Citibank with Zelle® Terms and Conditions

IMPORTANT NOTICE ABOUT THE SEPTEMBER 2025 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.

- **Updated the description of Send Limits and Account packages**

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

We have partnered with the Zelle® Network® ("Zelle®") to enable a convenient way to send and receive money with others you trust, who are enrolled with Zelle®, with us, or with another financial institution that partners with Zelle® (each, a "User") using aliases, such as email addresses, mobile phone numbers, or other unique identifiers described in these terms (the "Service"). We will refer to financial institutions that have partnered with Zelle® as "Network Financial Institutions." These terms describe the use of 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", "you", "your") and other persons (each, a "Recipient") using the email address, mobile phone number, QR code, or Zelle® tag of the Recipient you provide and enrolled with a network directory service maintained by Zelle®. 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.

Zelle® provides no 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 transferred by a Network Financial Institution.

THE SERVICE IS INTENDED TO SEND MONEY TO FRIENDS, FAMILY AND 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, valid email address, U.S. mobile phone number, and/or Zelle® tag for use with requests of money to and from you through the Service. Landline phone numbers, toll free phone numbers, international mobile phone numbers and phone numbers associated with Voice Over Internet Protocol (VoIP) are not eligible. An email address, U.S. mobile phone number, or Zelle® tag that is currently used by you at another Network Financial Institution or another User (including persons with whom you jointly own an account) either at Citi or another Network Financial Institution cannot be associated with your Zelle® profile used with Citibank. If you transfer an email address, U.S. mobile phone number, or Zelle® tag 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, mobile phone number, or Zelle® tag 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 represent that you have the authority to authorize debits and credits to the enrolled bank account.

You agree that you will not use the Service to send money to 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. Zelle® and we reserve the right to terminate, suspend, or limit your access to or use of the Service at any time and without prior notice, including for reasons involving your use of the Service at any Network Financial Institution which may be deemed to be illegal,

improper, brand damaging or potentially exposing us, Zelle®, or the financial system to risk.

Content Standards: You agree that you will not use the Service in any way, or upload or provide content or otherwise post, transmit, distribute, or disseminate through the Service any material, that: (a) is false,misleading, unlawful, obscene, indecent, lewd, pornographic, defamatory, libelous, threatening, harassing, hateful, abusive, or inflammatory; (b) encourages conduct that would be considered a criminal offense or gives rise to civil liability; (c) breaches or infringes any duty toward or rights of any person or entity, including rights of publicity, privacy or intellectual property; (d) contains corrupted data or any other harmful, disruptive, or destructive files; (e) advertises products or services competitive with Zelle®, as determined by Zelle® in its sole discretion; or (f) in Zelle® or our sole judgment, is objectionable, restricts or inhibits any person or entity from using or enjoying any portion of the Service, or which may expose us, Zelle® or our respective affiliates or customers to harm or liability of any nature.

Although neither we nor Zelle® have any obligation to monitor any content, both we and Zelle® have absolute discretion to remove content at any time and for any reason without notice. We and Zelle® may also monitor such content to detect and prevent fraudulent activity or violations of the terms and conditions. You understand that by using the Service, you may be exposed to content that is offensive, indecent, or objectionable. We and Zelle® are not responsible for, and assume no liability, for any content, including any loss or damage to any of your content. We and Zelle® make no representation or warranty that content uploaded to a User profile accurately identifies a particular User of the Service.

