

**CITIBANK WORLD MONEY PREPAID CARD  
IMPORTANT CUSTOMER INFORMATION &  
TERMS & CONDITIONS**

The Important Terms & Conditions mentioned herein below apply to and regulate the Citibank World Money Prepaid Card facility provided by Citibank, N.A. (Citibank).

You can use your Citibank World Money Prepaid Card only 24 hours after its issuance, subject to activation of the card plastic by Citibank and confirmation alert via SMS/email from the bank.

- Sign on the reverse of your Card immediately.
- Do not disclose the PIN to anybody (do not write it on the Card)
- Your Citibank World Money Prepaid Card can be used only at such Merchant Outlets and ATMs that bear Visa Logo.
- You can visit <http://visa.via.infonow.net/locator/global/> for a comprehensive world-wide list of all such ATMs
- At merchant outlets, look out for the Visa logo before presenting your card.
- In case you are not able to withdraw cash at an ATM, try keying in a lower amount (as some ATMs have a cash disbursement limit) or try again after 3-5 minutes (as sometimes the network link may be down or the ATM may be temporarily out of order)

You can check the account details on your Citibank World Money Prepaid Card anywhere, anytime in the world with Citibank Online. You can self-select your Internet Personal Identification Number (IPIN) by logging onto [www.citibank.com/india](http://www.citibank.com/india)

**FEES AND CHARGES**

**a. Schedule of Charges:** The Schedule of Charges as applicable on date is provided below. These charges are dynamic and subject to change with a one-month notice. For the latest Schedule of Charges, Please visit our website-[www.citibank.com/india](http://www.citibank.com/india):

<b>Description of charges</b>	<b>Citibank World Money Prepaid Card</b>
Initial Currency Load Fees (Irrespective of the amount loaded on card)	USD Card - USD 7.00 AUD Card - AUD 7.00 EUR Card - EUR 7.00 CAD Card - CAD 7.00 GBP Card - GBP 3.50 SGD Card - SGD 9.00
Reload Fees (per reload)	USD Card - USD 4.00 AUD Card - AUD 4.00 EUR Card - EUR 4.00 CAD Card - CAD 4.00 GBP Card - GBP 2.00 SGD Card - SGD 5.00
Transaction Fees - Purchases (online or at merchant establishments)	No fee charged for purchases in the same currency as that loaded on the Card
Transaction Fees - Cross Currency Transactions	Mark-up of 3% (applicable if the transactions undertaken are in a currency other than the currency loaded on the card).

Transaction Fees - per Cash withdrawal at international ATMs	<b>Citibank Charges:</b> USD Card - USD 1.75 AUD Card - AUD 1.75 EUR Card - EUR 1.75 CAD Card - CAD 1.75 GBP Card - GBP 0.85 SGD Card - SGD 2.25 Service tax, as notified by the Government of India. would apply to cash withdrawal fees billed as above <b>Other Charges:</b> International banks may levy additional charges for cash withdrawal at their ATMs. Such charges will be applicable in addition to the above
Card Balance Enquiry fees	Nil
Charge Back Fee	USD Card - USD 2.00 AUD Card - AUD 2.00 EUR Card - EUR 2.00 CAD Card - CAD 2.00 GBP Card - GBP 1.00 SGD Card - SGD 2.50
Emergency Card Replacement Fee	USD Card - USD 2.00 AUD Card - AUD 2.00 EUR Card - EUR 2.00 CAD Card - CAD 2.00 GBP Card - GBP 1.00 SGD Card - SGD 2.50
Shortage Fee (Usage beyond currency available on Card)	5 units of currency per transaction (Applicable when shortage is created or increased on the Card)

Service Tax, as notified by the Government of India, is applicable on all fees, interest and other charges and is subject to change from time to time, as per relevant regulations of the Government of India.

**CITIBANK WORLD MONEY PREPAID CARD  
ISSUED BY CITIBANK, N.A.**

**TERMS AND CONDITIONS**

In consideration of Citibank, N.A.,; issuing the Citibank World Money Prepaid Card, the Cardmember is bound by the following terms and conditions governing the issuance and use of the Citibank World Money Prepaid Card as modified and amended from time to time.

