



IMPORTANT NOTICE: Effective August 17th, 2024, important terms within the sections of this agreement titled "Scope of Agreement", "Security Procedures" and "Claims; Limitation of Liability" have been revised and restated.

Agreement for Online Funds Transfers

THIS AGREEMENT FOR ONLINE FUNDS TRANSFERS ("AGREEMENT") PROVIDES THE TERMS AND CONDITIONS UNDER WHICH I MAY REQUEST A FUNDS TRANSFER ONLINE FROM MY CITIBANK ACCOUNT TO ANOTHER ACCOUNT AT CITIBANK OR ANOTHER FINANCIAL INSTITUTION (THE "SERVICE") USING A PERSONAL COMPUTER OR COMPATIBLE MOBILE DEVICE.

THE AGREEMENT INCLUDES CITIBANK'S TERMS AND CONDITIONS FOR THE SERVICE INCLUDING INFORMATION ABOUT SETTING UP, AMENDING AND CANCELLING REQUESTS, SUBMITTING CLAIMS AND LIMITS OF LIABILITY AS WELL AS THE HARDWARE AND SOFTWARE REQUIRED TO ACCESS THE AGREEMENT AND TRANSACTION DISCLOSURES IN THE ELECTRONIC FORM PROVIDED.

BY SELECTING I ACCEPT AND AGREE TO THE TERMS OF THE AGREEMENT FOR ONLINE FUNDS TRANSFER BELOW, I CONSENT TO RECEIVE, IN ELECTRONIC FORM ON CITI[®] ONLINE OR THE CITI MOBILE[®] APP, THE AGREEMENT AND RELATED TRANSACTION DISCLOSURES AND AGREE TO THE TERMS AND CONDITIONS OF THE SERVICE.

Definitions

The words I, me and my refer to the Citibank customer (including authorized representatives of business account customers) who agrees below to the terms and conditions of this Agreement. The words Citibank, bank, you, and your refer to Citibank, N.A. The word business day means any day that is not a Saturday, Sunday or U.S. bank holiday.

Scope of Agreement

This Agreement covers requests to transfer funds from my U.S. Citibank account to an account at Citibank or another institution, including wire transfers, Citibank Global Transfers and other fund transfers, using Citi[®] Online or the Citi Mobile[®] App ("Citi Mobile"). Requests are also subject to the Citi Online User Agreement and as applicable, the Citi Mobile Terms of Use.

Remittance Transfers

Federal law provides certain rights for Remittance Transfers, an electronic transfer of funds initiated from a consumer account primarily for personal, family or household purposes to a designated recipient (beneficiary) in a foreign country. Both international wire transfers and international Citibank Global Transfers from a consumer account are types of Remittance Transfers and are referred to as such throughout this Agreement. As noted throughout this Agreement, different rules apply to Remittance Transfers. Also, for Remittance Transfers that I initiate Citibank will provide me with certain disclosures required by federal law at the time I initiate the transfer. To the extent the provisions of this Agreement are inconsistent with the disclosures provided to me for a specific Remittance Transfer, the provisions of such disclosures shall govern.

Authority to Transfer Funds

I authorize Citibank to execute and debit my account(s) for any requests for the transfer of funds, subject to any applicable limit as to amount or beneficiary, when such requests are given by me and are executed in accordance with the procedures established by Citibank. I understand and acknowledge that Citibank has no obligation to execute any funds transfer request that is not initiated in accordance with such procedures. I further acknowledge that the acceptance and processing of a funds transfer request is subject to the terms and conditions stated in this Agreement.

Reliance by Citibank

Citibank will rely on the information I provide in making a funds transfer on my behalf. I understand that it is my responsibility to provide Citibank with accurate information regarding that transfer, including the account

number of the beneficiary of the funds transfer (such as IBAN) and where applicable, the number (such as BIC or SORT) identifying the beneficiary institution, since payment will be processed based on the number(s) provided by me.

Should I provide an incorrect account number and/or beneficiary institution identifier, I understand that any losses resulting from the funds being credited to the wrong account will be my responsibility.

