitiPhone/Citibank Online Internet Banking Access Card number, TPIN/ IPIN /Hardware Token to any other person or to the other Joint Holders/Authorized Signatories of the account. Each of us confirm that we will exercise due caution in giving this facility to any of the Authorized Signatory/Joint Account Holders. We also understand that any loss, or theft of the Hardware Token will have to be reported in writing immediately to the Bank along with a request for deactivation or cancellation of such lost / misplaced TPIN, IPIN, Hardware Token, as applicable and the Bank shall not be responsible or liable for any loss arising out of transactions done prior to reporting of such loss/ theft to the Bank. Upon receipt of such request for deactivation of such lost/misplaced TPIN, IPIN, Hardware Token, as applicable and further request by me/us for re-issue of the same in lieu of the lost /misplaced TPIN, IPIN, Hardware Token, as applicable, the Bank will issue a fresh TPIN, IPIN, Hardware Token as applicable, in consonance with the applicable process of the Bank.

III. Customer Undertaking

In consideration of Citibank agreeing to provide the Facility to the Customer, the Customer hereby irrevocably agrees, to compensate and keep Citibank saved, harmless and protected now and at all times hereafter, from all losses, damages, costs, legal fees, charges and expenses and consequences whatsoever, suffered or incurred by Citibank on account of any claims, actions, suits or otherwise instituted by the Customer, or any third party whatsoever, arising out of or in connection with the use of the Facility and any and/or all transactions initiated by the use of the Facility, whether with or without the knowledge of the Customer, or whether the same have been initiated bona fide or otherwise which transactions, the Customer hereby acknowledges, Citibank has processed on the transaction instructions and authority of the Customer in accordance with these Terms and Conditions and other applicable Specific Terms and Conditions, as the case may be. The Customer further agrees and confirms that this undertaking shall remain valid and subsisting and binding upon the Customer notwithstanding partial withdrawal of the Facility.

The Customer hereby authorises Citibank to exchange, share, part with all information related to the details and transaction history including Customer's personal information to banks/financial institutions/credit bureaus/agencies/participation in any telecommunication or electronic clearing network, as may be, required by law or customary practice and shall not hold Citibank liable for use or disclosure of this information.

IV. Confidentiality and Disclosure

To the extent not prohibited by applicable law, the Customer agrees and authorizes Citibank to share and disclose any information whatsoever regarding him/her and/or his/her Account(s) to:

- (a) any of Citibank's branches (wheresoever situated), affiliates, subsidiaries, agents, servants, correspondents, independent contractors and/or associates;
- (b) any bank or financial institution or credit bureaus;
- (c) any person or organization providing any service to its customers, whether within or outside India for the purpose of providing the said service including but not limited to investigating discrepancies, errors or claims;
- (d) the police, regulators of competent jurisdiction or any public officer conducting investigations in connection with any offence or alleged offence;
- (e) banks, financial institutions or credit reference agents for the purpose of assessing the customer's creditworthiness; and



(f) any person (whether or not related to Citibank) for purposes of that person or entity marketing any product or service to the customer, whether by electronic means or otherwise.

in any telecommunication or electronic clearing network, as may be, required by law or customary practice and shall not hold Citibank liable for use or disclosure of this information. This clause will survive the termination/usage of the Facility.

V. Termination

The Customer acknowledges and understands that if the IPIN remains unused for a period of six (6) months from the date it is issued by Citibank to the Customer or the last successful usage of the IPIN, then the IPIN shall become invalid and the Customer shall not be able to avail the Facility, until the Customer applies for a new IPIN. In WAU (where about unknown), block, dormant and in-active cases, the Customer will be able to use the Facility by re-registering in Citibank Online and creating new User Id and IPIN.

The closure of the Accounts of the Customer shall automatically terminate the Facility. Citibank may suspend or terminate the Facility without prior notice to the Customer, if the Customer commits a breach of any of these Terms and Conditions and/or the Specific Terms and Conditions or any specific regulations laid out by the RBI from time to time with regard to Internet banking or Citibank receives information of the death, bankruptcy or lack of legal capacity of the Customer.