**1. Definitions**

In these Terms and Conditions

“ATM” means any terminal at which, among other things, you can use the Citibank World Money Prepaid Card to access your Citibank World Money Prepaid Card Balance. You may use your

Citibank World Money Prepaid Card at any ATM worldwide that displays the Visa logo subject to these Terms and Conditions.

“PIN” means the Personal Identification Number assigned to your Citibank World Money Prepaid Card by us.

“Member” or “Cardmember” shall mean applicant who has been issued the Citibank World Money Prepaid Card.

“Merchant Partner” shall mean establishments, wherever located, which honour Visa Cards and shall include among others, stores, shops, restaurants, hotels and airline organizations advertised as honouring Visa Cards.

“Citibank World Money Prepaid Card” or “Card” means the Card, issued to you or a Citibank World Money Prepaid Card to which additional funds are added, which will allow you to access your Citibank World Money Prepaid Card Balance, subject to these Terms and Conditions.

“Citibank World Money Prepaid Card Balance” or “Card Balance” means an amount equal to the amount initially loaded on your Card, plus any funds that may be reloaded onto the original amount, as the case may be (which does not include any sales commission or fees paid to the financial institution or other sales agent from whom your Citibank World Money Prepaid Card was issued to you), less any amounts previously obtained by you and any fees, charges, conversion fees, and other expenses incurred in connection with your Citibank World Money Prepaid Card

“We”, “Us” or “The Bank” means Citibank, NA, an association incorporated under the laws of the United States of America, carrying on banking activities through one of its branches situated at Citibank, N.A, 7th Floor, DLF Square, M-Block, Jacaranda Marg, DLF City Phase-II, National Highway-8, Gurgaon - 122 002, which expression shall be deemed to mean and include its successors and assigns.

“You” or “Your” includes those to whom a Citibank World Money Prepaid Card is issued or a Citibank World Money Prepaid Card user for whom a Citibank World Money Prepaid Card is issued.

### **Card Services**

Citibank World Money Prepaid Card can be issued to any individual or Corporate for the use of specified employees and/or representatives, from Authorised Sales Agents in India and is subject to legal and regulatory restrictions as may be in force from time to time. This Card can be issued to Indian Nationals, non-resident Indians holding a bonafide Indian passport or a foreign passport with an Overseas Citizenship of India (OCI) card and expatriates employed in India and such other persons that the RBI has identified to release foreign exchange. You will be asked to complete an Application Form, and submit documents as may be necessary. You agree that the personal data obtained from you at the time of your applying for the Citibank World Money Prepaid Card, may be processed and transferred to other entities and to other countries, in accordance with Section 16 of these Terms and Conditions.

The Citibank World Money Prepaid Card is the property of Citibank, N.A. It is not transferable and, subject to the terms and conditions and to any additional conditions, will be honoured only when properly signed on the reverse and presented to a Merchant Partner by the Member.

If the Citibank World Money Prepaid Card is taken for Business travel then, as per the undertaking signed in the Citibank World Money Prepaid Card application, the Bank is authorized to share transaction information with your employer, represented by its authorized employees.

Use of the Card after the same has been issued, will constitute acceptance of these terms and conditions, any subsequent amendments or additions thereof.

## **Applicability of Rules and Regulations**

Utilization of the Card shall be in strict accordance with the prevailing laws and Exchange Control Regulations of the Reserve Bank of India (RBI). The Cardmember shall be solely responsible to ensure compliance with all legal/ regulatory rules and regulations in force from time to time. The Bank will not be liable for any consequential or indirect loss or damage, arising from or related to the non-compliance by Cardmember with the same and the Cardmember shall be liable for any action that may be instituted under the Foreign Exchange Management Act, 1999

The Cardmember indemnifies and agrees to hold the Bank indemnified against all actions, claims and costs, charges and expenses arising out of or as a consequent of the Cardmember not complying with laws and regulations in force from time to time pertaining to the issuance and/or use of the Card.

The Card cannot be used for making payments towards foreign currency transactions in India, Nepal, Bhutan, Cuba, Myanmar, Iran, Sudan, Libya & Syria; or any other Sanction country as applicable from time to time. In case the Card is cancelled, whether on account of noncompliance with Exchange Control Regulations or otherwise, the Bank will not be responsible for any attempted use of the Card, resulting in the Card being dishonoured or otherwise.

