

Citi India consumer banking customers are now served by Axis Bank. Citi India has transferred ownership of its consumer banking business to Axis Bank (registration number L65110GJ1993PLC020769). Consumer banking customers can continue to use all existing Citi products and/or services, branches, ATMs, internet banking and Citi Mobile® App as usual. Axis Bank is the provider of Citi branded consumer banking products in India temporarily and Citi India is providing certain services in respect of those products. The trademarks "Citi", "Citibank", "Citigroup", the Arc design and all similar trademarks and derivations thereof are used temporarily under license by Axis Bank from Citigroup Inc. and related group entities.



## **CitiAlert Terms and Conditions**

### **1. Definitions:**

In these Terms and Conditions, the following terms shall have the following meanings:

**"Alerts"** means the messages sent in response to the Triggers as short messaging service ("SMS") to the Customer over his mobile phone and/or through e-mail, or in such other mode as offered by the Bank from time to time

#### **Further Alerts may be classified as follows:**

**"Essential Alerts"** – Alerts which are sent to the Customer once he/she registers his/her mobile number / email id with the Bank without any explicit registration by the customer. However, the Customer has the option to deregister from select alerts / all alerts based on his/her requirement.

**"Value added Alerts"** – Alerts which are sent to the Customer only when he/she registers for these alerts explicitly. However Customer has the option to deregister from these at a later date.

**"Mandatory Alerts"** – Alerts which are sent to the Customer once he/she registers his/her mobile number / email id with the Bank. The Customer need not explicitly register for these alerts. Pls note that Customer does not have the option to deregister from these alerts after having updated his/her mobile number/email id once.

**"Account"** means any account of the Customer with the Bank, which may be savings/ current /fixed deposit /AAFA/ Suvidha/credit card account or any other account;

**"Bank"** means the branch in India of Citibank, N.A. with which the Customer's Account is maintained;

**"TSP"** means Third party Service Provider with whom the Bank has an arrangement for providing the CitiAlert Facility;

**"Gateway Partner"** means Cellular Service Provider with whom Third party Service Provider (TSP) of the Bank may have an arrangement.

**"Mobile Service Provider"** means the telecom operator who has provided a mobile connection to the Customer.

**"Customer"** means the person who holds an Account with the Bank;

**"Facility"** means the facility of receiving Alerts and known as CitiAlert;

**"Triggers"** means the triggers with respect to specific events/transactions relating to a Customer's Account in order for the Bank to send the corresponding Alerts to the Customer.

**"Pull SMS"** means Customers initiating a SMS (in a pre-specified form) from their registered mobile number to the number given by the Bank to receive relevant transaction/Account details on their registered mobile through SMS.

## **Availability**

2.1 The Facility is made available to the Customer - at the sole discretion of the Bank and may be discontinued by the Bank at any time, without prior notice. The Facility is available to Customers holding Account/s with the Bank. The Customer understands and agrees that the availing of the CitiAlert Facility will be deemed acceptance of the said terms and conditions and the Customer agrees to be unconditionally bound by the same.

2.2 The Facility is available in certain specific regions and to subscribers of mobile phones of certain specific mobile service providers supported by the TSPs / Gateway Partners, and such regions/mobile service providers may change from time to time. The Customer understands that unless he/she meets these criteria, the Facility will not be available.

2.3 The Bank may, if feasible, through its TSPs, extend the Facility to other cellular circles as well as to subscribers of other mobile service providers, without any prior notification.

2.4 The Customer understands and accepts that this Facility is being provided by the Bank to the Customer at no additional costs and only on a reasonable efforts basis. Alerts sent pursuant to the Facility may be delayed or may not be delivered at all depending on the cellular network available in the area where the Customer is present. The Customer also understands that mobile service providers & Gateway Partners are third parties outside the control of the Bank and the Bank promises no guarantee that an Alert will be delivered timely, will be error free or will even be delivered at all. For all such scenarios where there is a delay, error and/or no delivery at all, the Bank takes no liability or responsibility for the same.

