

**CITIBANK NRI BUSINESS**  
WEALTH MANAGEMENT FOR THE GLOBAL INDIAN

**Internet Banking Sign-Up Form**

I/We have read and understood the terms and conditions governing Citibank online Internet Banking Facility. I/We accept and agree to be bound by the said terms and conditions including those excluding/limiting your liability. I/We the customer(s) agree to Citibank, N.A. giving me/us notice of availability/readiness of my/our monthly/quarterly Statement(s) of Account(s) Via e-mail to the e-mail ID specified by me. I/We the customer(s) agree to receive alert messages/advise with respect to even's/transactions relating to my/our Account/Link Accounts through e-mail over my mobile phone to the e-mail ID/mobile number specified by me in the Application Form. I/We certify that the details provided in my/our application form are correct. I/We shall advise the bank in case of any change in any of the below details/information or in case. Online or receive alerts/advices through e-mail/over mobile phone. I have read and understood the terms and conditions governing State Online and CitiAlert.

**First Applicant**

Your Name:			Mobile Number:
Your Citibank Account Numbers (Please mention ALL your Citibank relationship details):			Please enter country code followed by your mobile number. For example, 006597700245 where 0065 is the country code and 97700245 is the mobile number
Date of Birth:	E-mail ID:	@	<input checked="" type="checkbox"/> I Sign-up for CitiAlert on E-mail/Mobile Number (as provided above) <input checked="" type="checkbox"/> I Sign-up for Statement Online
			Your Signature:

**Second Applicant**

Your Name:			Mobile Number:
Your Citibank Account Numbers (Please mention ALL your Citibank relationship details):			Please enter country code followed by your mobile number. For example, 006597700245 where 0065 is the country code and 97700245 is the mobile number
Date of Birth:	E-mail ID:	@	<input checked="" type="checkbox"/> I Sign-up for CitiAlert on E-mail/Mobile Number (as provided above) <input checked="" type="checkbox"/> I Sign-up for Statement Online
			Your Signature:

**Third Applicant**

Your Name:			Mobile Number:
Your Citibank Account Numbers (Please mention ALL your Citibank relationship details):			Please enter country code followed by your mobile number. For example, 006597700245 where 0065 is the country code and 97700245 is the mobile number
Date of Birth:	E-mail ID:	@	<input checked="" type="checkbox"/> I Sign-up for CitiAlert on E-mail/Mobile Number (as provided above) <input checked="" type="checkbox"/> I Sign-up for Statement Online
			Your Signature:

**Fourth Applicant**

Your Name:			Mobile Number:
Your Citibank Account Numbers (Please mention ALL your Citibank relationship details):			Please enter country code followed by your mobile number. For example, 006597700245 where 0065 is the country code and 97700245 is the mobile number
Date of Birth:	E-mail ID:	@	<input checked="" type="checkbox"/> I Sign-up for CitiAlert on E-mail/Mobile Number (as provided above) <input checked="" type="checkbox"/> I Sign-up for Statement Online
			Your Signature:

**Fifth Applicant**

Your Name:			Mobile Number:
Your Citibank Account Numbers (Please mention ALL your Citibank relationship details):			Please enter country code followed by your mobile number. For example, 006597700245 where 0065 is the country code and 97700245 is the mobile number
Date of Birth:	E-mail ID:	@	<input checked="" type="checkbox"/> I Sign-up for CitiAlert on E-mail/Mobile Number (as provided above) <input checked="" type="checkbox"/> I Sign-up for Statement Online
			Your Signature:

**Sixth Applicant**

Your Name:			Mobile Number:
Your Citibank Account Numbers (Please mention ALL your Citibank relationship details):			Please enter country code followed by your mobile number. For example, 006597700245 where 0065 is the country code and 97700245 is the mobile number
Date of Birth:	E-mail ID:	@	<input checked="" type="checkbox"/> I Sign-up for CitiAlert on E-mail/Mobile Number (as provided above) <input checked="" type="checkbox"/> I Sign-up for Statement Online
			Your Signature:

**Note**

- The Citibank Online Internet Banking Password will not sent to you in case you already have access to Internet banking facility through your Rupee Checking Account.
- The Citibank Online Internet Banking Facility is not available for Minors and Corporates.
- While CitiAlert/Statement Online is currently available for the Citibank Rupee Checking Account the same would be made available to you at a future date as and when we launch them for all Deposit/Investment/Treasury Services products.
- In case you do not wish to avail of CitiAlert/Statement Online, please indicate the same with a cross in the boxes above.
- For certain International Non-GSM networks (specially in US) you may need to register with you cellular Service provider to be able to receive text alert on your mobile phone.