For certain Remittance Transfers, I may be required at the time I initiate the request to provide Citibank with information regarding the currency in which the beneficiary account is maintained. I understand and acknowledge that Citibank will rely on this information in executing my instructions in accordance with the provisions set forth in the Currency of Funds Transfer section of this Agreement.

Security Procedures

I agree that Citibank will initiate a funds transfer request and debit my account after a successful sign on to Citi[®] Online or Citi Mobile[®] with the Online Credentials for my account and the provisions of any additional user identification, password or authorization code that may be provided to me or requested from me. Citibank will consider any funds transfer request made with this information to be duly authorized, and Citibank will carry out any instruction given regardless of the identity of the individual who is actually accessing the website or my mobile app. Citibank shall not be liable for any delay in processing a funds transfer request if I fail to provide this information to you.

I acknowledge and agree that the use of this security procedure is commercially reasonable and appropriate for me. I understand that the security procedure is intended to verify the funds transfer request has been properly authorized and is not intended to detect errors in the contents of my instruction. If a beneficiary of a funds transfer is identified by name and account number, the beneficiary's bank may pay the funds to the person identified by the account number, and payment may be final even if the account number provided does not correspond to the named beneficiary. I agree to be bound by any funds transfer request Citibank receives and verifies in accordance with these security procedures.

Execution of a Funds Transfer Request

Immediate Funds Transfer Request - If a funds transfer request is received by Citibank on a day that is not a business day or on a business day after the established cut-off hour, as will be disclosed to me at the time I request a funds transfer, it will not be processed until the next business day.

Scheduled or Recurring Future-Dated Funds Transfer Request for a Wire Transfer - If the date of a scheduled or recurring future-dated wire transfer request falls on a day that is not a business day, I understand and agree that a request will be executed on the next business day.

Please note that Citibank does not accept new instructions for the execution of a scheduled or recurring future-dated international wire transfer or Citibank Global Transfer from a consumer account. Citibank does accept new instructions for a scheduled or recurring future-dated international wire transfer from a business account. In addition, we do accept such instructions for domestic wire transfers initiated from either a consumer or a business account.

Erroneous Funds Transfer Request

If I make a funds transfer request (including a request to recall or amend a request) which contains an inaccurate amount or inaccurate information about the beneficiary account or beneficiary bank, I agree to pay the amount of such funds transfer and all related fees, whether or not the error could have been detected by any security procedure, unless such payment is prohibited by applicable laws governing Remittance Transfers.

Rejection of Funds Transfer Request

You reserve the right to reject a funds transfer request without cause or prior notice. You may reject a request if the dollar value of one or more transfer requests exceed my daily transfer limit, if I have insufficient available funds in my account for the amount of the funds transfer and applicable fees, if the information I provide in connection with that transfer is incomplete or unclear, if you are unable to confirm the identity or authority of the person providing the request, or if you are unable to fulfill a request for any other reason. For international transfers I understand you are required by U.S. regulations to provide me with certain information about a transfer request and if you are unable to provide me with that information at the time of a transfer request for any reason, you will need to reject the request. If you reject a request for a funds

transfer, I will be notified of the rejection during my online session or as soon thereafter as you have determined to reject the request by either a message through Citibank Online or Citi Mobile or by notification through other means.

With respect to requests for domestic wire transfers and for international wire transfers initiated from a business account, I understand and agree that: (1) if you reject a request for a transfer for any of the reasons set forth above I will receive a message through Citibank Online each day the transfer request is rejected; (2) you will continue trying to execute the transfer request for four additional business days; and (3) if not executed after five attempts, the funds transfer request will be cancelled.

Transfer to Beneficiary Bank

When I request Citibank to make a funds transfer to an external bank, I must select a financial institution as the beneficiary bank (i.e., recipient bank) for the transfer. For funds transfers within the United States, the beneficiary bank must be a member of the Federal Reserve System or a correspondent bank of such a member, or a Clearing House Interbank Payment System (CHIPS) member.

