

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.



Unified Payments Interface - Terms & Conditions

Item No.	Section Amended	Amended Date	Version No.	Description of Change
1	Terms & Conditions	Aug 3, 2017	1.0	Terms and Conditions for use of UPI on 3 rd Party UPI Apps.
2	Terms & Conditions	Sep 28, 2018	2.0	Modified to include Terms related to use of UPI on the Citi Mobile App.
3	Terms & Conditions	Jun 6, 2019	3.0	Added clause 37 and 38 based on compliance requirements.
4	Terms & Conditions	Jun 19, 2019	4.0	Added clauses under section 39 covering UPI Mandates.
5	Terms & Conditions	Jun 21, 2021	5.0	Added clauses under section 40 covering Online Dispute Resolution.

These Terms and Conditions shall be applicable to all transactions initiated by the User vide the Unified Payments Interface, as defined herein below, through Citibank, N.A., for the purpose of transfer of funds and any other services added afterwards.

Before usage of the “Unified Payments Interface”, all User(s) are advised to carefully read and understand these Terms and Conditions. Usage of the Unified Payment Interface by the User(s) shall be construed as deemed acceptance of these Terms and Conditions, mentioned herein below.

1. Definitions:

In this document the following words and phrases have the meanings set opposite them unless the context indicates otherwise:

- i. **“Account(s)”** refers to the domestic savings or current bank account(s) held and maintained with Citibank.
- ii. **“Citibank”** shall mean Citibank, N.A., a national banking association duly constituted, registered and in existence in accordance with the laws of the United States of America now in force and having its Head Office at First International Financial Centre, G Block, Bandra-Kurla Complex, Bandra East, Mumbai - 400098, and having offices throughout India.
- iii. **“Merchant / Merchants”** shall mean and include online, mobile-app based and offline merchants who provide goods and / or services in exchange for payment through UPI.
- iv. **“UPI”** refers to the Unified Payments Interface Service offered by NPCI in collaboration with its member banks.
- v. **“UPI Facility”** means the Unified Payments Interface Service based electronic fund transfer and fund collection facility provided by Citibank to its Users through the NPCI UPI System as per the Guidelines.
- vi. **“NPCI”** or **“National Payment Corporation of India”** is an umbrella organization for consolidating all retail payments system in India into a nation-wide uniform and standard business process made available to the Banks / PSPs for facilitating an affordable payment mechanism to benefit the common man across the country and help financial inclusion through the UPI Common App.
- vii. **“NPCI UPI System”** means the switch and related equipment and software owned by NPCI to provide the UPI based fund transfer and funds collection facility including the National Financial Switch.
- viii. **“Virtual Payment Address”** or **“UPI ID”** or **“Virtual Address”** or **“Virtual ID”** is a payment identifier for sending / collecting money. UPI IDs are aliases to Account No. & IFSC. This enables the user to complete a transaction without having to enter the account credentials of the beneficiary. A Virtual Payment Address comprises two parts, an identifier that is different for each user and a handle which is different for different PSPs. Given below is an illustrative example:
 - a. In ‘**arun.kumar@upi**’ or ‘**arun.kumar@citi**’,
 - b. The phrase ‘**arun.kumar**’ is called an ‘**identifier**’ and refers to the account holder
 - c. The term ‘**@upi**’ or ‘**@citi**’ is called a ‘**handle**’ and refers to the PSP / PSP Bank
- ix. **“Payment Service Provider (PSP)”** shall mean entities which are allowed to issue UPI IDs to the Users and provide payment (credit / debit) services to individuals or entities and regulated by the Reserve Bank of India, in accordance with the Payments and Settlement Systems Act, 2007.

- x. **"User(s)"** shall mean an individual / entity who is an account holder with Citibank who is using UPI on the Citi India mobile app or has registered his Citibank account on UPI applications of other banks or registered his Citibank account on UPI application of NPCI called BHIM (Bharat Interface for Money).
- xi. **"Beneficiary"** means the person's account details where in the transfer amount is supposed to be credited.
- xii. **"User's Mobile Number"** means the specific mobile phone number registered by the User with Citibank against his / her bank account(s).
- xiii. **"UPI PIN"** means a four or a six-digit numeric PIN used for authenticating services provided under UPI. In case of Citibank users using UPI on 3rd Party Apps, other than the Citi Mobile App, the UPI PIN will be the ATM PIN of the primary debit card of the account registered for UPI.
- xiv. **"Finger Print Authentication"** refers to the automatic method of verifying an individual's identity by their fingerprints and is also used to grant or deny access to a computer system / mobile device / tablet / any other device.
- xv. **"Beneficiary Bank"** shall mean the Bank holding a bank account of the Receiver where the credit of the UPI instruction is received from the Payer to be executed either in real time basis or periodically with a settlement process.
- xvi. **"Remitter Bank"** shall mean a bank holding a bank account of the Payer where the Debit of the UPI instruction is received from the Payer to be executed on real time basis.
- xvii. **"Eligibility"** means any individual having a domestic Savings and / or Current account (except NRE and NRO Rupee Checking Accounts) held with Citibank, authorized to operate the account individually. The User should have an open, operative bank account with Citibank to participate in UPI. Citibank shall determine the eligibility of its customers participating in UPI, and the criteria could change from time to time.
- xviii. **"1 Click 2 factor authentication"** means User would be identified on the basis of two factors. The two factors shall have proper identification as below
 - a. First factor: What you have i.e. mobile handset
 - b. Second factor: What you know i.e. IPIN (On Citi mobile app) & ATM PIN (on BHIM app and other 3rd party PSPs)
- xix. **"Citi Mobile App"** means the stand-alone mobile application provided by Citibank in India to its customers on Android and iOS platforms for availing mobile banking services provided by Citibank India.
- xx. **"Payment Order"** means an unconditional instruction issued by the User in writing or transmitted electronically to Citibank either through Citibank's internet banking facility or short message service (SMS) or interactive voice recording services provided by Citibank or the Citi Mobile App of Citibank or Kiosk in Citibank branches or through such other means as provided by Citibank, to effect a fund transfer for a certain sum of money expressed in Indian rupees, to the designated account of a designated beneficiary by debiting Account(s) of the User.
- xxi. **"Registering a UPI ID"** means the act of the User creating a UPI ID post accepting the UPI User Terms and Condition.
- xxii. **"Disabling a UPI ID"** refers to the act of the User disabling a UPI ID using the Citi Mobile App. A disabled UPI ID is not deleted. Hence **"Enabling a UPI ID"** refers to the act of the User enabling a disabled UPI ID using the Citi Mobile App.
- xxiii. **"P2P"** or **"peer-to-peer"** refers to the transaction type where both the remitter and the beneficiary, which are party to the transaction are individuals.
- xxiv. **"P2M"** or **"peer-to-merchant"** refers to the transaction type where the remitter is an individual and the beneficiary is a merchant or an entity (not an individual/ human being).
- xxv. **"UPI Mandate"** or **"Mandate"** means the service made available by NPCI to users of UPI Applications following the UPI 2.0 standards.
- xxvi. **"Mandate Creation"** means the earmarking of funds in the customer's account based on a UPI Mandate Creation request approved by a UPI registered customer.
- xxvii. **"Mandate Execution"** means the auto-debit of earmarked funds from the customer's account, without any authentication, based on a UPI Mandate execution request received by Citibank in reference to the Mandate creation approved by the customer using any UPI App.