The Service may include functionality for you to use a unique alpha-numeric identifier to your registered User profile to be used in lieu of your mobile phone number or email address when sending, receiving, or requesting money, which will be your Zelle® tag. Each Zelle® tag must have an eligible U.S. mobile phone number associated with it and there will be a limit on the number of Zelle® tags you may use. Your Zelle® tag must meet the Content Standards. You may not select a Zelle® tag that misleads or deceives other Users of the Service as to your identity, or otherwise. Although neither we nor Zelle® have any obligation to monitor User Zelle® tags, both we and Zelle® have absolute discretion to remove a User Zelle® tag at any time and for any reason without notice. We and Zelle® may require you to change your Zelle® tag in our sole discretion, and we may elect to make a Zelle® tag unavailable to you, without any liability to you. We and Zelle® may also monitor User Zelle® tags to detect and prevent fraudulent activity or violations of the terms and conditions. You understand that by using the Service, you may be exposed to a Zelle® tag that is offensive, indecent, or objectionable. We and Zelle® are not responsible for, and assume no liability, for any User Zelle® tags, including any loss or damage caused thereby. We and Zelle® make no representation or warranty that a User Zelle® tag accurately identifies a particular User

of the Service. We respect the intellectual property of others and require that users of the Service comply with relevant intellectual property laws, including copyright and trademark laws. We may, in appropriate circumstances and at our discretion, limit or terminate the use of our products or services for users who use or publish content on the Service that is subject to intellectual property rights claims.

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 commercial enterprise. We reserve the right to decline your enrollment if we believe that you are enrolling to use the Service with your business account or to receive business or commercial payments. We further reserve the right to suspend or terminate your use of the Service if we believe that you are using the Service for business or commercial purposes, or for any unlawful purpose.

3. Privacy and Information Security

We make security and the protection of your information a top priority. You can access our U.S. Privacy Notice for Consumers at https://www.citi.com/policies/us-privacy-notice-for-consumers, which is incorporated into and made a part of these Terms and Conditions by this reference.

4. Wireless 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. By using 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.

5. Enrolling and Using the Service

a. You must provide us with an email address that you regularly use and intend to use regularly (i.e., no disposable email addresses) and/or a permanent U.S. mobile phone number that you intend to use for an extended period of time. You may not enroll in the Service with a landline phone number, toll-free number, Google Voice number or Voice over Internet Protocol. 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. You must provide a valid U.S mobile number to enroll a Zelle® tag.

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 may be lower following initial Zelle® enrollment, or after changing your existing mobile phone number, mobile carrier, email address, Zelle® tag, mobile number linked to a Zelle® tag, or linked account number enrolled with Zelle®, as provided in Section 10. (*See* "Sending Money; Debits by Network Financial Institutions" below); and

ii. receive money from another User either at that User's initiation or at your request, subject to the conditions of the Section below titled "Requesting Money"and "Receiving Money; Transfers by Network Financial Institutions".

c. If at any time while you are enrolled, you do not send or receive money using the Service for a period of 18 consecutive months, we may contact you and/or take other steps to confirm that the U.S. mobile phone number or email address that you enrolled still belongs to you. If we are unable to confirm that you are the owner of the mobile phone number or email address, or we receive information that you are not the owner of the mobile number or email address, then you understand that we may cancel your enrollment and you will not be able to send or receive money with the Service until you enroll again.

d. Once enrolled, a Z logo will appear on your profile 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®.

e. If you enroll for the Service and select to use a Zelle® tag, the mobile phone number associated with your User profile will be used as the Contact Method for communication related to the Service and must meet the requirements described herein.

6. Use of Your Mobile Phone Number, Email, QR Code, and Zelle® Tag; Consent to Email and Automated Text Messages

By using the Service, you represent that you are the owner of the email address, U.S. mobile phone number, QR code, Zelle® tag, and/or other alias you enrolled, or that you have the delegated legal authority to act on behalf of the owner of such email address, mobile phone number, QR code, Zelle® tag, and/or other alias to send or receive money as described in these Terms. **It is your responsibility to maintain a valid, working email address, U.S. mobile phone number, and/or Zelle® tag 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, or change the mobile carrier for your enrolled mobile phone number, your ability to use Zelle® with that information, including use of QR code(s) and/or Zelle® tag, 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®, from other Users that are sending you money or requesting money from you, and from other Network Financial Institutions or their agents regarding the Services or related transfers between Network Financial Institutions 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 enroll 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 email address or mobile phone number you have enrolled or is used as a Contact Method for a Zelle® tag is (i) surrendered by you, or (ii) changed by you.

