

Citibank with Zelle® Terms and Conditions

IMPORTANT NOTICE ABOUT THE MARCH 2024 UPDATES INCLUDED IN THESE TERMS AND CONDITIONS

This summary is intended to highlight key updates made to the Citibank with Zelle Terms and Conditions (“Terms”). We hope this is helpful, but we urge you to read the Terms in full.

Section 5. Use of Your Mobile Phone Number and Email; Consent to Email and Automated Text Messages

- Added clarification that we may send Zelle-related emails and text messages at any hour and day of the week

THIS AGREEMENT DESCRIBES THE TERMS AND CONDITIONS UNDER WHICH YOU CAN TRANSFER FUNDS TO ANOTHER PERSON USING THE ZELLE NETWORK FROM YOUR ELIGIBLE CITIBANK CHECKING ACCOUNT (“ACCOUNT”) USING CITI® ONLINE OR CITI® MOBILE THROUGH A PERSONAL COMPUTER OR COMPATIBLE MOBILE DEVICE.

THESE TERMS AND CONDITIONS INCLUDE INFORMATION ABOUT ELIGIBILITY, SENDING AND RECEIVING MONEY, AND LIMITS OF LIABILITY AS WELL AS THE HARDWARE AND SOFTWARE REQUIRED TO ACCESS THE AGREEMENT AND CERTAIN TRANSACTION DISCLOSURES IN THE ELECTRONIC FORM PROVIDED.

BY CLICKING I AGREE, YOU CONSENT TO RECEIVE, IN ELECTRONIC FORM, THESE TERMS AND CONDITIONS AND CERTAIN RELATED TRANSACTION DISCLOSURES AND PROVIDE YOUR AGREEMENT TO THESE TERMS AND CONDITIONS.

1. Description of Service

These terms describe the use of a service (the “Service”) whereby Citibank, N.A. (“Citibank”, “our”, “us”, “We”) offers to eligible Citibank customers convenient online and mobile transfers of money between you personally, or you, as an authorized account signer on behalf of a business client (“You”, “your”) and other persons (each, a “Recipient”) using the email address or mobile phone number of the Recipient you provide and enrolled with a network directory service maintained by the Zelle® Network (referred to herein as “Zelle” or the “Network”). For your convenience when using the Citi Mobile App with the Service, you have the option of providing your consent for Citibank to access your contacts through the privacy settings on your mobile phone. A Recipient or sender of money who is enrolled with either Citibank or other participating financial institutions in the Network (each, a “Network Bank”) is referred to herein as a “User”.

Zelle does not provide deposit account or other financial services. Zelle neither transfers nor moves money. You may not establish a financial account with Zelle of any kind. All money will be transmitted by a Network Bank.

FOR THE PROTECTION OF YOUR ACCOUNT, ZELLE® SHOULD BE USED ONLY TO SEND MONEY TO FRIENDS, FAMILY OR OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. NEITHER CITIBANK NOR ZELLE® OFFERS PURCHASE PROTECTION FOR PAYMENTS MADE WITH ZELLE® — FOR EXAMPLE, IF YOU DO NOT RECEIVE THE ITEM YOU PAID FOR OR THE ITEM IS NOT AS DESCRIBED OR AS YOU EXPECTED.

2. Eligibility and User Profile

The Service is available for funds transfers to and from accounts in the United States only and transfers are made in U.S. dollars only. All authorized account signers can enroll in the Service with an eligible Account. You can access the Service through Citi Online or the Citi Mobile App using your log-in credentials for those platforms. In order to enroll in and use the Service, You are responsible for establishing and maintaining a Zelle profile for each eligible Account you intend to use (for example, when enrolling in the Service with both a consumer account and a business account) designating a unique, active, and valid email address and/or a unique, active, and valid U.S. mobile phone number for use with requests of money to and from You through the Service. Landline phone numbers, international mobile phone numbers and phone numbers associated with Voice Over Internet Protocol (VoIP) are not eligible. An email address or U.S. mobile phone number that is currently used by You at another Network Bank or another User (including persons with whom you jointly own an account) either at Citi or another Network Bank cannot be associated with your Zelle profile used with Citibank. If you transfer an email address or U.S. mobile phone number that is currently being used by either You or another User to your Zelle profile used with Citibank, any pending transactions set up with that email address or mobile phone number will be cancelled.

When you enroll in and use the Service, You agree to these Terms and Conditions. Not all accounts or customers are eligible for the Service.