## Terms and Conditions governing Statement Onlince

I/We the Customer agree to Citibank, N.A., giving me/us a notice of availability/readiness of my/our Statement(s) of Account(s) Viae-mail to the e-mail ID specified by me/us.

Citibank, N.A., would be deemed to have delivered the Statement to me/us, forthwith upon my/our receiving notice of it's availability. I/We will be obliged to download and print the Statement of my/our account after receiving notice as aforesaid from Citibank, N.A., Should I experience any difficulty in accessing the electronically delivered Statement, I shall promptly advise Citibank, N.A., to enable 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 acceptance by me/us of my/our Statement.

I/We, am/are aware of all security risks including possible third party interception of my/our Statement and content of my/our Statement 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 not be considered as a breach by Citibank, N.A., of banker-customer confidentiality.

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

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

The use and storage of any information including, without limitation, the password, account information, transaction activity, account balance and other information available on my/our (the Customer's) personal computer is at my/our own risk and my/our sole responsibility.

### Terms and Conditions governing CitiAlert

#### 1. Definitions:

In these terms and conditions, the following terms shall have the following meanings

"Alerts" means the customised messages in response to the triggers sent as Short Messaging Services ("SMS") to the Customer over his mobile phone or to the e-mail address provided.

"Account" means any account of the Customer with the Bank, which may be Savings/Current/Fixed Deposit/Rupee Checking Account, Rupee and Foreign Currency Deposit or any other account.

"Bank" means the branch of Citibank, N.A., with which the Customer's account is maintained:

"CSP" means the Cellular Service Provider with whom the Bank has an arrangement for providing the CitiAlert facility.

"Customer" means the person who holds an account with the Bank.

"Triggers" means the customised triggers to be set or placed by the Customer with the Bank with respect to specific events/transactions relating to his account to enable the Bank to send the corresponding alerts to the Customer.

#### 2. Availability

2.1 The facility is made available to the Customer at his request, at the sole discretion of the Bank and may be discontinued by the Bank at any time, without notice.

2.2 The facility is available in certain specific regions and to subscribers of mobile phones of certain specific CSPs. The Customer understands that unless he is a subscriber of the specific SCPs, the facility will not be available.

2.3 The alerts will be sent to the Customers only if the Customer is within cellular circles of the CSPs, or in circles forming part of the roaming network of such CSPs.

2.4 The Bank may, if feasible, extend the facilities to other cellular circles as well as to subscribers of other cellular telephone service providers, as will be notified by the Bank, from time to time.

#### 3. Process

3.1 To receive alerts, the Customer may select and set all or any of the Triggers available on the Citibank website [www.citibank.com](http://www.citibank.com). The Customer may set any Triggers with the Bank through CitiPhone or by conventional written instructions to the Bank.

3.2 The Customer is responsible to acquaint himself with the detailed process for using CitiAlert and the Bank is not responsible for any error by the Customer in setting the Triggers.

3.3 To set Triggers over the Citibank NRI website, the Customer will be required to use the Citibank Online Internet Banking Facility and the terms and conditions relating thereto will apply. To set Triggers through CitiPhone the Customer will be required to use his T-PIN and the terms and conditions relating to CitiPhone will apply. Alerts will be sent over the Customer's mobile phone number or to the e-mail ID registered with the Bank. The terms and conditions relating to Citibank Online and CitiPhone must be read in conjunction with and in addition to these terms and conditions.

3.4 The Customer acknowledges that CitiAlert will be implemented in a phased manner and the Bank may at a later stage, as and when feasible, send Alerts over e-mail, expand the available Triggers or Alerts to meet Customer requirements. The Bank may, from time to time, change the features of any Trigger or Alert. The Customer will be responsible for keeping himself updated of the available Triggers or Alerts, which will be notified by the Bank over its website. The Customer may, from time to time, change or add to the Triggers selected by him, without the necessity of a fresh registration.

#### 4. Joint Accounts

The facility will be available only in relation to account held in sole name or in case of "either/survivor" instructions, only to the primary or first named signatory.

#### 5. Setting Triggers and Receiving Alerts

5.1 The Bank will not acknowledge receipt of any instructions or Triggers nor shall the Bank be responsible to verify any instructions or Triggers or the Customer's T-PIN or H-PIN or mobile phone number or e-mail ID. The Bank will endeavour to give effect to instructions and Triggers on a best effort basis and as soon as practically possible for the bank.