## **2. Treatment of currency deposited and Shortage Fee**

Your Citibank World Money Prepaid Card enables you to use your Card Balance on these Terms and Conditions. You will not earn any interest or bonus in connection with your Card Balance, and that your Card Balance does not constitute a deposit by you with the Bank nor does it entitle you to any Overdraft/Credit facility. However, if due to a systems malfunction or for any reason whatsoever, a transaction occurs despite insufficient balance on the Card, thereby creating a shortage\*, you agree to repay the Shortage amount to the Bank immediately. You also agree that the Bank may immediately charge the amount of the Shortage to any other account that you may hold with the Bank. In addition, we reserve the right to charge you a Shortage Fee as defined in the Schedule of Charges, whenever you either create or enlarge the Shortages on your Card. You agree that we may contact you or bill you for the shortage fee as listed in the Schedule of charges above and you also agree and confirm that we may, at our discretion, offset any such amount, without any notice, against:

1. Any available funds, which may thereafter exist on the Citibank World Money Prepaid Card, or on any Citibank World Money Prepaid Card that you might order in the future.
2. Any Credit Limit, which may exist on any Citibank Credit/Charge Card held by you.
3. Any funds available in your Current Account and/or Savings account held with the Bank

## **3. Reloading your Citibank World Money Prepaid Card**

If you have been issued a Citibank World Money Prepaid Card that is re-loadable, you will be able to add to your Citibank World Money Prepaid Card Balance subject to these Terms and Conditions. To add to your Card Balance, you must approach the Authorised Sales Agent from whom you acquired your Citibank World Money Prepaid Card. The Authorised Sales Agent can advise you of this possibility. You will be asked to complete a Reload Form, containing various pieces of security information. You agree that the personal data obtained from you at the time of your reload transaction may be processed and transferred to other entities and to other countries, in accordance with Section 16 of these Terms and Conditions. You may only reload funds of the same currency in which your Card was originally issued.

Citibank World Money Prepaid Card is reloadable, however, we also reserve the right to:

- (1) Limit the amount that can be added to your Citibank World Money Prepaid Card Balance;
- (2) Limit the number of times that funds can be added to your Citibank World Money Prepaid Card Balance;
- (3) Decline a reload transaction, in our sole discretion.

You understand that the total foreign exchange loaded/reloaded on Citibank World Money Prepaid card(s) in your name should be in line with the local laws including but not limited to extant FEMA regulations and permissible threshold of currency for the nature of travel undertaken by you

#### **4. Multiple Cards**

Each Citibank World Money Prepaid Card can be loaded/reloaded only up to the foreign currency threshold as defined by RBI under Foreign Exchange Management Act, based on the nature of travel. Multiple Citibank World Money Prepaid Cards can be issued to the same individual only if the cards are of different currency type and multiple cards in the same currency can only be issued if the travel type is different (subject to maximum of 2 cards – Personal & Business). In case of applying for a card of a specific currency and travel type that already exists as an open card in ones name, the existing card will be closed and only the last Citibank World Money Prepaid Card applied for and issued to you will be active at any given point in time.

#### **5. Use of Citibank World Money Prepaid Card**

You may use your Citibank World Money Prepaid Card to access your Citibank World Money Prepaid Card balance at any ATM worldwide that displays the Visa/logo. To withdraw cash from your Citibank World Money Prepaid Card Balance, you will insert your Citibank World Money Prepaid Card into the ATM card slot; enter your PIN, and the amount of your desire to withdraw from your Citibank World Money Prepaid Card Balance. The Cardmember may also use the Citibank World Money Prepaid Card to pay for charges incurred at Merchant Partners outside India, Nepal, Bhutan, Iran, Sudan, Myanmar, Cuba, Libya & Syria; or any other Sanction country as applicable from time to time. Accepting Visa Cards, subject that Citibank and the Merchant Partners concerned reserve the right at any time to refuse to permit the use of the Card at the Merchant Establishment for any reason whatsoever. If you have insufficient Citibank World Money Prepaid Card Balance available, your requested transaction will not be processed. The amount of each completed transaction will be debited immediately from your Citibank World Money Prepaid Card Balance. However, if due to a systems malfunction or for any reason whatsoever a transaction occurs despite insufficient Card Balance on the Card, creating a Shortage, you agree that you will immediately repay the amount of the Shortage. You also agree that we may immediately charge the amount of the Shortage and the Shortage fee as per the provisions of clause 2 above.