You agree that you will not use the Service to request, send or receive money from anyone to whom you are obligated for tax payments, payments made pursuant to court orders (including court-ordered amounts for alimony or child support), fines, payments to loan sharks, gambling debts or payments otherwise prohibited by law, and you agree that you will not use the Service to request money from anyone for any such payments. You agree that you will not authorize a third party to use the Service or share your credentials with a third party to use the Service on your behalf except in

legally authorized situations such as legal guardianship or pursuant to a power of attorney.

Consumer accounts only: The Service is intended for personal, not business or commercial use. You agree that you will not use the Service to send or receive payments in connection with your business or other commercial enterprise.

3. Enrolling and Using the Service

- a. You must provide us with an email address that you regularly use and intend to use regularly and a permanent U.S. mobile phone number that you intend to use for an extended period of time. We may require you to validate your email address and U.S. mobile phone number before you are permitted to use them with the Service. We reserve the right to decline your request to use the email address or U.S. mobile phone number you have provided with the Service and to decline your request for transfers of money if we are unable to validate this information or to otherwise prevent suspected fraud with your Account or to prevent misdirected payments.
- b. Once enrolled, You may:
 - i. authorize a debit of your Account to send money to a Recipient or User at your initiation or at the request of that User, provided, however, that in order to help protect your account against fraud, your limits for sending funds will be lower for the first 30 days following initial Zelle enrollment, or after changing your existing mobile phone number, email address, or linked account number enrolled with Zelle, as provided in Section 10. (See “Sending Money” below); and
 - ii. receive money from another User at that User’s initiation or at your request (See “Requesting Money” and “Receiving Money” below).
- c. Once enabled by us, a Z logo will appear on your profile picture for each U.S. mobile number and/or email address that you have enrolled with Zelle. The Z logo will be displayed to other Users to aid them in determining which of your U.S. mobile numbers or email addresses should be used to send money with Zelle. If a User sends you money using a different U.S. mobile number or email address that they may have for you (one that is not already enrolled), you will receive a message with instructions on how to enroll with Zelle.

4. Consent to Use of Mobile Phone Operator Data

We or *Zelle* may use information on file with your wireless operator to further verify your identity and to protect against or prevent actual or potential fraud or unauthorized use of the Service. You authorize your wireless operator (AT&T, T-Mobile, Verizon, or any

other branded wireless operator) to use or disclose information related to your wireless subscriber account (such as your mobile number, name, address, email, network status, customer type, mobile device identifiers and other subscriber status information) to Citibank or its service providers, which they may use for the duration of your business relationship with them, solely verify your identity and help prevent fraud. See Zelle's Privacy Policy [<https://zellepay.com/privacy-policy>] for how it treats your data and Section 17 of this Agreement for information about Citi's Privacy Policy.

5. Use of Your Mobile Phone Number and Email; Consent to Email and Automated Text Messages

By using the Service, you represent that you are the owner of the email address and/or mobile phone number you provide, or that you have the delegated legal authority to act on behalf of the owner of such email address and/or mobile phone number to send or receive money as described in these Terms and Conditions. **It is your responsibility to maintain a valid, working email address and/or U.S. mobile phone number with your Zelle profile.** If you change or delete the email address and/or U.S. mobile phone number in your Citi Online/Citi Mobile profile, your ability to use Zelle with that information may be suspended or terminated and any pending payments may not be processed. In order to protect your account from fraud and misdirected payments, we may suspend or terminate your use of the Service if we suspect that you do not own the U.S. mobile phone number associated with your Zelle profile. You consent to the receipt of emails or text messages at any hour and day of the week from us, from Zelle, or from other Users that are sending you money or requesting money from you, and from other Network Banks or their agents regarding the Service or related transfers between Network Banks and you. You agree that we may, Zelle may or either of our agents may use automatic telephone dialing systems in connection with text messages sent to any mobile phone number you register at any hour and day of the week. You further acknowledge and agree:

- a. You are responsible for any fees or other charges that your wireless carrier may charge for any related data, text or other message services, including without limitation for short message service. Please check your mobile service agreement for details or applicable fees, as message and data rates may apply.
- b. You will immediately notify us if any mobile phone number you have registered is (i) surrendered by you, or (ii) changed by you.
- c. In the case of any messages that you may send through either us or Zelle or that we may send on your behalf to an email address or mobile phone number, you represent that you have obtained the consent of the Recipient of such emails or automated text messages to send such emails or text messages to the Recipient at any hour and day of the week. You understand and agree that any emails or text messages that we send or that Zelle sends on your behalf may include your name.