5.2 The Bank may, in its discretion, not give effect to any Triggers if the bank has reason to believe (which decision of the Bank shall be binding on the Customer) that the triggers are not genuine or otherwise improper or unclear or raise a doubt or in case any Triggers cannot be put into effect for any reasons whatsoever.

5.3 The Customer is responsible for intimating to the Bank any change in his mobile phone number or e-mail ID or account details and the Bank will not be liable for sending Alerts or other information over the Customer's mobile phone number/e-mail ID/fax number recorded with the Bank.

5.4 The Customer acknowledges that to receive Alerts, his mobile phone must be in an "on" mode. If the Customer's mobile phone is kept "off" for a continuous period of 48 hours from the time of delivery of an alert message by Citibank, that particular message would not be received by the Customer.

5.5 Triggers will be processed by the Bank after receipt and the processing time will be decided by the Bank, in its discretion. The Customer acknowledges that there will be a certain time lag taken by the Bank to process the Triggers and send the Alerts.

5.6 The Customer acknowledges that the facility is dependent on the infrastructure, connectivity and services provided by the CSPs and other service providers engaged by the Bank. The Customer accepts that timeliness, accuracy and readability of Alerts sent by the Bank will depend on factors affecting the CSPs and other service providers. The Bank shall not be liable for non-delivery or delayed delivery of Alerts, error, loss or distortion in transmission of Alerts to the Customer.

5.7 The Bank shall endeavour to provide the facility on a best effort basis and the Customer shall not hold the Bank liable for non-availability of the facility or non-performance by any CSPs or other service providers or any loss or damage caused to the Customer as a result of use of the facility (including relying on the Alerts for the Customer's investment or business purposes) for causes which are not attributable to the Bank. The bank shall not be liable in any manner to the Customer in connection with the use of the facility.

5.8 The Customer accepts that each alert may contain certain account information relating to the Customer. The Customer authorises the Bank to send account related information, though not specifically requested, if the Bank deems that the same is relevant.

#### 6. Withdrawal or Termination

6.1 The Bank may, in its discretion, withdraw temporarily or terminate the facility, either wholly or in part, at any time. The Bank may, without prior notice, suspend the facility at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the suspension of the facility.

6.2 If Alerts cannot be delivered to the Customer on ten consecutive occasions the facility will be temporarily suspended, until reactivated by the Customer.

#### 7. Fees

The facility is currently made available by the Bank as a free service. However, the Bank may, at any time, at its sole discretion charge a fee for use of any or all of the facility by notice to the Customer. The Customer may at any time discontinue or unsubscribe to the said facility. The Customer shall be liable for payment of such airtime or other charges which may be levied by the CSP in connection with the receiving of the Alerts, which may be levied by the CSP as per the terms and conditions of the CSP and the Bank is in no way concerned with the same.

#### 8. Disclaimer

8.1 The Customer is solely responsible for protecting his T-PIN/H-PIN or mobile phone number or e-mail address.

8.2 The Bank will not be liable for:

a. any unauthorised use of the Customer's T-PIN, H-PIN or mobile phone or for any fraudulent, duplicate or erroneous instructions/Triggers given by use of the Customer's T-PIN, H-PIN or mobile phone number or e-mail address.

b. acting in good faith on any instructions/Triggers received by the Bank.

c. error, default, delay or inability of the Bank to act on all or any of the instructions/Triggers.

d. loss of any information/instructions/Alerts in transmission,

e. unauthorized access by any other person to any information/instructions/Triggers given by the Customer or breach of confidentiality.

8.3 The bank will not be concerned with any dispute between the Customer and the CSP and makes no representation or gives no warranty with respect to the quality of the service provided by the CSP or guarantee for timely delivery or accuracy of the contents of each alert.

#### 9. Disclosure

The Customer accepts that all information/instruction/Triggers will be transmitted to and/or stored at various locations and be accessed by personnel of the Bank (and its affiliates). The Bank is authorised to provide any information or details relating to the Customer or his account to the CSPs or any service providers so far as is necessary to give effect to any instructions/Triggers. The Customer indemnifies the Bank against information sharing with third parties eg. Police, Courts, Central Bank if we receive official orders from these offices and cross-border information sharing.