The cards cannot be used for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for callback services, speculation, trading etc., and for such items/activities for which drawal of foreign exchange is not permitted.

For certain transactions, there may be a difference in amount initially approved by Citibank and the amount finally submitted by the merchant for billing. This could be in instances such as addition of tips post swiping card at restaurants, pre auth transactions, etc. The difference could also occur in case of cross currency transactions due to significant fluctuations in exchange rate during the time period between the approval of amount by Citibank and final billing to cardholder post confirmation from the merchant. In all such cases, Citibank may consider both amounts (i.e. approved amount and billed amount) as separate, hence debiting the billed amount while also keeping your funds

blocked to the extent of initially approved amount. In such an event, you are advised to call the Citibank helpline numbers to get the block released/be informed on the procedure for block release.

In case of an emergency cash delivery at an international location, please note that the request for emergency cash can be placed only in US Dollars basis the guidelines of Visa. The requested amount will be delivered in local currency via an external service provider as designated by Visa. The conversion rate applied by the service provider will be as per their internal guidelines and Citibank will have no control whatsoever on the rate. Further, in case the currency loaded on the card is not US dollars, the request will be considered as a cross currency transaction. Citibank, therefore, will levy cross currency mark up as applicable for any other cross currency transaction.

## **6. Termination / Revocation of the Card**

You may surrender the Citibank World Money Prepaid Card at any time and obtain the remaining balance of your Citibank World Money Prepaid Card Balance, by calling CitiPhone. A Demand Draft for the remaining balance on your account will be dispatched to your mailing address. You may also approach the Authorized Sales Agent through whom your Citibank World Money Prepaid Card was issued to claim refund of the remaining balance.

The Bank shall be entitled to forthwith terminate the Card facility accorded to the Cardmember upon the occurrence of any of the following events: (i) failure to adhere to or comply with the terms and conditions herein (ii) an event of default under any agreement or commitment (contingent or otherwise) entered into with the Bank, (iii) the Cardmember becoming the subject of any bankruptcy insolvency proceeding or proceedings of a similar nature; (iv) demise of the Cardmember, (v) Suspicious, prohibited usage on the card, (vi) Lack of co-operation/information provided for transaction monitoring, (vii) withdrawal of the Citibank World Money Prepaid Card for any reason whatsoever. Or (viii) for not furnishing the necessary Know Your Customer (KYC) documents which is subject to verification as deemed necessary and that the card may be deactivated on the bank not being satisfied with the same.

Use of your Citibank World Money Prepaid Card at any unauthorised locations or for any purpose other than as described above is strictly prohibited and may result in termination/cancellation of your Citibank World Money Prepaid Card without any notice. We will not be liable for any loss, direct or indirect, that you may suffer as a result of any unauthorised use or cancellation of the Card.

If at any point in time your Card remains inactive (no transactions) for a continuous period of 6 month or more, then the Bank reserves the right to close the card at its discretion without any notice. Any unspent balance on the Card can be cashed-out by contacting the Authorised Sales Agent from where the card was originally issued.

The World Money cards are valid for a period of Three (3) years from the date printed on the card and shall not be automatically renewed on expiry. Customers need to apply for World Money Cards afresh once their Card plastic expires. Any unspent balance can be transferred to the new Card upon the request of the Cardmember.

## **7. Transactions on the Internet**

Your Card can be used for transactions on the Internet, however, it cannot be used at online merchants registered in India Nepal, Bhutan, Iran, Sudan, Myanmar, Cuba, Libya & Syria; or any other Sanction country as applicable from time to time. Please note that these transactions should be in accordance with the FEMA and other applicable regulations. Compliance to these requirements will be the card member's responsibility.

## **8. Limits on Use**

We reserve the right to limit your original purchase amount. Further we reserve the right to limit the amount that may be transacted each day or over a specified period by the use of your Citibank World Money Prepaid Card. However, we will not be liable if any such limit is exceeded.

ATM owners and operators may also limit the number of cash withdrawals you can make with, and the amount of money you can obtain through use of, your Citibank World Money Prepaid Card. These limitations will vary, depending upon the particular ATM you use. We are not responsible for any loss or inconvenience that you may suffer due to these restrictions or to a lack of uniformity between transactions available at ATMs.