- d. Your wireless carrier is not liable for any delay or failure to deliver any message sent to or from us or Zelle, including messages that you may send through us or that we may send or Zelle may send on your behalf.
- e. To cancel text messaging from Citi, send STOP to 50449. You expressly consent to receipt of a text message to confirm your "STOP" request.

6. Sending Money

You may send money to a User or other Recipient at your initiation or in response to a User's request for money using their U.S. mobile phone number or email address in amounts up to the available balance in your Account subject to the limits set forth in Section 10. **It is your responsibility to ensure that you are using a U.S. mobile phone number or email address belonging to the User or Recipient.** In order to help protect your account against fraud, your limits for sending funds will be lower for the first 30 days following initial Zelle enrollment, or after changing your existing mobile phone number, email address, or linked account number enrolled with Zelle, as provided in Section 10. You will be notified through the Service if this restriction applies. Further, the amount of funds you can send to certain recipients may be lower, as provided in Section 10. You understand that use of this Service by you shall at all times be subject to (i) these Terms and Conditions, and (ii) your express authorization at the time of the transaction for us to initiate a debit entry to your Account. You understand that when you send a payment, you will have no ability to cancel, revoke, withdraw or stop that payment. You may only cancel a payment if the person to whom you sent the money has not yet enrolled in the Service. If the person you sent money to has already enrolled with Zelle, the money is sent directly to their bank account (except as otherwise provided below) and may not be stopped, canceled or revoked.

You can make one-time transfers at any time. You may also schedule one-time, future-dated transfers when using a consumer account. Recurring transfers are not permitted. Any transfer You request will only be completed if there are available funds in your Account. You can cancel a scheduled payment up to one day before its scheduled send date by using functions available in the Citi Mobile® App.

A Recipient must enroll within 14 days of your payment request and use the same email address or mobile phone number that You entered in order for us to send them money. If the Recipient does not enroll using the same email address or mobile phone number you entered and accept the transfer within 14 days, the transaction will be cancelled. Once the Recipient has enrolled, future initiated transfers will be eligible for deposit directly in the Recipient's account.

In addition, some Network Banks require their enrolled customers receiving transfers to affirmatively accept each transfer within 14 days before depositing it into their account. If the Recipient does not affirmatively accept

the transfer within 14 days as required by their financial institution or affirmatively declines the transfer, the transaction will be cancelled.

Most transfers of money from you to another User will occur in minutes; however, there are circumstances when payments may take longer. We may need additional time to verify your identity or the identity of the person receiving the money. If you are sending money to a Recipient who has not enrolled as a User with us, with a Network Bank or in the Zelle mobile app, they will receive a text or email notification instructing them on how to enroll to receive the money. You understand and acknowledge that a Recipient to whom you are sending money and who is not enrolled as a User may fail to enroll with another Network Bank or the Network, or otherwise ignore the payment notification, and the transfer may not occur.

We may delay sending money or the transfer may be blocked altogether to prevent suspected fraud or comply with regulatory requirements. If we block a payment that you have initiated, we will notify you. We have no control over the actions of other Recipients, Users, Network Banks or other financial institutions that could delay or prevent your money from being delivered to the intended Recipient or User.

7. Requesting Money

You may request money from another User using their U.S. mobile phone number or email address; Recipients who are not enrolled with another Network Bank are not eligible. **It is your responsibility to ensure that you are using a U.S. mobile phone number or email address belonging to the User or Recipient.** You may also request money from multiple Users at the same time using the Split Payment (also referred to as “Split”) feature when using a consumer account. Each User receives a separate payment request from you. You understand and acknowledge that Users to whom you send payment requests may reject or ignore your request. Neither we nor Zelle guarantees that you will receive money from other Users by sending a payment request. If a User ignores your request, we may decide or Zelle may decide, in our sole discretion, that we will not send a reminder or repeat request to that User.

You agree to only send requests for legitimate and lawful purposes. Requests for money are solely between You and the Recipient and are not reviewed or verified by us or by Zelle. Neither we nor Zelle assume responsibility for the accuracy or legality of such requests and do not act as a debt collector on your behalf or on behalf of the sender of a request for money. You agree that you are not engaging in the business of debt collection by attempting to use the Service to request money for the payment or collection of an overdue or delinquent debt; to request money that is owed to another person; or to collect any amounts that are owed pursuant to a court order.

We reserve the right, but assume no obligation, to terminate your ability to send requests for money in general, or to specific Recipients, if we deem such requests to be potentially unlawful, abusive, offensive or unwelcome by the Recipient.