#### 10. Liability and Indemnity

The Customer shall not interfere with or misuse in any manner whatsoever the facility and in the event of any damage due to improper or fraudulent use by the Customer, the Customer, shall be liable in damages to the Bank. In consideration of the Bank providing the facility, The customer agrees to indemnify and keep safe, harmless and indemnified the Bank from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which the Bank may at any time in our, sustain, suffer or be put to as a consequence of or arising out in good faith acting on omitting or refusing to act on any instructions given by use of the facility. The Customer shall agree to an ongoing confirmation for use of name, e-mail ID and mobile number for marketing/merchandising offers between Citibank and other companies. The Customer shall indemnify the Bank for unauthorised access by any other person to any information / instructions/Triggers given by the Customer or breach of confidentiality.

#### 11. Amendment

The Bank may amend the above terms and conditions, at any time without prior notice to the Customer and such amended terms and conditions will thereupon apply to and be binding on the Customer.

#### Terms And Conditions governing Internet Banking

I accept that at my request, Citibank, N.A., has agreed to provide me the facility of carrying out banking transactions by using the internet Banking facility through the Citibank india website apart from any written standing Instruction now given or that may here after be given to you. I am aware that in connection with such internet Banking facility, I am required to use the Card Number and Home Banking Personal Identification Number (H-PIN) as advised by the Bank or as subsequently changed by me or as received by me by contacting the Bank by oral instruction or otherwise. This Internet Banking facility shall cover and be applicable to all my Savings Account ONLY now existing or which may hereafter be opened by me.

For me to use the Internet Banking service, I acknowledge that.

a. Have read and understood all terms and conditions which govern the usage of Internet Banking facility.

b. Understand that my H-PIN is used to transmit/give instructions. I am aware of the confidential nature of the H-PIN and confirm that I will not disclose my H-PIN to anybody. I will inform the Bank incase my H-PIN is known to anyone else. The internet Banking facility will be used by me solely for the purpose of communication with the bank in

relation to banking and financial service provided by the Bank.

- c. Instruct the Bank to comply with any instructions given through the use of the internet Banking facility. The Bank shall be entitled to assume that any instruction given to the Bank using my H-PIN are given by me and that the Bank will not be liable for any fraudulent, duplicate erroneous instructions given to the Bank by using of my H-PIN.
- d. Am aware that the Bank will not be liable for any failure to provide the Internet Banking facility or to comply with the terms and conditions governing this account for any cause that is beyond the Bank's control
- e. Understand that the Bank may withdraw add to or modify the Internet facilities from time to time by notice to me. While advance notice of maintenance work likely to affect the availability of internet Banking facilities shall be given the Bank reserves the right to suspend, upon notice access to internet Banking facilities or the provision of all or any of the services at any time if the Bank deems if necessary to do so in the event of an emergency (the option of the Bank being conclusive in this respect) or for security reasons.
- f. Understand that any instruction by the Customer shall be irrevocable when received by the Bank should any instruction by the Customer be capable of being executed by the bank in more ways than one, the Bank execute the said instruction in any one of the said ways at the Bank's sole discretion, under advice to the Customer.
- g. Any requirement in this agreement for written notice may not be satisfied by transmitting through internet Banking facilities.
- h. Understand that all records maintained by the Bank, in electronic or documentary form, of the instructions of the Customer and such other details (including but not limited to payments made or received) pursuant to this agreement, shall as against the Customer, be deemed to be Conclusive evidence of such instructions and such other details.

#### Responsibilities of the Customer

1. 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) Internet Banking facilities provided by the Bank.
2. All records maintained by the Bank in electronic or documentary form, of the instructions of the Customer and such other details (including but not limited to payment made or received) pursuant to this agreement, shall as against the Customer, be deemed to be conclusive evidence of such instruction and such other details.
3. The Customer undertakes to verify the correctness of each statement or report in relation to any transaction and to notify the bank within 14 days of the receipt of the statement 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 or report so generated. If no objection is made within 14 days or before further instructions are given by the Customer, the same shall be conclusive evidence as against the Customer without any further proof that the statement or report is correct and the Bank shall be free from all claims in respect thereto.
4. The Customer agrees that all data relating to the Customer and the Customer's Account(s) may be transmitted to or through and/or stored in any location(s) and accessed by any authorized personnel of the bank (and its subsidiaries) where, in the opinion of the Bank, such transmission storage and/or access is necessary for the provision of the services of Internet banking facilities to the Customer.
5. The Customer authorized the bank to provide to third parties such details relating to the Customer and the Customer's Account, as may be necessary in order to give effect to any instruction of the Customer, in order to comply with the order of any court, government agency or lawful authority or with any laws/regulations in any jurisdiction.