Except as otherwise provided by the applicable law or regulation, Citibank reserves the right to terminate the Facility and/or expand, reduce or suspend the transactions allowed using this Facility, change the process and transaction limits associated with this Facility based on security issues, at any time, without any prior notice to the Customer.

Citibank also reserves the right at any time to add/alter/modify/change or vary all of these Terms and Conditions. Such modified Terms and Conditions shall be available at Citibank website. The Customer is presumed to have read, understood and accepted the same.

VI. Disclaimers:

Citibank shall not be liable for:

- ▣ Any unauthorized use of the Facility by the Customer or any fraudulent, duplicate or erroneous transaction instructions given by use of the Customer's Credentials.
- ▣ Acting in good faith on any transaction instructions received by Citibank;
- ▣ Error, default, delay or inability of Citibank to act on all or any of the instructions;
- ▣ Loss of any transaction instructions/messages in transmission;
- ▣ Unauthorized access by any other person to any transaction instructions given by the Customer or breach of confidentiality;

Customer acknowledges and agrees that from time to time, the Facility may be delayed, interrupted or disrupted for an unknown period of time for reasons beyond control of Citibank including (but not limited to) equipment, system or transmission link malfunction, failure or sabotage, fire, flood, explosion, acts of elements, acts of God, accidents, epidemics, strikes, lockouts, power blackouts or failure, labour disputes, acts, demands or requirements of any Government or regulator of competent jurisdiction, or by any other causes which it cannot reasonably be expected to avoid. Neither Citibank nor its affiliates will be liable for any claim arising from or related to such causes nor be liable for any delay, loss, damage or inconvenience whatsoever caused by or arising from or in connection with any one or more of the above causes.

Citibank shall not be liable for any loss or damage that the Customer may incur due to negligence, act or omission of any third party.

The Customer agrees that Citibank has granted the Customer only a non-exclusive license to use the software relating to and in connection with the Facility. This allows the Customer to use such software only for its intended purposes as provided hereunder. The Customer shall not distribute, disassemble,



decompile, copy, modify or reverse engineer any of such software or allow anyone else to do so. Citibank Online gives the Customer access to services and information from the Bank, any branch or subsidiaries of Citibank, N.A., which may be presented with a distinctive "look and feel". These services, information and "look and feel" are Citibank's proprietary property. The Customer may use such services only for his/her personal, non-business use and may not reproduce, sell or distribute all or any portion of the information provided to him/her by such services.

VII. Governing law and jurisdiction

The Customer understands that any access to Citibank Online will be effected through the internet service provider, information service provider, network provider, content provider, server or such other equivalent system in the country from where such service is accessed, and to this extent such access will also be subject to and governed by the relevant laws and regulations of that country and any terms and conditions prescribed by such internet service provider, information service provider, network provider, content provider, server or such other equivalent system.

The construction, validity and performance of these Terms and Conditions shall be governed in all respects by the laws of India. The parties hereby submit to the exclusive jurisdiction of the competent Courts at Mumbai, India which courts shall have jurisdiction in the matter to the exclusion of any other courts, irrespective of whether such other courts have similar jurisdiction in the matter.

In the event of the Customer accessing the Facility from any other country than India, such access to the extent stipulated under **clause 28** herein shall also be subject to and governed by the relevant laws and regulations of the country from where such service is being accessed by the Customer and any terms and conditions prescribed by such internet service provider, information service provider, network provider, content provider, server or such other equivalent.

VIII. Grievance Redressal

The Customer is advised to visit www.citibank.com/india for details on how to address a grievance that he may have concerning Citibank's offerings or services.

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App Store is a service mark of Apple Inc.

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For terms relating to Hello Services, please visit:

<https://www.online.citibank.co.in/portal/Standalone/Dec16/Banking/pdf/Project-Hello-TnC.pdf>

For terms relating to Statement on Emails, please visit: <https://www.online.citibank.co.in/pdf/soe-tnc.pdf>

For terms relating to Bill pay services, please visit:

<https://www.online.citibank.co.in/portal/newgen/cbol/billpaymentstc.htm>

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