



Citicard/Pin/T-Pin Application and Maintenance Request (Personal)

Citibank ATM Card \_\_\_\_\_

Account Holder's Name: \_\_\_\_\_ (First) (M.I.) (Last)

This is to request for:

- CITICARD/PIN
TELEPHONE PERSONAL IDENTIFICATION NO. (T-PIN)
New Citibank ATM Card
Replace Citibank ATM Card (lost)
Reprint Citibank ATM Card (destroyed/erroneous)
De-link /Change Account Linkage
Create/Reset PIN
Change PIN
Change Citibank ATM Card Status to: Active, Closed
Add/Reset T-Pin
Regenerate T-Pin
Change T-Pin
Change T-Pin status to: Enable, Block, Unblock

For Bancnet ATM access, please link my Citibank ATM Card to: (if applicable) (Please select only ONE FOR EACH account)

- Peso Savings account
Peso Checking account

For international ATM access, please link my Citibank ATM Card to: (if applicable) (Please select only ONE account)

- Peso Savings or Checking Account
Dollar Savings or Checking Account

Accounts to be delinked:

\_\_\_\_\_

I hereby authorize the transfer, disclosure and communication of any information relating to my accounts, or any information thereon, or any of my properties or investments with Citibank, to any of the offices, branches, subsidiaries, affiliates, agents and representatives of Citibank, N.A. and third parties selected by any of them, wherever situated, for use in connection with the provision of any service or product relating to my accounts, properties or investments (including data processing and storage, anti-money laundering monitoring, review and reporting, customer satisfaction survey, statistical and risk analysis purposes).

In addition to the foregoing, Citibank and any of its branch, subsidiary, affiliate, agent, representative or third party may transfer and disclose any such information as may be required by any law or regulation.

The foregoing constitutes my written consent for any transfer and disclosure of information relating to my accounts, properties and investments for the purposes indicated above and under applicable laws, rules and regulations.

I agree to hold Citibank free and harmless from any liability that may arise from any transfer, disclosure or storage of information relating to my accounts, properties or investments.

I have read, understood, and agree to be bound by the Terms and Conditions governing Citibank Philippines Accounts, and to any amendments thereto, as well as the Terms & Conditions governing the Use of the Citicard and 24 Hour Citiphone, copies of which I acknowledge to have received,



Account Holder's Signature

Date



Citicard/T-Pin Received by:

Date

For Bank Use Only:

GRB No. \_\_\_\_\_ Card/T-Pin Created by: \_\_\_\_\_
Old Citibank ATM Card No. \_\_\_\_\_ Date: \_\_\_\_\_
New Citibank ATM Card No. \_\_\_\_\_ Checked by: \_\_\_\_\_
Date: \_\_\_\_\_

## TERMS AND CONDITIONS

As used in these Terms and Conditions, "we", "our", "us" and "Citibank," refer to Citibank, N.A. (Philippine Branch). "You", "yours" and "the Depositor" refer to every person who opens an account with Citibank, in addition to any signers added at a later time. The term "Card" refers to the Citicard issued by Citibank.

### CITICARD

#### Issuance of Citicard

Citibank may, at its sole discretion, issue the Card which you may use to access your Accounts through the Automated Teller Machines (ATMs) or Point of Sale (POS) terminal networks of Citibank, its branches, affiliates, correspondents, agents and other parties.

#### Ownership

The Card shall remain the property of Citibank. You agree that Citibank may, at its sole discretion, suspend, block, terminate or cancel the Card at any time for any reason, with or without need of prior notice to you. Upon our request, you agree to surrender the Card to us immediately. You agree that Citibank shall not be liable for the suspension, blocking, termination or cancellation of the Card. The Card shall be for your exclusive use and is not transferable.

#### Linkage

All your deposit and loan accounts are automatically linked to your Card unless you specify otherwise in the Relationship Opening Form. All ATM transactions involving loan accounts are governed by the terms and conditions specific to the particular loan product.

#### ATM Pin

You shall personally encode your ATM Personal Identification Number (ATM PIN) at the Citibank branch where you maintain your Accounts. Citibank may exercise at its discretion the option to deliver your ATM PIN through mail.

Your ATM PIN is strictly confidential. For your own protection, you agree never to disclose your ATM PIN to anyone. You shall in all circumstances accept full responsibility for all transactions processed thru the use of the Card and the ATM PIN whether or not the transactions were made with your knowledge or with your authority. You shall hold Citibank free and harmless from any and all losses, damages or liabilities you shall suffer as a consequence or as a result of your disclosure of your ATM PIN.

#### Deposits

The amount of cash or check deposits made through the ATM shall be subject to verification by Citibank. The actual amount verified by Citibank will be deemed the correct amount you have deposited. All deposits you make after the daily cut-off time will be credited on the following business day. Check deposits, however, are subject to normal clearing periods. Cash or check deposits made on Saturdays, Sundays, holidays or non-banking days shall be considered transactions of the next banking day.

#### Withdrawals

You authorize Citibank to automatically debit from your Account the appropriate amount corresponding to the amount of the withdrawal you make, or its equivalent in allowable currency, and in accordance with our record of transactions.