c. In the event you change the mobile carrier for your enrolled mobile phone number, that mobile phone number will automatically be unenrolled from the Service. You will have to re-enroll that mobile phone number in the Service and you will be temporarily subject to lower send limts, as described in Section 10.

d. 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. 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 through Zelle® or that we may send or Zelle® may send on your behalf.

e. To cancel text messaging from Citi, send STOP to 50449. For help or information regarding text messaging, send HELP to 50449 or contact our customer service 1-800-374-9700 (We accept 711 or other relay services). You expressly consent to receipt of a text message to confirm your "STOP" or "HELP" request.

f. Your Zelle® QR code is a digital representation of your Token (i.e., your mobile phone number,email address, or Zelle® tag). The QR code will remain active as long as the Token associated with the QR code is enrolled in the Zelle® network, even if the Token is later reassigned to someone else.

g. If at any time you decide to change your Token, please generate a new QR code and stop using and sharing the old QR code. If someone tries to send you money using the old QR code, the money will not be deposited into your account.

7. Receiving Money; Money Transfers by Network Financial Institutions

You may receive money from another User at their initiation. Once a User initiates a transfer of money to your email address, U.S. mobile phone number, Zelle® tag or QR code 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 within minutes. There may be other circumstances when the payment may take longer. For example, in order to protect you, us, Zelle®, the other Network Financial Institutions and other Zelle® users, we may need or Zelle® may need additional time to verify your identity or the identity of the person sending the money before crediting your Account. We or Zelle® may also delay or block the transfer to prevent fraud or to meet our regulatory obligations. If we or Zelle® delay or 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.

We have no control over the actions of other Users, the Network Operator or other Network Financial Institutions that could delay or prevent a transfer of money to you.

8. Sending Money; Debits by Network Financial Institutions

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, email address, QR code, or Zelle® tag 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, email address, QR code, or Zelle® tag belonging to the User or Recipient.** In order to help protect your account against fraud, your limits for sending funds may be lower following initial Zelle® enrollment, or after changing your existing mobile phone number, mobile carrier, email address, Zelle® tag, mobile phone number linked to a Zelle® tag, 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 with the email address or U.S. mobile number to which you initiated the payment. 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. We therefore recommend that you use the Service to send money only to people you know and trust.

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 calendar day before its scheduled send date by using functions available in the Citi Mobile® App.

A Recipient must enroll within 14 calendar 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 calendar 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 Financial Institutions require their enrolled customers receiving transfers to affirmatively accept each transfer within 14 calendar days before depositing it into their account. If the Recipient does not affirmatively accept the transfer within 14 calendar days as required by their financial institution or affirmatively declines the transfer, the transaction will be cancelled.

In most cases, when you are sending money to another enrolled User, the transfer will occur in minutes; however, there are circumstances when payments may take longer.

For example, in order to protect you, us, Zelle®, the other Network Financial Institutions, and other Zelle® users, 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 Zelle®, 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 enrolling as a User may fail to enroll with Zelle®, or otherwise ignore the payment notification, and the transfer may not occur.

The money may also be delayed or the transfer may be blocked to prevent suspected fraud or comply with regulatory requirements. If we or Zelle® block or delay a payment that you have initiated, we will notify you. Neither we nor Zelle® have control over the actions of other Recipients, Users, or other Network Financial Institutions that could delay or prevent your money from being delivered to the intended Recipient or User.

9. Errors When Sending or Requesting Money; Liability

All transfers will be completed using only the email address, U.S. mobile phone number, QR code, or Zelle® tag 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, email address, QR code, or Zelle® tag 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, mobile phone number, QR code, or Zelle® tag 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.