I may request that the funds be deposited into a particular account at the beneficiary bank. The beneficiary bank is responsible for following my instructions and for notifying the beneficiary that funds are available. After the funds are transferred to the beneficiary bank, they become the property of the beneficiary bank. The beneficiary bank is responsible to locate, identify, and make payment to my beneficiary. If I identify a beneficiary by name and account number, the beneficiary's bank may pay the funds to the person identified by the account number, and your payment may be final even if the account number provided does not correspond to the named beneficiary. If the beneficiary bank is unable to locate an account, the funds may be returned.

Except as may be prohibited by applicable law for Remittance Transfers, any losses resulting from an incorrect account number or other misidentification of the beneficiary provided by me is my responsibility and not Citibank's.

Means of Transfer

I understand that Citibank uses a variety of banking channels, facilities and methods to make funds transfers including both electronic transfers using external fund transfer networks and systems and book entries between Citibank accounts. You may choose any conventional means that you consider suitable to transfer funds to my beneficiary.

I further understand and agree that, because you do not maintain banking relationships with every bank, you sometimes use one or more intermediary banks to transfer funds to the beneficiary bank. After you execute any request through an intermediary bank, that bank is responsible to complete the request.

Funds Transfer System Laws and Rules

Except as otherwise provided in this Agreement, I agree to be bound by all funds transfer system rules that apply to a funds transfer. I agree not to violate the laws or regulations of the United States, including without limitation, the economic sanctions administered by the U.S. Treasury Office of Foreign Asset Control.

Currency of Funds Transfer

Funds transfers to beneficiaries within the United States are made only in U.S. dollars. For Remittance Transfers, at the time I request a funds transfer, Citibank may ask me to indicate the currency in which the beneficiary account is held. If the beneficiary account is held in U.S. dollars, the funds transfer must be made in U.S. dollars. If I indicate that the beneficiary account is held in foreign currency (either the local currency of the country where the account is maintained or another foreign currency offered by Citibank), Citibank will send the funds transfer in that foreign currency unless the transfer in foreign currency is prohibited by local restrictions of the destination country. If I do not know the currency in which the beneficiary account is held, I can choose to send the funds transfer in either U.S. dollars or in one of the foreign currency options provided to me at the time of the transfer request. I understand that Citibank has the right to rely on my statement as to the currency of the beneficiary account and that it will not be responsible for any error in the information it provides me concerning the applicable exchange rate and the amount of funds to be received by the beneficiary should my statement be incorrect and a currency conversion occurs after Citibank sends the funds transfer request.

For funds transfers in foreign currency, Citibank will convert my U.S. dollar payment to the foreign currency selected by me at Citibank's exchange rate in effect at that time for similar transactions. The exchange rate includes a commission to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to me at the time I initiate the transfer.

Indemnity

In consideration of the Agreement by Citibank to act upon funds transfer instructions in the manner provided in this Agreement, including where you may attempt to amend or recall a funds transfer at my request, I agree to the fullest extent permitted by applicable law to indemnify and hold Citibank harmless from and against any and all claims, suits, judgments, executions, liabilities, losses, damages, costs, and expenses - including reasonable attorney's fees - in connection with or arising out of Citibank acting upon funds transfer instructions pursuant to this Agreement including those brought by me against Citibank. This indemnity shall not be effective to relieve and indemnify Citibank against its gross negligence, bad faith, or willful misconduct.

Delays, Non-Execution of Funds Transfer Request

While Citibank will handle funds transfer requests as expeditiously as possible, I agree that Citibank will not be responsible for any delay or failure to execute any funds transfer request, or delay in making the funds available to the beneficiary due to circumstances beyond the control of Citibank or any intermediary or beneficiary bank handling the transfer, including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of the funds transfer request to the bank or execution of such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or delays caused by one or more institution's fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws. I further agree that you may refuse to process or delay processing any request if it would violate any guideline, rule, policy or regulation of any government authority or funds transfer system.

TO THE EXTENT PERMITTED BY LAW, CITIBANK MAKES NO WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO ANY MATTER IN CONNECTION WITH MY FUNDS TRANSFER.

