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TERMS & CONDITIONS FOR STATEMENT ONLINE / STATEMENT ON E-MAIL

I/We, the customer agree to Citibank N.A., giving me/us notice of availability/readiness of my monthly/quarterly Statement(s) of Account(s) ("Statement(s)") via E-mail, to the E-mail address specified by me/us. I/We agree and understand that by agreeing to receive the Statement(s)/notice via E-mail, I/we have of our own discretion accepted that such Statement(s)/notice shall not be sent to me/us separately by post or in physical form, through whatever other means.

I/We agree that the Statement(s)/notice in respect thereof will be sent to the E-mail address provided/shared by me/us with Citibank N.A. I/We agree and accept that it will be solely my/our responsibility to ensure that the correct E-mail address is shared with Citibank N.A., for sending the Statement(s)/any notice in respect, thereof. If at any point in time, I/we become aware that my/our E-mail address/account has been compromised; I/we shall forthwith inform Citibank N.A. of the same.

Citibank N.A., would be deemed to have delivered the Statement(s) to me/us, immediately on my/our receiving notice of its availability. I/We will be obliged to download and print the Statement(s) of my/our Account after receiving notice as aforesaid from Citibank N.A. Should I/we experience any difficulty in accessing the electronically delivered Statement(s), I/we shall promptly advise Citibank N.A., to enable Citibank N.A., to make the delivery through alternate means. Failure to advise Citibank N.A., of such difficulty within 24 hours after my/our receiving notice as aforesaid, shall serve as an affirmation regarding the receipt by me/us of my/our Statement(s).

I/We understand that Internet transmission lines are not encrypted and that E-mail is not a secure means of transmission. I/We acknowledge and accept that such unsecured transmission methods involve the risk of possible unauthorised alteration of data and/or unauthorised usage thereof for whatever purposes. I/We agree to exempt Citibank N.A., from, any and all responsibility/liability arising from such misuse and agree not to hold Citibank N.A., responsible for any such misuse and further agree to hold Citibank N.A., free and harmless from all losses, costs, damages, expenses that may be suffered by me/us due to any errors, delays or problems in transmission or unauthorised/illegal interception, alteration, manipulation of electronic data or otherwise caused by using E-mail as a means of transmission.

I am/we are aware of all security risks, including the risk of the content of my/our Statement(s) becoming known to third parties. I/We agree that I/we shall not hold Citibank N.A., in any way responsible for the same and agree that the same shall not be considered as a breach by Citibank N.A., of banker-customer confidentiality.

I/We undertake to verify the correctness of each Statement(s) or report in relation to any transaction and to notify Citibank N.A., within 30 days of the receipt of the Statement(s) or report or before giving any further instructions thereon, whichever is the earlier, of any discrepancies, omissions or debits wrongly made or inaccuracies in the Statement(s) or report so generated. If no objection is made within 30 days or before further instructions are given by me/us, the same shall be conclusive evidence as against me/us without any further proof that the Statement(s) or report is correct and Citibank N.A., shall be free from all claims in respect thereto.

I/We understand that I/we remain fully liable for any of my/our (i.e., customer's) contractual liabilities to Citibank N.A., irrespective of receipt or non-receipt of, intimation of availability of my/our Statement(s), or my/our Statement(s).

Under no circumstances, including negligence, shall Citibank N.A., or anyone involved in creating, producing, delivering or managing my/our Statement(s), be liable for any direct, indirect, incidental, special or consequential damages that may result from the use or inability to use the service or out of breach of any warranty.

The use and storage of any information including without limitation, the password, account information, transaction activity, account balances and any other information available on my/our (i.e., the customer's) personal computer is at my/our own risk and my/our sole responsibility and liability. I/We further agree and understand that the Statement(s)/notice in respect thereof are sent by Citibank N.A., with less than 128-bit encryption to ensure security and avoid any misuse. I/We agree and understand that in order to ensure confidentiality of the information contained in the Statement(s), I/we will not at any time, share the password for accessing the Statement(s) attachments with anybody and in this regard will at all times keep Citibank N.A., protected and saved harmless against any and all claims, losses that may arise as a result of misuse of the Statement(s), as a result of sharing of password or any other unauthorised access.

I/We agree and understand that Citibank N.A., may withdraw, add to or modify the services as described hereunder, from time to time by notice to me/us. While advance notice of maintenance work likely to affect the availability of the services hereunder, shall be given, Citibank N.A., reserves the right to suspend, upon notice, access to or the provision of all or any of the services (as described hereunder) at any time if Citibank N.A., deems it necessary to do so in the event of an emergency (the opinion of Citibank N.A., being conclusive in this respect) or for any security reasons.