THE SERVICE IS INTENDED FOR SENDING MONEY TO FAMILY, FRIENDS AND OTHERS WHOM YOU TRUST. YOU SHOULD NOT USE ZELLE® TO SEND MONEY TO PERSONS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. ZELLE® DOES NOT OFFER PURCHASE PROTECTION FOR AUTHORIZED PAYMENTS MADE THROUGH THE SERVICE (FOR EXAMPLE, IF YOU DO NOT RECEIVE THE GOODS OR SERVICES THAT YOU PAID FOR, OR THE GOODS OR SERVICES THAT YOU RECEIVED ARE DAMAGED OR ARE OTHERWISE NOT WHAT YOU EXPECTED). REIMBURSEMENT IS AVAILABLE FOR UNAUTHORIZED TRANSACTIONS OR TRANSACTIONS RESULTING FROM CERTAIN QUALIFYING IMPOSTER SCAMS. CONTACT US TO DISPUTE A TRANSACTION.

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

10. Send Limits

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 shown in the table below and subject to change. Limits may be lower following new enrollment or changes to your risk profile or Zelle® profile, such as changes to your enrolled mobile phone number, email address, Zelle® tag, mobile number linked to a Zelle® tag, or linked account number. 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 the Citi Mobile App and 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.

As used in the table below:

“Untenured” means a temporary status where you will be subject to lower send limits due to new enrollment or changes to your risk profile or Zelle® profile, such as changes to the enrolled mobile phone number, email address, Zelle® tag, mobile phone number linked to a Zelle® tag, or linked account number.

“Tenured” means the status where you will be subject to your regular send limits when you are not or no longer in “Untenured” status.

Your applicable limits, whether you are Tenured or Untenured, will be displayed when you are sending a Zelle® payment.

Send Limits – Consumer Accounts

Status	Account Relationship	Daily Limit	Monthly Limit
Untenured	Standard* Citi Priority Citigold® Citigold® Private Client Citi Private Bank	$500	$2,500
Tenured	Standard*	$2,500	$15,000
	Citi Priority Citigold® Citigold® Private Client Citi Private Bank	$5,000	$20,000

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

Send Limits – Small Business Accounts

Status	Daily Limit	Monthly Limit
Untenured	$1,000	$4,000
Tenured	$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. Requesting Money

You may request money from another User using their U.S. mobile phone number, email address, QR code, or Zelle® tag; Recipients who are not enrolled with another Network Financial Institution are not eligible. **It is your responsibility to ensure that you are using a U.S. mobile phone number, email address, QR code, or Zelle® tag 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. Neither we nor Zelle® guarantee that you will receive money from other Users by sending a payment request, or that you will receive the amount that your request. Neither we nor Zelle® accept responsibility if the other User rejects or ignores your request or sends you an amount that is less than you request. If a User ignores your request, we may decide or Zelle® may decide, in our discretion, that we will not send a reminder or repeat request to that User.

By accepting these Terms and Conditions, 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. You agree to indemnify, defend and hold harmless Zelle®, its owners, directors, officers, agents and Network Financial Institutions 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 any request for money that you send that is related to overdue or delinquent amounts.

You agree to receive money requests from other Users, and to only send requests for legitimate and lawful purposes. Requests for money are solely between the sender and 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.

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.

12. 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.

13. 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, mobile phone number, or Zelle® tag to make or receive

transfers. In some instances, you may be required to re-enroll in the Service with a new email address, mobile phone number, or Zelle® tag.

14. 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.

15. 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.

16. 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 FINANCIAL INSTITUTIONS 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 FINANCIAL INSTITUTIONS 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).

17. 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 Financial Institutions 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.

18. 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) Zelle®, b) other Network Financial Institutions 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.

19. Governing Law

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

20. 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.

21. 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.

22. 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.

23. 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 the control of us or Zelle®. 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).

24. 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 September 20, 2025.