Generally Citibank World Money Prepaid Cards are issued for the purpose of extending ease of purchase capability at international merchants and cash withdrawal. However, if it is observed that either entire Card Balance or major proportion of it is used for cash withdrawals, the customer is liable for rightful explanation for such use (with evidences if required) to the Bank. In case of lack of response or suitable explanation, the Bank reserves the right to close the Card without any notice.

If we receive any process summons order injunction, execution, distraint, levy lien, information or notice, which we in good faith believe calls into questions your ability or the ability of someone purporting to be authorized by you, to transact on your Citibank World Money Prepaid Card Balance, we may, at our option and without liability to you or such other person, decline to allow you to obtain all or any portion of your Card Balance during any time necessary to determine who has a legal right to such authority and take any other steps required by applicable law.

## **9. Printed Transaction Records and Statements**

**ATM Receipts:** When you complete a transaction through an ATM, make sure that you check any record you receive for its accuracy.

**Statement of Account:** Your monthly card account statement will be sent to you registered email ID. You can also download your Card account statement details by logging on to our website with Internet PIN. Alternatively you can contact CitiPhone for duplicate statement of accounts.

**Balance Information:** The ATM receipt may show your available Citibank World Money Prepaid Card balance when you use your Citibank World Money Prepaid Card. You can also get information regarding your available Citibank World Money balance, by calling CitiPhone. The balance can also be checked by logging on to Citibank website using your Internet PIN

## **10. Contact us for Queries or Complaints and Grievance Redressal**

You can contact the Bank in any of the following ways:

- Login to Citibank Online and register your query with us.
- 24-Hour CitiPhone: The list of numbers is provided on the reverse of your card.

If you are not satisfied with the response received on your enquiries, you can address the grievance to higher authorities in Citibank, through e-mail, by writing in to [head.customer@citibank.com](mailto:head.customer@citibank.com) or call the national toll free number 1800-425-2484 between 9.30am and 8:00pm (Mon to Fri). For further escalations, you can contact Ms. Sharmila Ghosh Grievance Redressal officer at [India.Grievance.Redressal.Officer@citibank.com](mailto:India.Grievance.Redressal.Officer@citibank.com) or call at 1800- 22-0123 between 9.30am and 8:00pm (Mon to Fri).

## **11. Loss/Theft/Misuse of Card and/or PIN**

a) You should contact the Bank immediately at 24-Hour CitiPhone, if your Citibank World Money Prepaid Card is lost, stolen, misplaced, or if someone else knows your PIN or other security

information. CitiPhone will assist you in replacing your lost, stolen or damaged Card at a fee (per the Schedule of Charges). A replacement Card will issued only if there is a minimum Card balance of 15 units of currency. Should the balance amount on your Citibank World Money Prepaid Card be less than this amount, you may contact CitiPhone and have a draft for the balance amount dispatched to your mailing address. We recommend that you report the theft of your Card to the police and lodge an FIR.

b) You will not be liable for any misuse on a Card or PIN after you have informed Citibank of the loss, unless you have acted with gross negligence.

c) You will be liable for all losses for any misuse that have happened with your consent or knowledge.

d) If there is any delay in notification to CitiPhone on loss or theft of the card, you will be responsible for any misuse on the card / losses incurred in the interim.

e) for any additional terms and conditions that may be applicable in this regards to your Card, please refer to the Welcome Pack of your Card.

## **12. Equipment Malfunctions**

If any ATM, equipment or system malfunctions, resulting in loss to you (provided that you have not in any way caused such malfunction), we will correct that loss by making any necessary adjustment to your Citibank World Money Prepaid Card Balance including an adjustment for any applicable fees, within a period of 60 days.

However we will not be liable for any damages incurred because adequate Card Balance was not available in your Card. Under no circumstances will we be liable to you for any indirect, special or consequential damages.

If we can establish that you received funds in excess of those to which you requested due to a malfunction at an ATM, other equipment, or the Bank's system, we will notify you and will deduct the excess amount received by you, from your Citibank World Money Prepaid Card Balance. If you receive funds in excess of your Card Balance, you hereby agree and undertake to promptly repay us those excess funds to the Bank.