In consideration of your providing me with the said facility, I agree to indemnify and hereby keep you indemnified from and against all actions claims, demands, proceeding, losses, damages, costs, charges and expenses whatsoever which your Bank may at any time incur, sustain, suffer or be put to as a consequence of or by reason of or arising out of providing me the said facility or by reason of your Bank acting in good faith taking or refusing to take or omitting to take action on my instruction.

#### Governing laws

The governing laws applicable to the Citibank Online Internet Banking facility/Statement Online/CitiAlert shall be the same as is applicable to the product (FCNR/NRE/NRNR/ Treasury Products- London/ Singapore/ Mutual Funds/ Fixed Income Securities) availed of by the customer, as mentioned in the relevant application form.

Terms and Conditions governing Citibank Online and CitiAlert applicable to customers holding Treasury Product. Singapore

These Terms & conditions for Citibank Online & CitiAlert ("terms") set out the provisions relating to the internet & mobile phone banking facilities extended by the Bank (defined below) to the Customer (defined below)

#### A. GENERAL

The provisions in this Section A are of general application to the Facilities (defined below)

##### 1. Definitions

In these Terms, the following terms shall have the following meanings:-

"Alerts" means the customised messages in response to the Triggers sent via short messaging service to the Customer over his mobile phone or to an e-mail address:

"Account" means any and all account of the Customer with the Bank, whether saving/current/fixed deposit or any other accounts:

"Bank means Citibank, N.A., Singapore branch and its successors and assigns:

"Citibank Online Facility" means the internet banking services provided by Citibank, India to the Customer hereunder.

"CSP" means any cellular service provider with whom the Bank has an arrangement for providing the Facility:

"Customer" means the person who holds an Account with the Bank:

"Facilities" means both the Citibank Online Facility and CitiAlert;

"HPIN" means the customer's homebanking personal identification number for the Citibank Online Facility;

"ISP" means any internet access service provider;

"Mobile Bank Facility" means the mobile phone banking services provided by Citibank India to the Customer hereunder;

"Triggers" means the customised triggers to be set or placed by the Customer with the Bank with

respect to specific events/transactions relating to his Account to enable the Bank to send the corresponding Alerts to the Customer;

TPIN" means the Customer's telephone personal identification number for the Mobile Banking

Facility;

"Website" means www.citnri.com, or as may be substituted by the Bank from time to time.

1.2 Words used in the singular or plural shall be deemed to include the other, unless the content otherwise indicates.

1.3 Words referring to the masculine gender shall be deemed to include the feminine and neuter genders, as appropriate.

##### 2. Availability

The Facilities are made available to the Customer at his request and at the Bank's sole discretion

##### 3. Fees

The Facilities are currently made available by the Bank free of charge. However the Bank may at any time, at its sole discretion, charge a fee for use of any or all of the Facilities, by notice to the Customer.

##### 4. Change In Particulars

The Customer is responsible for informing the Bank of any change in his mobile phone number, e-mail address and fax number. The Bank will not be liable for sending Alerts or other information over the Customer's incorrect mobile phone number, e-mail address or fax number as long as such number or address is the one last known to the Bank.

##### 5. Instructions

5.1 The Bank will not acknowledge receipt of any instructions or Triggers. The Bank is not required to verify any instructions, triggers, TPIN, HPIN, e-mail address or mobile phone number of the Customer.

5.2 The Bank will endeavour to give effect to instructions and Triggers on a best efforts basis and as soon as practically possible for the Bank. The Bank may, in its discretion, not give effect to any instruction/Trigger or carry out any instructions if it has reason to believe (in which case the decision of the Bank shall be binding on the Customer) that the instructions are not genuine or are otherwise improper or unclear or raise a doubt or are illegal.

5.3 Any instructions given to the Bank through use of the Facilities and through the Customer's HPIN and TPIN shall be deemed to be given by the Customer and the Bank shall be entitled to assume that such instructions are given by the Customer.

5.4 The Customer's instructions shall be irrevocable and binding on the Customer upon transmission by the Customer. The Bank is not obliged to act on any request to cancel, reverse or amend any instructions (whether for payment or otherwise) after they have been transmitted by the Customer to the Bank.