Cancellation or Amendment of Funds Transfer Request

Applicable to Remittance Transfers - I have the right to cancel or amend a funds transfer request provided that I cancel or amend the request within thirty (30) minutes of my authorizing payment for that transfer. If I request a cancellation or amendment after this time, the provisions below applicable to all other funds transfer requests will apply.

Applicable to all other Funds Transfer Requests - I may cancel or amend my funds transfer request only if you receive the request prior to your execution of the funds transfer request and at a time that provides you with a reasonable opportunity to act upon that request.

If my funds transfer request has been executed by Citibank, I understand and agree that the request to cancel or amend the funds transfer will be effective only with the voluntary consent of Citibank and the beneficiary bank. If I decide to cancel or amend a funds transfer and my request has already been executed by you, you will first have to check with the beneficiary bank to determine whether or not the beneficiary bank will return my funds. If the beneficiary bank confirms that the funds are returnable and agrees to do so, once the funds are returned to you by the beneficiary bank, you will return the funds to me.

The amount that is returned to me may be less than I originally transferred because of service charges of the beneficiary bank and/or Citibank. My returned funds will be in U.S. dollars. If the funds transfer was in a foreign currency, my returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return. Citibank shall not be liable to me for any loss resulting from the failure of the beneficiary bank to accept a cancellation or amendment of my funds transfer request.

Claims; Limitation of Liability

Applicable to Remittance Transfers: If I believe there has been an error or I need more information about my funds transfer, I agree that I must contact Citibank within one hundred and eighty (180) days of the date indicated by Citibank that the funds would be available to the beneficiary of the transfer. At that time, I may be asked to provide the following information: 1) my name, address and account number; 2) the name of the person receiving the funds, and if I know it, his or her telephone number or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why I need additional

information. You may also ask me to select a choice of remedy (credit to my account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). Citibank will determine whether an error has occurred within ninety (90) days after I contacted the bank. If Citibank determines that an error has occurred, you will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where my account is located as may be applicable. I can find more information in the Notice and Error Resolution terms in the Electronic Banking section of the Client Manual Agreement.

In any event, an action or proceeding by me to enforce any obligation, duty or right under this Agreement must be commenced within one (1) year from the date that such cause of action accrues. In no event shall Citibank be responsible for any incidental or consequential damages or expenses arising in connection with my funds transfer request.

Applicable to Domestic Wire Transfers from Consumer and Business Accounts and International Wire Transfers from a Business Account: If I believe there has been an error or I need more information about my funds transfer, I agree that I must contact Citibank within thirty (30) days after I receive notification that my funds transfer request has been executed. If my funds transfer request was delayed or erroneously executed as a result of erroneous information provided by me, I understand that I may be responsible for the amount of that transfer and any associated fees. If my funds transfer request was delayed or erroneously executed as a result of Citibank's error, Citibank's sole obligation to me is to pay or refund such amounts as may be required under the Uniform Commercial Code Article 4A or by other applicable law. Any claim for interest payable by Citibank shall be at Citibank's published savings account rate in effect within the state of the home financial center of the account from which the funds transfer was made.

In any event, an action or proceeding by me to enforce any obligation, duty or right arising under this Agreement must be commenced within one (1) year from the date that such cause of action accrues.

In no event shall Citibank be responsible for any incidental or consequential damages or expenses arising in connection with my funds transfer request.

