

CITIBANK GLOBAL WALLET CURRENCY MATCHING SERVICE TERMS AND CONDITIONS.

1 Conditions

- 1.1 These Citibank Global Wallet Currency Terms and Conditions (the “**Global Wallet Currency Terms**”) for the Citibank global wallet currency service (the “**Service**” as further described in Clause 2 of these terms and conditions) apply to clients of Citi International Personal Bank who hold an account with Citibank UK Limited. They are additional to and should be read together with the Citi General Terms and Conditions (the “**General Terms and Conditions**”). Unless otherwise defined, capitalised terms have the meaning given to them in the General Terms and Conditions. In the event of any conflict between the General Terms and Conditions and the Global Wallet Currency Terms, then the Global Wallet Currency Terms will prevail in relation to the provision of the Service.
- 1.2 “**Primary Account**” when used in these Global Wallet Currency Terms means the Cash Account which you have elected to be linked to your Citi Card.
- 1.3 It is important that you read these Global Wallet Currency Terms carefully along with the General Terms and Conditions. The General Terms and Conditions are available at <https://www.ipb.citibank.co.uk/globalpages/importantdocs.htm>. You may view the current version of these Global Wallet Currency Terms at <https://www.ipb.citibank.co.uk/globalpages/importantdocs.htm>.
- 1.4 By clicking to "Turn On" the Service on the App you will become bound by these Global Wallet Currency Terms.

2 Foreign currency payments and cash withdrawals using your Citi Card with the Service

- 2.1 If you make payments in a currency other than the currency of the Primary Account, or make a cash withdrawal in a currency other than the currency of the Primary Account from an ATM, then we will identify the transaction currency and apply the transaction to the Cash Account in that currency that you hold (the “**Transaction Currency Account**”).
- 2.2 If you hold more than one Cash Account in any currency you will need to select one of these accounts to link to Citibank Global Wallet and act as your Transaction Currency Account for that currency. Any accounts that you do not select to act as your Transaction Currency Account will not be linked to Citibank Global Wallet and funds will not be taken from these accounts.
- 2.3 If there are sufficient funds in the Transaction Currency Account for the transaction then no exchange rates will apply to the transaction.
- 2.4 If there are insufficient funds in the Transaction Currency Account for whole or part of the transaction then we will apply the transaction in full to your Primary Account and any conversion of this amount will be carried out in accordance with Clause 8.2.17 of the General Terms and Conditions.

- 2.5 If you do not hold a Cash Account in the transaction currency then we will apply the transaction to your Primary Account and any conversion of this amount will be carried out in accordance with Clause 8.2.17 of the General Terms and Conditions.
- 2.6 If in the App you choose to add a currency to the Service in which you do not hold a Cash Account, a Cash Account in that respective currency will be opened for you. If you subsequently elect to turn off the Service, the Cash Account in that currency will remain open.
- 2.7 If you are offered a choice of payment currencies at the point of sale or at an ATM please note the provisions of Clause 8.2.18 of the General Terms and Conditions. If the payment currency you select is one in which you do not hold a Cash Account we will apply the transaction in full to your Primary Account and any conversion of this amount will be carried out in accordance with Clause 8.2.17 of the General Terms and Conditions.
- 2.8 If we are unable to apply the transaction to the Primary Account for example because you do not have sufficient funds in it to allow the transaction to be processed then your transaction may be declined.
- 2.9 In the event you are due a refund in relation to any transaction using the Service, such refund will be credited to the relevant Cash Account from which the transaction was made.

3 Use of your Citi Card

- 3.1 You should be aware that at all times when you are using the Service use of your Citi Card will remain subject to Clause 8 of the General Terms and Conditions.

4 Termination of the Service

- 4.1 If you wish to stop using the Service you can switch it off and return to manually selecting the currency you wish to use by linking your Citi Card to the currency account.
- 4.2 If we wish to terminate the Service we will do so as set out in Clause 39 of the General Terms and Conditions.

5 Changes to these terms

- 5.1 We will not change any of these terms except for a reason listed in Clause 44 of the General Terms and Conditions.
- 5.2 Any changes will be either by way of notification when you next start the App or in accordance with the General Terms and Conditions.