5.5 The Bank's records and any records of the instructions, communications, operations or transactions aforesaid or performed, processed or effected by the Customer or any person purporting to be the Customer (with or without the consent of the Customer), or any record of transactions relating to the operation of the Facilities and any record of any transactions maintained by the Bank shall be binding and conclusive on the Customer for all purposes whatsoever and shall be conclusive evidence of the relevant transaction and the Customer's liability to the Bank. The Customer agrees not to dispute the validity, accuracy or authenticity of any such records and evidence.

##### 6. Disclaimer

6.1 The Customer is solely responsible for protecting his TPIN, HPIN and mobile phone number from discovery by any other person. The Customer undertakes to inform the Bank immediately if his HPIN or TPIN becomes known to any other person.

6.2 The Bank will not be liable for the following, or for any loss, damage or embarrassment suffered by the Customer as a result of:-

a. any unauthorized use of the Customer's TPIN, HPIN or mobile phone numbers or for any fraudulent, duplicate or erroneous instructions given or Triggers set by use of the Customer's TPIN, HPIN or mobile phone numbers;

b. unauthorised access to information or Triggers given by the Customer whether by reason of breach of confidentiality or otherwise;

c. the Customer not having sufficient funds in the Account to make any payment or transfers or the inability of Customer to perform any transaction due to limited set by the Bank from time to time;

d. lack of information or failure by the Customer to provide timely, clear, accurate, necessary and complete information;

e. any failure by the Customer to follow the latest or current instructions, procedures and directions for using the Facilities and/or any refusal by the Bank to act as a result thereof;

f. any error, default, delay or inability of the Bank to act on all or any of the instructions/Triggers, due to factors beyond the Bank's control;

g. non-delivery or delayed delivery of Alerts, instructions or other information or errors, loss of information or distortion in their transmission to the Customer.

h. loss or damage caused by equipment, the internet browser providers, the ISP or their agents or sub-contractors;

i. the Bank's inability to provide or the Customer's inability to access the Facilities as a result of a partial or total malfunction of a network, terminal, data processing system, security system, telecommunications system or other circumstances beyond the control of the Bank (including any intrusion or attack by any person, hardware, software, virus, Trojan horse, worm, bot and/or macro or other harmful components that may interfere with the provision of the Facilities hereunder); or

j. acting or failing to act in good faith on any instructions/Triggers received by the Bank.

##### 7. Indemnity:

The customer agrees to indemnify and keep harmless the Bank from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever (including legal fees & costs on a full indemnity basis) which the Bank may at any time incur arising out of any action or omission of the Bank whilst acting in good faith pursuant to these Terms including without limitation, all liabilities, losses and damages arising from the access of any information contemplated hereunder and/or the receipt or payment of any monies belonging to the Customer, whether or not authorised by the Customer.

##### 8. Disclosure

8.1 The Customer authorises the Bank to disclose to a potential transferee or any other person proposing to enter into contractual arrangements with the Bank in relation to these Terms, such information about the Customer, including the nature and details of the arrangements hereunder as the Bank may think fit.

8.2 The Customer hereby gives his permission to the Bank and its officers to disclose divulge or reveal any information whatsoever regarding the money or otherwise particulars of the Customer or the account (including the TPIN and HPIN):-

- a. To any person purporting to be the Customer upon verification of his identity to the satisfaction of the Bank in accordance with its prevailing procedure and
  - b. To any person as may be necessary or appropriate or as may arise from the use or access (whether or not authorised) in relation to the operation of the Facilities.
- 8.3 The Customer accepts that all information/instructions/Triggers will be transmitted to and/or stored at various locations and be accessed by personnel of the Bank (and its affiliates). The bank is authorised to provide any information or details relating to the Customer or his Account to the CSP or ISP so far as is necessary to give effect to any instructions/Triggers.
9. Marketing/Publicity  
The Customer agrees that the Bank may use his name e-mail address and mobile number for marketing/merchandising offers from Citibank, N.A., or other entities.
10. Termination
- 10.1 The bank may, in its discretion, withdraw temporarily or terminate the Facilities (either wholly or partially) at any time.
- 10.2 The Customer may discontinue or unsubscribe from the Citibank Online Facility or CitiAlert or both at any time by giving the Bank written notice.
11. Saverability  
If any one of the provisions in these Terms shall be deemed invalid, unlawful or unenforceable any respect under any applicable law, the validity, legality and enforce ability of the remaining provisions herein shall not in any way be affected or impaired.
12. Assignment/Transfer  
The Customer may not assign or transfer any part of his right or obligations under these Terms. The Bank may assign or transfer all or any part of its rights or obligations under these Terms without the Customer's consent.
13. Governing Law and Jurisdiction/Compliance
- 13.1 These Terms shall be governed by and construed in accordance with Singapore law. The Bank and the Customer submit to the non-exclusive jurisdiction of the courts in Singapore in all matters pertaining hereto.
- 13.2 The Customer agrees to comply with all applicable laws, including import and export control laws and regulations.