Applicable to Domestic Citibank Global Transfers and Domestic Internal Transfers: If I believe there has been an error or I need more information about my funds transfer, I agree that I must contact Citibank no later than sixty (60) days after I was sent the first statement on which the error appeared. At that time, I may be asked to provide the following information: 1) my name, address, and account number; 2) a reference code for the transfer; and 3) a description of the error or why I need additional information. If I contact you by phone, I may be required to send my claim or question in writing within ten (10) Business Days. Citibank will determine whether an error occurred within ten (10) Business Days after Citibank hears from me and will correct any error promptly. If you need more time to investigate, you may take up to forty-five (45) days to investigate. If you decide to do this, you will provisionally credit my account within ten (10) Business Days for the amount you think is in error. For new accounts, Citibank can take up to twenty (20) Business Days to determine whether an error occurred and up to twenty (20) Business Days to provisionally credit my account for the amount you think is in error. If Citibank needs more time, it may take up to ninety (90) days to investigate my claim or question. If Citibank asked me to put my claim or question in writing and it does not receive the information within ten (10) Business Days, I understand that my account may not be provisionally credited. In any case, Citibank will tell me the result of my investigation within three (3) Business Days after completing its investigation and will send me a written explanation. If Citibank determines that an error has occurred, you will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where my account is located as may be applicable. I can find more information in the Notice and Error Resolution terms in the Electronic Banking section of the Client Manual.

In any event, an action or proceeding by me to enforce any obligation, duty or right under this Agreement must be commenced within one (1) year from the date that such cause of action occurs. In no event shall Citibank be responsible for any incidental or consequential damages or expenses arising in connection with my funds transfer request.

Arbitration of Disputes

I understand and agree that, as more fully explained in the section of the Client Manual Agreement governing my account(s) titled "Resolution of Disputes by Arbitration", either party may require any dispute arising from an online funds transfer request to be resolved by binding arbitration.

Amendments

I agree that you reserve the right to change (amend, add to, or delete) the terms and conditions of this Agreement.

Unless otherwise required by law, you may amend this Agreement without prior notice to me. If you choose to notify me of an amendment or are required to do so by law, you may ask me to agree to an amended version of this Agreement electronically, or mail or deliver a separate notice, statement message or electronic message to me at the last address you have on file for me.

Service Fees and Charges

I authorize Citibank to charge my accounts for any applicable service fees and charges for funds transfers in accordance with Citibank's fee schedule in effect at the time I make a funds transfer request.

Governing Law

In general, This Agreement shall be governed by federal law and, where not in conflict with or preempted by federal law, the laws of the state in which the home financial center of the account from which funds transfer was made is located.

Funds transfers authorized under this Agreement may involve one or more funds transfer systems, such as Fedwire or the Clearing House Interbank Payments Systems (CHIPS). In these cases, the rules of the appropriate funds transfer system(s) will apply along with applicable law. Subpart B of Regulation J and Article 4A of the Uniform Commercial Code apply to funds transfers made through Fedwire. Funds transfers made through CHIPS are governed by and subject to CHIPS Rules and Administrative Procedures and the laws of the State of New York, including Article 4A of the New York Uniform Commercial Code.

Required Hardware and Software

In order to use the Service and to view and retain a copy of this Agreement and related transaction disclosures, I understand that I must have: 1) either a personal computer or smartphone and a web browser with at least 128-bit encryption 2) an Internet connection; and 3) systems capability on my personal computer or smartphone to either (i) open, view, save and print files in pdf format using Adobe Acrobat Reader or other similar software or (ii) the ability to print transaction screens presented to me when setting up and completing certain transfers including Remittance Transfers. I understand that I can also obtain a printed copy of this Agreement by calling 1-800-374-9700. (TTY: We accept 711 or other Relay Service.)

Electronic Consent and Acceptance of Terms and Conditions

In order to enroll and use the Service, I consent to receive and accept the terms and conditions of the Agreement, and any amendments to it, and any transaction disclosures electronically. I agree that Citibank reserves the right to provide information, notices and disclosures about the Service to me by non-electronic means. I may withdraw my consent to having records of transfers provided to me electronically by contacting you by telephone at 1-800-374-9700 (TTY: We accept 711 or other Relay Service.), however, by doing so I understand that I will terminate my right to use the Service.

By selecting I accept and agree to the terms of the Agreement for Online Funds Transfer, I agree that: (1) I have hardware and software that satisfies the above requirements; (2) I will receive information about the Service, including the Agreement and any subsequent amendments to it, electronically; and (3) I have received an electronic version of the Agreement and agree to be bound by the terms and conditions contained herein.