## **13. Disputes**

Any charge slip or other payment requisition signed by the Cardmember received from a merchant partner by the Bank for payment shall be conclusive proof that the charge recorded on such charge slip or other requisition was properly incurred in the amount and by the Cardmember referred to in that charge slip or other requisition, as the case may be, by the use of the Citibank World Money Prepaid Card, except where the Card has been lost, stolen or fraudulently misused post reporting to CitiPhone for Card blocking, the burden of proof for which shall be on the Cardmember. The other payment requisition referred to in this clause shall include any and all payments pertaining to permissible expenses incurred by a Card member by use of the Card which is not recorded on a charge slip. If there is a dispute, you must inform Citibank within 30 days of receipt of the Statement. On receipt of such a dispute, the Bank shall carry out an investigation for the same and if, on completion the said investigation, the liability of such charge(s) is not established against your Card account, the disputed amount shall be credited to your Card account.

## **14. Quality of Goods and Services**

The Bank shall not in any way be responsible for merchandise, merchandise warranty or services purchased or availed of by the Cardmember from merchant partners including any delay in delivery, non-delivery, non-receipt of goods or receipt of defective goods by the member. It must be clearly

understood that the Citibank World Money Prepaid Card facility is purely a facility to the member to avail of the facility offered and Citibank holds out no warranty or makes no representation about quality, delivery or otherwise whatsoever of any goods purchased, and any dispute or claim must be resolved solely by the Cardmember with the concerned merchant partner.

#### Exclusion of Liability

Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to the Cardmember in respect of any loss or damage arising directly or indirectly out of; (a) any defect in goods or services supplied; (b) the refusal of any person to honour or accept a Card; (c) malfunction of any computer terminal; (d) misuse or fraudulent use of the Card by any person other than the Cardmember; (e) any statement made by any person requesting the surrender/cancellation of the Card or any act performed by any person in conjunction thereto; (f) handing over of the Card by the Cardmember to anybody other than the designated employees of the Bank at the Bank's premises; (g) exercise by the Bank of its right to demand and procure the surrender of the Card prior to the expiry date embossed on the Card's face, whether such demand and surrender is made and/or procured by the Bank or by any authorised person of the Bank or computer terminal/ATM; (h) the exercise by the Bank of its right to terminate any Card or Card account; (i) any injury to the character and reputation of the card member. alleged to have been caused by the repossession/cancellation of the Card and/or request for its return or the refusal of any service establishment to honour or accept the Card; (j) any mis-statement, mis-representation, error or omission in any details disclosed by the Bank; (k) decline of a charge because of exceeding foreign exchange entitlements as prescribed by RBI guidelines issued from time to time or on the Bank becoming aware of the Cardmember exceeding his entitlements.

In the event a demand or claim for settlement of outstanding dues from the Cardmember is made either by the Bank or any person acting on behalf of the Bank, the Cardmember agrees and acknowledges that such demand or claim shall not amount to be an act of defamation or an act prejudicial to or reflecting upon the character of the Cardmember in any manner and that the Cardmember agrees to pay to the Bank, on demand and unconditionally, the entire amount outstanding.

The Cardmember understands that communication sent via Facsimile machines, Internet Diskettes or any other method over public lines is not encrypted, and these transmission methods are therefore not secure means of transmission of information. The Cardmember acknowledges and accepts that such unsecured transmission methods involve the risk of possible unauthorised alteration/and or unauthorised uses of communication. The Cardmember agrees to exempt the Bank from any and/or all responsibility of any misuse of communication, and to hold the Bank harmless for any cost or loss that the Cardmember may incur due to any error, delay or problem in transmission or otherwise caused by using Facsimile machine, Internet, Diskettes, or any other method over public lines as a means of transmission.

#### **15. Currency Conversion Rates**

If you withdraw/use your Citibank World Money Prepaid Card Balance in a currency other than the currency in which your Card was issued, your funds so withdrawn/used by you will be converted at the conversion rates described in this section.

If you withdraw and/or use your Citibank World Money Prepaid Card Balance for withdrawal at an ATM or transaction at a merchant establishment/outlet in a currency other than the currency in which your Card was issued, then such amount, as used by you, will be deducted from your Card Balance post conversion of this amount by Visa into an amount in the currency of your Card. Visa

will use the procedures set forth in its applicable policy in effect at the time the transaction is processed. Currently, such policy provides that the transaction is processed on the same day you withdraw Card Balance/transact at merchant outlets and the currency conversion rate to be used is, either;

- A wholesale market rate in effect the day before processing, or
- A government-mandated rate in effect the day before processing,

Citibank would levy a cross-currency mark-up charge on all such transactions as are detailed in the Schedule of Charges.