#### B.CITIALERT - E-MAIL ALERTS / MOBILE BANKING FACILITY

The provisions in this section B apply only to the Mobile Banking Facility.

14. Availability
- 14.1 The Mobile Banking Facility is available to subscribers of mobile phones of certain specific CSPs. The Customer understands that unless he is a subscriber of the specific CSPs, the Mobile Banking Facility will not be available.
- 14.2 The Alerts will be sent to the Customer only if the Customer is within the cellular circles of the CSP or in circles forming part of the roaming network of such CSP.
- 14.3 The Bank may, if feasible, extend the Mobile Banking Facility to other cellular circles as well as to other cellular service providers, as will be notified by the Bank, from time to time.
15. Process
- 15.1 To receive Alerts, the Customer may select and set all or any of the Triggers available on the Website. The Customer may set any Triggers with the Bank through instructions to the Bank in the manner set out in the Master Account Agreement terms and Conditions, the terms and conditions of which have been accepted by the customer. Alerts will be sent to the Customer's mobile phone number or e-mail ID registered with the Bank.
- 15.2 The Customer is responsible for acquainting himself with the detailed process for receiving Alerts. The Bank is not responsible for any error by the Customer in setting the Triggers.
- 15.3 To set Triggers over the Website, the customer will be required to use the Citibank Online Facility and the terms and conditions relating thereto in Section C Below will apply. To set Triggers through the Mobile Banking Facility the Customer will be required to use his TPIN and the terms and conditions relating to the Mobile Banking facility will apply.
- 15.4 The Customer acknowledges that to receive Alerts, his mobile phone must be in an "on" mode. If the Customer's mobile phone is kept in an "off" mode for a continuous period of 48 hours from the time of delivery of the first of such Alerts by the Bank, the Bank is entitled to cease trying to send that particular Alert to the Customer, at its discretion.
- 15.5 Triggers will be processed by the Bank after receipt and the processing time will be decided by the Bank, in its discretion. The Customer acknowledges that there will be certain time lag taken by the Bank to process the Triggers and to send the Alerts.
- 15.6 The Customer accepts that each Alert may contain certain Account-related information relating to the Customer. The Customer authorises the Bank to send Account-related information, though not specifically requested, if the Bank deems that the same is relevant.
- 15.7 If Alerts cannot be delivered to the Customer on ten consecutive occasions on mobile phone the Facility will be temporarily suspended, until reactivated by the Customer by instructions to the Bank.
- 15.8 The Customer acknowledges that the Mobile Banking Facility is dependent on the infrastructure connectivity and services provided by the CSP and other service providers engaged by the Bank. The Customer accepts that timeliness, accuracy and readability of Alerts sent by the Bank will depend on factors affecting the CSP and other service providers.
- 15.9 The Bank shall endeavor to provide the Facility on best efforts basis and the Customer shall not hold the Bank liable for non-availability of the Facility or non performance by any CSP or other service providers or any loss or damage caused to the Customer as a result of use of the Mobile Banking Facility (including relying on the Alerts for the Customer's investment or business purposes) for causes which are not attributable to the Bank.
- 15.10 The Customer acknowledges that the Mobile Banking Facility will be implemented in a phased manner and the Bank may at a later stage, as and when feasible, send Alerts over e-mail and/or expand the available Triggers or Alerts to meet Customer requirements. The Bank may, from time to time, change the features of any Trigger of Alert. The Customer will be responsible for keeping himself updated of the available Triggers or Alerts, which will be made available by the Bank over the Website. The Customer may, from time to time, change or add to the Triggers Selected by him in the manner described in Clause
- 15.11 Above, without the necessity of fresh registration.
16. Service Provider
- 16.1 The Customer shall be liable for payment of airtime or other charges which may be levied

by the CSP in connection with the receiving of the Alerts as per the relevant terms and conditions between the CSP and the Customer, and the Bank is in no way concerned with the same.

- 16.2 The Bank will not be concerned with any dispute between the Customer and the CSP and makes no representation or gives no warranty with respect to the quality of the service provided by the CSP, or guarantee for the timely delivery or accuracy of the contents of each Alert.