8. Receiving Money

You may receive money from another User at their initiation. Once a User initiates a transfer of money to your email address or U.S. mobile phone number enrolled with the Service, you have no ability to stop the transfer. By using the Service, you agree and authorize us to initiate credits to the Account you have enrolled.

Most transfers of money to you from other Users will occur in minutes, but there may be circumstances when the payment may take longer. We or Zelle may need additional time to verify your identity or the identity of the User sending the money before crediting your Account. We may also delay or block the transfer to prevent fraud or to meet our regulatory obligations. If we block a payment that you have initiated through a request for money, we will notify you. We shall have no liability to you for any such transfers of money, including without limitation, (i) any failure through no fault of us to complete a transaction in the correct amount, or (ii) any related losses or damages.

If you are receiving a payment from a business or government agency, your payment will be delivered in accordance with both these Terms and Conditions and the procedures of the business or government agency that is sending you the payment.

9. Errors When Sending or Requesting Money; Liability

All transfers will be completed using only the email address or U.S. mobile phone number of the Recipient that you enter even if it identifies a person different from your intended Recipient. **It is your responsibility to ensure that you are using a U.S. mobile phone number or email address belonging to the User or Recipient.** Other information you might enter is only for informational purposes and will generally not be monitored by us or used to process transfers. You must accurately enter your Recipient's email address or mobile phone number since transfers cannot be cancelled, revoked, stopped or withdrawn once submitted. You will still be responsible for the transfer if you enter the wrong information and you are unable to recover the funds.

WE SHALL NOT BE LIABLE FOR ANY TYPOS OR KEYSTROKE ERRORS THAT YOU MAKE WHEN USING THE SERVICE. YOU AGREE THAT YOU, NOT WE OR ZELLE, ARE RESPONSIBLE FOR RESOLVING ANY PAYMENT OR OTHER DISPUTES THAT YOU HAVE WITH ANY OTHER RECIPIENT OR USER WITH WHOM YOU SEND MONEY TO, OR RECEIVE OR REQUEST MONEY FROM, USING THE SERVICE. THE SERVICE IS INTENDED FOR SENDING MONEY TO FAMILY, FRIENDS AND PEOPLE WITH WHOM YOU ARE FAMILIAR. YOU SHOULD NOT USE ZELLE TO SEND MONEY TO PERSONS THAT YOU DO NOT TRUST. NEITHER CITIBANK NOR ZELLE® OFFERS PURCHASE PROTECTION FOR

PAYMENTS MADE WITH ZELLE® — FOR EXAMPLE, IF YOU DO NOT RECEIVE THE ITEM YOU PAID FOR OR THE ITEM IS NOT AS DESCRIBED OR AS YOU EXPECTED.

10. Transfer Limits (Sending Money)

Your ability to send money using the Service is subject to daily and monthly limits on the amount of transfers from each Account you use with the Service; limits are subject to change. Limits will be lower within the first 30 days following a change to your enrolled mobile phone number, email address, or linked account number, as these changes will be considered new enrollments. Daily limits are measured on a 24 hour basis from 12:00:00 AM to 11:59:59 PM Eastern Time. Monthly limits are based upon your account package or type and are measured on a rolling 30 calendar day basis. Limits are also disclosed on Citi Online. Limits apply with respect to the Account, not each authorized account signer.

Further, the amount you can send to recipients who have recently enrolled in Zelle and/or are not active Zelle users may be subject to lower limits, even if you have not reached your daily or monthly send limits. After that recipient has been enrolled in Zelle for a specified time and/or becomes an active Zelle user, you will be able to send that recipient an amount you can normally send to other Zelle users, up to your daily and monthly send limits. These limitations may be based on confidential fraud and risk criteria that are essential to our management of risk and to protect the security of your account, customer accounts, and the Service, and may be modified at our sole discretion without advance notice. We reserve the right to change from time to time the dollar amount of transfers you are permitted to make using Zelle without prior notice, unless otherwise required by law or regulation. We may refuse to process any transaction that exceeds your limits and may temporarily reduce your limits to protect the security of your account, customer accounts, and/or the transfer system.