2.5 As an added feature-The Bank also provides Pull SMS facility to Customers which enables the Customer to send an SMS to access the service that he/she may desire. Customer has the option to use the said Pull SMS facility by sending a certain pre-specified keyword in the required format as a SMS to the numbers specified by Citibank on its website from his/her mobile number which is registered on the Bank records. Once such SMS request is received, the Customer will get an SMS response, detailing Account details/Transaction confirmation in accordance with the pre-specified keyword sent by the Customer in his/her request SMS. The Bank is providing this service in good faith and on a reasonable efforts basis only and should not be held liable if Customer tries such requests and still does not get the details/revert on his/her mobile number. Any SMS to these numbers may be charged by the mobile service provider of the Customer. Also, the Pull SMS numbers may be available only on specific mobile service provider

networks.

### **3. Alert Registration Process**

3.1 To receive Value added Alerts the Customer may select the same on the Citibank India Website [www.citibank.co.in](http://www.citibank.co.in) or contact CitiPhone Banking or by written instructions to the Bank

3.2 The Customer is responsible to acquaint himself with the process for using CitiAlert as available under the CitiAlerts section on the Citibank India Website and the Bank is not responsible for any error by the Customer in the registration process.

3.3 To register/deregister Alerts on the Citibank India Website, the Customer will be required to use the Citibank Online Facility and the terms and conditions relating thereto will apply. To register/deregister Alerts through CitiPhone Banking, the terms and conditions relating to CitiPhone Banking will apply. Alerts will be sent only to the Customer's mobile number and/or email ID as available in the records of the Bank

3.4 The Customer acknowledges that the Bank may, from time to time, expand the available Triggers or Alerts, or change the features of any Trigger or Alert, without any prior notification.

### **4. Option to Receive/Disable the Facility.**

4.1 Essential Alerts are provided by the Bank to all its Customers by default that has a valid mobile number updated in the Bank's records in respect of their respective Account/s. In the event that the Customer does not wish to receive the Facility, then the Customer may select the same on the Citibank India Website [www.citibank.co.in](http://www.citibank.co.in) or contact CitiPhone Banking or by written instructions to the Bank

4.2 The responsibility of registering for Value Added Alerts, in order to start receiving the same, lies with the Customer, and the Bank may not send these alerts without such registration.

4.3 The Customer will anyway receive Mandatory alerts without subscribing for those. Customer will not have the option to unsubscribe from these types of alerts.

4.4 The current list of Essential alerts, Value Added alerts and Mandatory alerts is available on the Citibank India website but may change from time to time without notification. The Customer accepts full responsibility to update the Alert Registrations by checking the Citibank India website from time to time.

4.5 The Bank will not be responsible to verify the Customer's mobile phone number for the purposes of provision of the service hereunder. The Bank will endeavor to provide the Facility on a best effort basis and

as soon as practically possible for the Bank.

4.6 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.

4.7 The Customer confirms that, unless otherwise expressly informed to the Bank by the Customer, any communication (whether by SMS or e-mail or otherwise, as aforementioned) shall be with the knowledge of and within the control of the Customer. The Customer understands that information sent on SMS/email could include confidential information, including but not limited to account balances, details of transactions performed and One-Time-Passwords used to authorize transactions or online banking access. The Customer is responsible for intimating to the Bank of (i) any change in his phone number or email address (ii) loss of the Mobile Phone or unauthorized access to the e-mail messages of the Customer or of any other person nominated by the Customer for the purposes of the CitiAlerts Facility. The Bank will not be liable for sending Alerts or other information over the Customer's mobile phone number/email address /fax number recorded with the Bank. Until the Bank has received information as above, in writing from the Customer, and the Bank has intimated in writing to the Customer as having taken the same on record, the Customer shall, in all circumstances, be fully responsible, and accepts full responsibility and knowledge of any and all Alerts sent to the Customer, and hereby authorizes the Bank to send such Alerts. The Customer accepts that the Bank is not at all, in any circumstances obliged to, and accordingly will not, verify, under any circumstances whatsoever, whether the Alerts are being received by the Customer or not. The Bank will not be liable for any misuse, interception, tampering with, and/or unauthorized access to the Alerts sent.