Each transaction record evidencing every withdrawal from an ATM outside the Philippines, in addition to this agreement, shall constitute your written application to purchase and authority for us to sell foreign exchange for non-trade purposes, as required under BSP Circular No. 1389, as the same may be amended from time to time.

All withdrawals you make with the Card outside the Philippines consist of two interrelated transactions: a withdrawal or payment at the Philippine branch, and a remittance to the country or such other jurisdiction where you make the transaction. Your right of withdrawal is thus subject not only to Philippine laws but also the laws and regulations of the country where you actually withdraw your funds. Your international ATM withdrawal shall be in a currency permitted at the institution which owns the ATM. The equivalent in US Dollars will then be debited against your Account.

The amount you may withdraw within and outside the Philippines shall be subject to such limits as Citibank may set. Such limits shall be subject to change from time to time. In the event the system is offline, Citibank may further reduce the limit for withdrawals made outside the Philippines.

#### International ATM Access

Whenever you use your Card in ATMs outside the Philippines, you agree that the processing of your Card transactions shall be subject to the collection, storage and communications of all data (such as Account balance) relating to your Accounts. The processing of your transactions may be performed, in whole or in part, electronically. Accordingly, apart from Citibank, there may be other entities which shall have access to, and may have to collect, store or communicate, data relating to your Accounts in the processing of your Card transactions. These entities are part of the Citishare network, the organization responsible for routing all transactions among Citibank businesses and third-party ATM networks worldwide.

#### You understand that Citibank does not have any control over:

1. The participants and processors in the Citishare network;
2. The procedures they adopt in electronically transmitting or receiving data or information for your transaction;
3. The accuracy of such data/information; or
4. ATMs located outside the Philippines owned or operated by these Citishare network participants and processors and/or by the third party banks and ATM networks worldwide.

Accordingly, you agree that Citibank shall not be liable for any loss or damage of whatever nature which you may suffer as a result of or in connection with the processing of your transactions through Citishare network participants and processors or through third party banks and ATM networks worldwide, including those arising from the collection, storage and communication of data relating to your Accounts or the electronic transmission or receipt of data or information relating to your Card transactions or Accounts, such as, without limitation:

1. In case you are unable at any time to use your Card or avail of any service due to the disruption or failure of communication facilities;
2. Arising out of any rejection, disruption, failure or delay relating to the use of your Card or availing of any service where such rejection, disruption, failure or delay is due to circumstances beyond the reasonable control of Citibank; or
3. Arising out of unauthorized or fraudulent access or utilization of your Card or any service.

Whenever you use your Card in ATMs outside the Philippines, you consent to:

1. The collection, storage, communication and processing of all pertinent data, such as your Account balance, by any means necessary to maintain appropriate transaction and Account records;
2. The release and transmission of all these necessary data to participants and processors in the Citishare network;
3. Their retention of these data; and
4. Their compliance with all applicable laws and regulations governing disclosure of information to which they are subject.

Consequently, you agree to hold Citibank free and harmless from any of all losses, damages or liabilities arising from the rejection or non-completion of your international ATM transactions for any reason whatsoever including, but not limited to, the improper designation of the Account from which your transaction shall be debited or credited.

#### Available Funds in the Account

You agree never to use, or attempt to use, your Card for any transaction, such as withdrawal or transfer of funds, unless you have sufficient funds in your Account.

#### Conversion Rates

For international ATM withdrawals, you authorize Citibank to debit from your Account the equivalent amount of any withdrawal or transfer you make in currencies other than the currency of your Account.

Citibank shall base the equivalent amount on the exchange rates determined by the Global Management at Citibank, N.A., New York, U.S.A. (Citi NY). Citi NY bases its rates on a certain spread above the prevailing interbank rates at 5 p.m. Eastern Standard Time.

More specifically, withdrawals against US Dollar accounts in currencies other than US Dollar (third currency) will be converted into US Dollars based on the rate set by Citi NY. For withdrawals from Peso accounts, the third currency amount is first converted to US Dollar in the manner provided above, and the US Dollar amount is converted to its Peso equivalent based on the exchange rate set locally by the Citibank Treasury Group.

#### Transaction Records

The transaction records generated, kept and maintained by Citibank shall be conclusive and you agree to accept and be bound by these transaction records.

#### Joint Accounts

In case of joint accounts, all the Account holders agree that all transactions done thru the Card will be binding on each of the Account holders, jointly and severally.

#### Responsibility for Transaction

You shall be fully responsible for the security of your Card. You shall be responsible for all transactions made or initiated using your Card whether or not you know about such transactions and/or authorize them. Citibank is duly authorized to effect such transactions using your Card, such as to debit any and all of your Accounts and effect withdrawals and transfer from your Accounts according to your transactions records.

#### Liability for Phishing

You understand that your account may be compromised through phishing that will enable unauthorized person/s to withdraw money from your account using your unique ATM card number and unique ATM PIN which you will have provided through any of the following means: (a) response to an email request for your account information via a spoof Citi or Citibank website; (b) use of email or internet facility (other than the secured Citibank website) through which you provided your account information; (c) any other similar or analogous means.