Send Limits – Consumer Accounts

Tenure	Account Package/Relationship Tier	Daily Limit	Monthly Limit		
New Enrollment or Change to Enrolled Mobile Number, Email Address, or Linked Account Number <= 30 days	Citibank Account	\$500	\$2,500		
	Basic Account				
	Access Account				
	Citi Elevate(SM) Account				
	Citibank® Student Account				
	Standard*				
	Citi Priority				
	Citigold®				
	Citigold® Private Client				
	Citi Private Bank				
	Citigold® Private Client International Account Package				
	Citigold® International Account				
	Citi International Personal Account				
Citi Global Executive Account					
Citi Global Executive Preferred Account					
Citi Alliance					
Existing Enrollment > 30 days	Citibank Account	\$2,500	\$15,000		
	Basic Account				
	Access Account				
	Citi Elevate(SM) Account				
	Citibank® Student Account				
	Standard				
	Citi Priority			\$5,000	\$20,000
	Citigold®				
	Citigold® Private Client				
	Citi Private Bank				
Citigold® Private Client International Account Package					
Citigold® International Account					
Citi International Personal Account					
Citi Global Executive Account					
Citi Global Executive Preferred Account					
Citi Alliance					

* Standard limits apply to accounts in simplified banking that are not included in a Relationship Tier.

Send Limits – Small Business Accounts

Tenure	Daily Limit	Monthly Limit
New Enrollment or Change to Enrolled Mobile Number, Email Address, or Linked Account Number <= 30 days	\$1,000	\$4,000
Existing Enrollment > 30 days	\$5,000	\$40,000

Note: You are responsible for ensuring that all authorized account signers are aware of all Zelle transfers made from an account. Citibank is not responsible for any consequences that may result from multiple transfers from an account made by different authorized account signers, including, for example, sending multiple payments to the same Recipient or exhausting daily or monthly transfer limits.

11. Your Liability for Unauthorized Transfers; Other Agreements

Your rights and obligations in the event of an error or an unauthorized transfer in connection with the Service are described in the Electronic Banking terms in your Citibank Client Manual-Consumer Accounts (for consumer accounts) or CitiBusiness Client Manual (for business accounts) (collectively, the “Client Manual”). Transfers made using the Service are included on your account statement. Please review promptly and notify us of any errors.

Your use of the Service is subject to these terms, the Client Manual, the Citi Online User Agreement and, when sending or request funds through the Citi Mobile App, the Citi Mobile® Terms of Use.

12. Modification or Discontinuation of the Service

We may modify or discontinue the Service, without prior notice except as required by applicable law, without any liability to You including, but not limited to, Network restrictions on the use of your email address or mobile phone number to make or receive transfers. In some instances, you may be required to re-enroll in the Service with a new email address or mobile phone number.

13. Right to Terminate Use of Service

We will terminate your use of the Service if you remove your registered mobile number or email address from your Citi profile.

You must use the Service at least once every eighteen (18) months to either request or send money or we may terminate your use of the Service. We reserve the right to terminate your use of the Service at any time if we suspect that You have failed to comply with any of these terms or conditions or are otherwise using the Service in a fraudulent or other illegal manner.

14. Disclaimer of Warranties

You acknowledge and agree that from time to time your use of the Service may be delayed, interrupted, or disrupted for an unknown period of time for reasons we cannot control. Neither we nor our affiliates will be liable for any claim resulting from or related to the Service due to such delay, interruption, disruption or similar failure. We have no obligation to correct any bugs, defects or errors in the Service or to

otherwise support, maintain, improve, modify, upgrade, update or enhance the Service.

EXCEPT AS OTHERWISE PROVIDED HEREIN, AND SUBJECT TO APPLICABLE LAW, NEITHER CITIBANK NOR ZELLE MAKE ANY EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS OR ENDORSEMENTS WHATSOEVER WITH RESPECT TO THE SERVICE. CITIBANK AND ZELLE EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, WITH REGARD TO THE SERVICE DESCRIBED OR PROVIDED. NEITHER CITIBANK NOR ZELLE WARRANTS THAT THE SERVICE WILL BE UNINTERRUPTED, TIMELY, INVULNERABLE TO CYBER ATTACK OR ERROR-FREE, OR THAT DEFECTS WILL BE CORRECTED. THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

15. Limitation of Liability

EXCEPT AS OTHERWISE PROVIDED HEREIN AND SUBJECT TO APPLICABLE LAW, IN NO EVENT WILL CITIBANK, ZELLE OR ANY OF THEIR RESPECTIVE OWNERS, DIRECTORS, OFFICERS, AGENTS OR NETWORK BANKS BE LIABLE FOR ANY DAMAGES WHATSOEVER, INCLUDING, BUT NOT LIMITED TO ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR OTHER INDIRECT DAMAGES ARISING OUT OF (I) ANY TRANSACTION CONDUCTED THROUGH OR FACILITATED BY THE SERVICE; (II) ANY CLAIM ATTRIBUTABLE TO ERRORS, OMISSIONS, OR OTHER INACCURACIES IN THE PRODUCTS OR SERVICES DESCRIBED OR PROVIDED; (III) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; OR (IV) ANY OTHER MATTER RELATING TO THE PRODUCTS OR SERVICES DESCRIBED OR PROVIDED, EVEN IF CITIBANK OR ZELLE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF YOU ARE DISSATISFIED WITH THE SERVICE OR WITH THE TERMS OF THESE TERMS AND CONDITIONS, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SERVICE.