## **16. Data Protection and Disclosure of Information**

You have no obligation to provide any personal data to us, but if you do not, we may not be able to provide you with the services contemplated under these Terms and Conditions.

We process the personal data required to issue your Citibank World Money Prepaid Card solely for the purpose of issuing and administering your Citibank World Money Prepaid Card and Citibank World Money Prepaid Card Balance. If you provide this personal data to us, you allow us, or an authorized third-party, to use this data for such processing. You also agree that we may transfer any personal data collected by us for such purposes to other entities (whether or not associated with us). These entities may be located outside the country in which your Citibank World Money Prepaid Card was issued, including in particular, Visa International of the United States, MasterCard of the United States and Citibank, NA also of the United States. You hereby expressly authorize us and consent to our obtaining any personal data, or such relevant information as is necessary, from a third-party.

You agree to provide us such information, as we are required to obtain from you by law or regulation, or any other appropriate information that we may reasonably request you to furnish from time to time. You agree further that the sales agent through whom your Card was issued may share information concerning you with us. You have the right to determine if we hold any personal data about you, to correct any inaccurate personal data relating to you, to ascertain our policies and practices in relation to our personal data, and the type of personal data held by us. However, we may charge a reasonable fee for the processing of any such personal data request. You may also have a right of access to such data under applicable laws. Any questions concerning the access to or correction of personal data processing operations should be addressed to the Bank, at the address listed in Section 1 of these Terms and Conditions.

You hereby agree that we may disclose information to third parties about your Citibank World Money Prepaid Card Balance or the transaction made by you with your Citibank World Money Prepaid Card:

- (1) Where it is necessary for completing transactions; or
- (2) In order to verify the existence and condition of your Citibank World Money Prepaid Card Balance for a third-party or
- (3) When necessary to comply with applicable law or government agency or court orders or legal proceedings; or
- (4) When necessary to resolve errors or questions you have raised; or
- (5) In order to satisfy our international data processing requirements; or
- (6) When you have consented to such disclosure.

## **17. Variation of Terms and Conditions**

We reserve the right to modify these Terms and Conditions from time to time upon notice to the Cardmembers. Any changes in charges will be communicated to you with one month notice.

## **18. Authorised Sales Agents**

The Bank reserves its right to assign any activities to any third-party agency at its sole discretion. Your Citibank World Money Prepaid Card may have been issued through one of our authorised sales agents. This sales agent may perform certain services for you from time to time on our behalf. However, you acknowledge that the issuance of your Citibank World Money Prepaid Card to you and the provision of any such services by our sales agent does not give rise to any contractual liability of the Bank to you of any nature whatsoever and in no event shall the Bank be responsible for any act or omission by the sales agent. As issuer, we are solely liable for fulfillment of the valid obligations in respect of your Citibank World Money Prepaid Card. We are solely responsible for any claim or dispute with respect of your Citibank World Money Prepaid Card, which should be notified to the Bank in accordance with Section 10 of these Terms and Conditions.

The Bank may, at any time, without giving notice or reason, suspend or terminate all or any of the services or their use by the Cardmember. All provisions of these terms and conditions which in order to give effect to their meaning need to survive the suspension or termination of the services and/or the use of the services by the Cardmember shall remain in full force and effect after such suspension or termination. Notwithstanding such suspension or termination, the Cardmember shall continue to be bound by these Terms and Conditions to the extent they relate to any obligations or liabilities of the Cardmembers, which remains to be performed or discharged

Each of the provisions of these terms and conditions is severable and distinct from the others and, if at any time, one or more of such provisions is or becomes illegal or unenforceable in any respect under the laws of any jurisdiction, the legality, validity or enforceability of the remaining provisions shall not be affected in any way.

No act, delay or omission by the Bank shall affect its rights, powers and remedies under the terms and conditions or any further or other exercise of such rights, powers or remedies. The rights and remedies under these terms and conditions are cumulative and not exclusive of other rights and remedies provided by law.

All Information in this communication is correct at the time of printing/publishing (Version: **GCG / Prepaid / WM / BR / PN / 04-12**)