



## TERMS AND CONDITIONS FOR CITIBANK DIGITAL DEBIT CARD

I acknowledge and agree that by activating Citibank Digital Debit Card ("Digital Card"), I shall be legally bound by the Terms and Conditions set out below which are supplemental to and form part of the Terms and Conditions for Accounts and Services and Terms and Conditions for Citibank ATM/Debit Card Services and CitiPhone Services (collectively "Account Terms"). In the event of any inconsistency between the Account Terms and these Terms and Conditions, these Terms and Conditions shall prevail in relation to the Digital Card. Terms not defined in these Terms and Conditions shall have the same respective meanings given to them in the Account Terms unless the context requires otherwise. I am also reminded to refer to your website for further details of the features and the operations of the Digital Card.

1. Once I activate the Digital Card, which is a digital version of the Citibank Debit Card ("Debit Card"), I will be able to view my Digital Card details, including but not limited to the card number, the expiry date and the temporary security code ("Temporary CVC2"), which I can use to make spending transactions, including but not limited to online purchases and recurring payments, before I receive and activate the physical Debit Card ("Physical Card"). Any transaction made with the Digital Card will be settled using the primary account linked to the Debit Card ("Linked Account").
2. I shall keep the Digital Card details, including the card number, the expiry date and the Temporary CVC2 confidential and secure, and shall not disclose or permit it to be disclosed to any person. I shall not



keep any written record of the Digital Card details in any way that may give rise to unauthorized use. I shall also keep my mobile device (or other electronic equipment) on which the Digital Card details are stored or recorded (if applicable) secure in accordance with any security feature made available through the device from time to time. I shall inform you when any unauthorized person knows or when I suspect any person unauthorized by me knows my Digital Card details and request you to amend or to re-issue a new Debit Card in a timely manner.

3. I understand and agree once I activate my Digital Card, my Debit Card is deemed to be activated, regardless of whether or not I subsequently activate the Physical Card. All payments made with the Digital Card are subject to the applicable Account Terms that govern my Debit Card.
4. I acknowledge that in the case of renewal or replacement of Debit Card, once the Digital Card is activated, the PPS service linked up with my old Physical Card will continue to be effective and my bank account linked to the existing PPS account will continue to be deducted for PPS payments, including any scheduled payment previously set up at the time when my old Physical Card was still active. However, under some circumstances, I may need to wait for and activate the new Physical Card, and then reactivate my PPS account at any designated PPS registration terminal before I can make any payment via PPS. In the case of new Debit Card issuance, I shall wait for and activate the new Physical Card, and then register for the PPS service at any designated PPS registration terminal.
5. Even if I have already activated the Digital Card, I shall endeavor to activate the Physical Card as soon as practicable upon the receipt of the Physical Card. If the Physical Card is not activated within 90 days after the card issuance date, the Digital Card will be terminated and any payment made with the Digital Card thereafter will be declined without further notice. I am reminded that if I am a new customer

who registers for Citi Mobile® App or Citibank Online (if applicable) to activate my Digital Card, some of the functions on Citi Mobile® App and Citibank Online will be temporarily restricted until I activate the Physical Card.

6. I understand that the Temporary CVC2 will no longer be valid upon the activation of the Physical Card and will be replaced by the security code of the Physical Card ("Physical Card CVC2"). I shall update the security code stored on the websites, terminals or databases of the merchants that I previously provide the Temporary CVC2 by replacing the Temporary CVC2 with the Physical Card CVC2 in order to avoid any potential payment failure. You will not be responsible for any payment that fails due to the use of Temporary CVC2 after the Physical Card has been activated.
7. You may at your absolute discretion, from a risk management perspective, security perspective or if required by the relevant authority or under any applicable law, without notice to me and without giving any reason, suspend my right to the Digital Card and may terminate the Digital Card. Same as provided above, you may terminate the Digital Card at any time at your discretion with reasonable notice.
8. I understand and agree that if the Linked Account does not have sufficient funds at the time of settlement of any spending transaction, I shall pay the difference, together with any interest or fee incurred in accordance with the Account Terms and your usual practice to you upon demand, and you may at any time set off any amount I owe you by debiting any of my accounts of any currencies (at the prevailing exchange rate should currency conversion is necessary).
9. Without prejudice to the limitations of liabilities available to you in the Account Terms, I agree and accept that the Digital Card will be subject to system downtime and you shall not be liable to me for any interruption, suspension, delay, loss, unavailability or other failure in providing the relevant service for Digital Card.

10. You have the right to amend, add, delete, replace or supplement any of these Terms and Conditions at any time without prior notice to me, and the same shall become binding on me from the date of their adoption by you and shall be deemed to have come to my attention by their being displayed at your premises, posted to me or advertised or any other mode which you deem fit. I will be bound by any amendment, variation, change or supplement to these Terms and Conditions unless my Digital Card is terminated or my Physical Card is returned to you for cancellation before the date on which such amendment, variation, change or supplement takes effect.