IN THOSE STATES WHERE THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES MAY NOT APPLY, ANY LIABILITY OF CITIBANK ZELLE OR ANY OF THEIR RESPECTIVE OWNERS, DIRECTORS, OFFICERS AND AGENTS OR NETWORK BANKS IN THOSE STATES IS LIMITED AND WARRANTIES ARE EXCLUDED TO THE GREATEST EXTENT PERMITTED BY LAW, BUT SHALL, IN NO EVENT, EXCEED ONE HUNDRED DOLLARS (\$100.00).

16. Indemnification

You acknowledge and agree that you are personally responsible for your conduct while using the Service, and except as otherwise provided in these Terms and Conditions, you agree to indemnify, defend and hold harmless us and Zelle, and our respective owners, directors, officers, agents, and Network Banks from and against all

claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorney's fees resulting from or arising out of your use, misuse, errors, or inability to use the Service, or any violation of these Terms and Conditions.

17. Privacy

In order for you to use the Service, we share information about you and your enrolled Account and your requests and transfers using the Service with a) the Network, b) other Network Banks and c) other third parties used to provide the Service. For further information about how we use your information, refer to our U.S. Online Privacy Notice for Consumers posted on Citi Online or in your Citi Mobile App.

18. Governing Law

The same laws that govern your enrolled Account shall govern these Terms and Conditions.

19. Amendments

We reserve the right to change these Terms and Conditions without prior notice unless otherwise required by law. The most current version of these Terms and Conditions will be available on Citi Online and you should review them on a regular basis.

20. Fees

Citibank does not currently charge a fee for using the Service but reserves the right to do with prior notice. But ordinary account fees may apply. Also, message and data rates may apply from your mobile service provider.

21. Arbitration of Disputes

You understand and agree that, to the extent authorized in the section of your Client Manual-Consumer Accounts, Consumer Deposit Agreement, or CitiBusiness Client Manual describing arbitration terms, we may require any dispute arising from the Service or an individual transfer to be resolved by binding arbitration.

Further, you acknowledge and agree that for any claims or disputes you assert against Zelle® and Early Warning Services, LLC, Zelle® and Early Warning Services, LLC are entitled to enforce this section against you.

22. Miscellaneous

Subject to these Terms and Conditions, the Service is generally available 24 hours a day, seven days a week with the exception of outages for maintenance and

circumstances beyond our control. Customer service will be available 24 hours a day, 7 days a week by calling 1-800-374-9700 (We accept 711 or other relay services).

23. Required Hardware and Software

In order to use the Service and to view and retain a copy of these Terms and Conditions and certain related transaction disclosures, you must provide your consent to receive them electronically. You understand that you must have: 1) either (a) a personal computer or mobile device equipped with a web browser with at least 128-bit encryption or (b) a mobile device with an operating system compatible with the current version of the Citi Mobile App that offers the Service; 2) an Internet connection; and 3) (a) systems capability on your personal computer or mobile device to view and save or print files in pdf format using Adobe Acrobat Reader or other similar software or (b) the ability to email or print using functions available within the operating system of your mobile device compatible with the current version of the Citi Mobile App that offers the Service. You understand that you can also obtain a printed copy of these Terms and Conditions by calling 1-800-374-9700 (We accept 711 or other relay services).

You agree that Citibank reserves the right to provide information, notices and disclosures about the Service to You by non-electronic means. You may withdraw your consent to having records of transfers provided electronically by contacting us at 1-800-374-9700 (We accept 711 or other relay services); however, You understand that, if you do so, Citibank may terminate your right to use the Service.

Electronic Consent and Acceptance of Terms and Conditions

(1) You agree to be bound by these Terms and Conditions; (2) You have hardware and software that satisfies the above requirements; (3) You will receive information about the Service electronically, including these Terms and Conditions and any subsequent amendments to them.

These Terms and Conditions were last updated March 16, 2024.