4.8 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" during the time of delivery of an Alert message by Citibank, that particular message might not get delivered to the Customer.

4.9 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 to send the Alerts.

4.10 The Customer acknowledges that the Facility is dependent on the infrastructure, connectivity and services provided by the TSPs, Gateway Partners and mobile service providers involved in the process. The Customer accepts that timeliness, accuracy and readability of Alerts sent by the Bank will depend on factors affecting the TSPs, Gateway Partners and mobile 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.

4.11 The Bank shall endeavor to provide the Facility on a reasonable efforts basis and the Customer shall not hold the Bank liable for non-availability of the Facility or non-performance by any TSPs, Gateway

Partners or mobile 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.

4.12 The Customer accepts that each Alert may contain certain Account information relating to the Customer.

4.13 The Customer agrees and authorizes the Bank to send from time to time, Account/service related information of the Bank and/or its related entities/group companies/affiliates. Such information shall be sent even if not specifically requested for by the Customer, but if the Bank deems that the same is required to be sent.

4.14 For the provision of the Facility, the Bank may, at its sole discretion, without any prior intimation to or approval of the Customer, appoint any authorized person(s)/agents and the Customer hereby authorizes the Bank to appoint such authorized persons/agents as the Bank may, in its absolute discretion, deem necessary.

4.15 The Customer understands that the Bank may, at its sole discretion, without any prior intimation or approval of Customer, send alerts which are not specified in the alert classification available on the Bank's website.

## **5. Withdrawal or Termination**

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. Fees**

The Facility is provided as a free service by the Bank. However, the Bank may, at its sole discretion, charge the Customer after giving due notice. The Customer shall be liable for payment of such airtime or other charges, which may be levied by the mobile service provider in connection with the receiving of the Alerts, as per the terms and conditions of the mobile service provider, and the Bank is in no way concerned with the same.

## **7. Disclaimer**

7.1 The Bank will not be liable for:

- (a) acting in good faith on any instructions / received by the Bank;
- (b) error, default, delay or inability of the Bank to act on all or any of the instructions /;
- (c) loss of any information/instructions /Alerts in transmission;
- (d) unauthorized access by any other person to any information /instructions /s given by the Customer or breach of confidentiality;

e) multiple delivery of the same Alert to Customers mobile number by TSPs or by the Gateway Partners or by mobile service provider who is delivering the message.

7.2 The Bank will not be concerned with, or made party to, any dispute between the Customer and the mobile service provider and makes no representation or gives no warranty with respect to the quality of the service provided by the mobile service provider nor guarantee the timely delivery or accuracy of the contents of each Alert.

7.3 The Bank may in good faith use one or more TSPs to deliver the Alerts to the Customers. These TSPs may or may not be mobile service providers themselves. Also, Bank is free to change these TSPs from time to time.

## **8. Disclosure**

The Customer accepts that all information /Instructions /Triggers will be transmitted to and /or stored at various locations and is 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 TSPs or Gateway Partners or any mobile service providers so far as is necessary to give effect to any instructions/Triggers.

## **9. 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 to pay 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 incur, 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 indemnify the Bank for unauthorized access by any other person to any information / instructions given by the Customer or breach of confidentiality.

## **10. 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.

## **11. For USA and Canada Customers only**

11.1 Your Mobile service Provider's standard text messaging rate may apply for messages sent to you / initiated by you.

11.2 You consent to receiving, from time to time, further text messages from us, which may include offers from us, our affiliates and our partners.



12. The terms and conditions governing the Facility shall be read alongwith any other terms and conditions that apply to the provision of banking services by the Bank to the Customer.