You acknowledge that you were provided by us at account opening an awareness briefing on phishing, circumstances that enable phishing to occur and your indispensable role in its consumption. You expressly acknowledge that you were furnished copies of educational materials on phishing.

You undertake to cooperate, through all reasonable means, with our efforts to prevent phishing, and accordingly, you shall exert all means to prevent the disclosure of your ATM Card information, Account information and unique ATM PIN to any unauthorized person. You agree that you should be held wholly liable (aside from your usual authorized withdrawals) for any and all future withdrawals from your Account that may result from phishing. You further agree to indemnify and hold free and harmless Citibank, its officers, directors and employees against any and all losses, damages, penalties, liabilities and costs of any kind.

#### Loss/Theft

If the Card is lost or stolen, you must immediately report the same by calling 24-Hour CitiPhone. Citibank shall not be liable for any loss, damage or liability you shall suffer if the Card is used for fraudulent purposes prior to the time its loss is reported to 24-Hour CitiPhone.

In the event Citibank replaces your lost card, Citibank will create a new card with a new number and a new card record. For reasons other than loss, Citibank will give you a new card, but will retain the old card number and record. Citibank may charge you a specified fee for the replacement of a lost or stolen card.

#### Termination

You must immediately return the Card to us for cancellation in case you decide you no longer need it or if Citibank at its discretion, decide to withdraw the Card for any reason whatsoever. You shall hold us free and harmless from any liability arising from the cancellation.

#### Suspension of Privileges

Citibank may, at any time, for any cause, at its sole discretion, and without notice, suspend or terminate your ability to use the Card at an ATM outside the Philippines. Citibank shall not be liable for any loss or damage you may incur as a result of such suspension or termination. You agree that no other branch, subsidiary or affiliate of Citibank, N.A. and our Head Office (Citi NY) shall be liable or responsible to you with respect to your Card and your Card transactions.

#### 24-HOUR CITIPHONE

#### Citiphone Services

Your use of the 24-Hour CitiPhone Banking facility constitutes your agreement to the 24-Hour CitiPhone Banking Terms and Conditions, as the same may be amended from time to time. You likewise agree that by using the 24-Hour CitiPhone Banking facility in relation to your Accounts, Citibank may at its sole option and discretion, record all your telephone instructions. You agree that such taped or recorded instructions may be used by Citibank for any purpose, particularly as evidence in any proceeding, judicial or administrative.

For 24-Hour CitiPhone services which allow you to access all your Accounts, you agree that any telephone instructions you give orally and electronically, verified through your Telephone Personal Identification Number (T-PIN) or your identity having been established through Citibank's verification process, will bind you. You hereby accept full responsibility for all transactions executed thru 24-Hour CitiPhone and in particular, in ensuring the accuracy and completeness of your instructions. Citibank shall not be liable for any loss, damage or expense which you may suffer as a result of Citibank acting on telephone instructions identified by your T-PIN or Citibank having established your identity through its verification process. You agree to indemnify Citibank against any loss, damage, cost, expenses and fees (including legal fees on a full indemnity basis) which Citibank may suffer or incur arising from so acting on your telephone instructions.

Citibank may exercise at its discretion the option to deliver your T-PIN through mail or require you to personally encode it at the Citibank branch where you maintain your Accounts.

Your T-PIN shall be strictly confidential. For your own protection, you agree never to disclose your T-PIN to anyone. You shall hold Citibank free and harmless in case your T-PIN is revealed to any person, or for any loss or damage you may suffer if Citibank follows telephone instructions which were identified by your T-PIN. You agree to indemnify Citibank against any loss, damage or expense, including legal fees on a full indemnity basis, which Citibank may incur by following your telephone instruction.

Citibank may, at any time, withdraw or change any or all of the 24-Hour CitiPhone services. Citibank may likewise, at its discretion, cancel your T-PIN at any time. You shall not hold Citibank liable for such cancellation. For your own protection, Citibank may also cancel your T-PIN if the incorrect T-PIN was used three (3) consecutive times in a day.

#### Acceptance of Instructions

Citibank is entitled, at its discretion and without notice to you, to refuse to act on any telephone instruction. Citibank is also entitled to ask for written confirmation of your telephone instruction even if the T-PIN given over the phone is correct and valid. Citibank reserves the right to refuse to act on any telephone instruction until it receives a written confirmation of your instruction.

#### Change of T-PIN

You may change your T-PIN at any time through the AVR provided you identify yourself with the correct T-PIN. Citibank reserves the right to reject any number you select as your T-PIN without giving any reason therefor. Citibank shall confirm your new T-PIN either through the AVR unit when you give telephone instructions or by sending you written confirmation thereof. Your new T-PIN will take effect once you get the confirmation.

OTHER TERMS AND CONDITIONS AS STATED IN THE GENERAL TERMS AND CONDITIONS GOVERNING CITIBANK PHILIPPINES ACCOUNTS APPLY.