#### C.CITIBANK ONLINE FACILITY

The provisions in this Section C are applicable only to the Citibank Online Facility, which facilitates the carrying out of transactions through the Website.

18. Services
- 18.1 The following services are provided by the Bank to the customer under the Citibank Online facility:-
- a. Obtaining Information on and balances of the Account;
  - b. transferring funds between Accounts;
  - c. such other banking and other transactions as the Bank may from time to time make available to the Customer.
19. Instructions  
In the event of any inconsistency between any instruction given by the customer via the Citibank Online Facility and any written standing instruction, the latter shall prevail.
20. Equipment
- 20.1 In order to avail the Citibank Online Facility, the customer is required to maintain the following hardware and software:-
- a. a personal computer (with modem) or other Internet access device;
  - b. Web browser : Microsoft Internet Explorer 4.0 or Netscape Navigator 4.0 or higher versions; and
  - c. an HPIN.
- 20.2 The Customer will only use the Citibank Online Facility on a personal computer or other internet access device which belongs to the Customer or any person who authorises the Customer to use such device for such purpose. The Bank will not be responsible for any harm or loss caused to any person as a result of the Customer not complying with this condition.
- 20.3 If new or different versions of the web browser, software, hardware and/or equipment necessary for the operation of the Citibank Online Facility become available, the Bank reserves the right not to support any prior version of the same. If the Customer fails to upgrade such equipment or to use the enhanced version of the same as required by the Bank, the Bank may reject the Customer's transactions, or process the Customer's transactions incorrectly, or the Customer may not be able to obtain access to all features and/or services available, and the Bank shall not be held liable as a result thereof.
- 20.4 The Customer is responsible for obtaining any required license for the use, import and export of any equipment, software or related material in connection with the Citibank Online Facility.
21. Procedure
- 21.1 Upon the completion of any transaction under the Citibank Online facility, the Bank is enlisted to debit forthwith the Account immediately and shall not be responsible for any missing and/or misuse and/or mismanagement of funds not attributable to the Bank's gross negligence and wilful default. The Customer shall ensure that the transaction is performed and completed correctly and accurately.
- 21.2 The Customer shall notify the Bank immediately upon receipt of any data and information through the Citibank Online Facility which is not intended for the Customer. The Customer agrees that all such data or information shall be deleted from the Customer's computer system immediately.
- 21.3 The Customer shall be responsible for the content and information contained in all the Customer's communications to the Bank via the Citibank Online facility including the legality, truthfulness and accuracy of such communications. In particular, but without limitation the Customer shall not communicate any unlawful, threatening, defamatory or obscene material or any material that could give rise to a criminal offence and/or civil liability in any relevant jurisdiction.
- 21.4 The Customer shall be responsible for obtaining at his cost access to the internet and for the cost of the telephone service.
22. Disclaimer
- 22.1 The Bank may from time to time (without giving prior notice) upgrade, modify, suspend or alter part or whole of the website and shall not be liable if any such upgrade, modification, supervision or alteration prevents the Customer from accessing Citibank Online Facility or any part or feature thereof.
- 22.2 The Customer acknowledges and agrees that some content, software products and services available from, accessible through or provided as part of, ancillary to or in conjunction with the Citibank Online Facility are or may be provided by third party service providers or through the use of third party software and/or content. Under no circumstances shall it be construed that the Bank is a party to any transaction between the Customer and such third party service providers or that such third party products, services, software, and/or content are provided by the Bank. Accordingly, the Bank shall not be liable in any way for any products, services, software and/or content obtained, and/or purchased from or rendered by such third party/parties or be responsible for any failure to deliver such products, services, content and/or software, customer enquires, technical support, maintenance services and/or any other obligations or services relating to or in respect of such products, services, software and/or content which shall be the sole responsibility of the relevant third party.
- 22.3 The Customer understands and accepts that e-mail passing over the internet may not be free from interference by third parties. Therefore, the Bank cannot guarantee the privacy or confidentiality of any information relating to the Customer passing over the internet. The Customer shall not hold the Bank liable for any loss or damages suffered as a result thereof.
23. Acknowledgement  
The Customer acknowledges that the access, use and/or purchase of products, services, software and/or content provided by third party service providers may be subject to additional terms and conditions prescribed by such third party, and hereby agrees to comply with and observe all such terms and conditions and where required by such third party, to execute any