- xxviii. **“Force majeure event”** means any event due to any cause beyond the control of the relevant party including but not limited to restrictions on convertibility or transferability, requisitions, involuntary transfers, unavailability of any system, sabotage, fire, flood, explosion, acts of God, sanctions, Government Requirement, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government or similar institutions.
- xxix. **“Government Requirement”** means any applicable law or regulation, any requirement or decree of a legal, governmental, regulatory or similar authority, or an agreement entered into by the Bank and any governmental authority or between two or more governmental authorities (such law, regulation or authority may be domestic or foreign).
- xxx. **“Invoice”** means the receipt pertaining to a purchase / IPO participation issued and shared by the merchant with the remitter and passed to Citibank via NPCI.
- xxxi. **“IPO” or “Initial Public Offering”** as defined under applicable laws and regulations issued by SEBI from time to time.

2. **Applicability of Terms and Conditions**

By using UPI Facility, the User agrees to these Terms and Conditions applicable to the UPI facility. The UPI facility shall be governed by such terms & conditions as amended by Citibank from time to time. These terms and conditions shall be in addition to and not in derogation of the Citibank Account Terms and conditions and terms and Conditions governing use of the Citi Mobile India App, Citibank Online facility and / or any existing or future banking relationship and / or any account of the User and / or the respective product or the service provided by Citibank unless otherwise specifically stated.

3. **Sharing of Information:**

The User irrevocably and unconditionally authorizes Citibank to access and / or share all the User's Account(s) and records for the purpose of providing the UPI Facility. The User agrees that Citibank and its affiliates (or their contractors) may hold and process its personal information and all other information concerning its Account(s) on computer or otherwise in connection with the UPI Facility as well as for analysis, credit scoring and marketing.

- 4. UPI Facility shall be available to users who have registered for the facility as per the discretion of Banks, NPCI and RBI. The User agrees that the User shall be entitled to use UPI by downloading the mobile application of Citibank provided that his / her mobile phone supports the mobile application of Citibank and his / her mobile number is already registered with Citibank.
- 5. Users on 3rd party PSP will authenticate all their debit transactions using the ATM PIN of the debit card belonging to the primary account holder. If any other 4-digit PIN is used to authenticate the transaction on a 3rd party PSP, then Citibank reserves the right to decline all such transactions.
- 6. User cannot generate / reset his or her ATM PIN on 3rd party PSPs. User can use the existing channels such as Citibank ATM machine, Citiphones, Citibank Online or any other channel as specified by Citibank to generate / reset his ATM PIN.
- 7. The User agrees and confirms that the permissible Minimum and Maximum transaction amount for UPI, and the maximum number of transactions per day shall be decided by Citibank in its discretion, in accordance with the Guidelines set by NPCI or RBI, from time to time.
- 8. User agrees and accepts that upon entering the wrong ATM PIN thrice on 3rd party PSPs, Citibank can block the ATM PIN for the day (24 hours). Any change in the terms and conditions in relation to UPI services or of any of the processes in relation thereto will be notified on Citibank's website www.online.citibank.co.in, which

will be construed as sufficient notice to the User. Citibank shall not be liable for any losses suffered by the User by availing the UPI services.

9. Citibank shall endeavor to provide to the user through UPI, such services as it may decide from time to time. Citibank reserves the right to decide the type of services, which category of user shall be offered on each account type and may differ from category to category. Citibank may also make additions / deletions to the services offered through UPI at its sole discretion.
10. Citibank does not hold out any warranty and makes no representation about the quality of the UPI Facility. The User agrees and acknowledges that Citibank shall not be liable and shall in no way be held responsible for any damages whatsoever whether such damages are direct, indirect, incidental or consequential and irrespective of whether any claim is based on loss of revenue, interruption of business, transaction carried out by the User and processed by Citibank, information provided or disclosed by Citibank regarding User's Account(s) or any loss of any character or nature whatsoever and whether sustained by the User or by any other person by way of using the UPI facility.
11. While Citibank shall endeavor to promptly execute and process the transactions as proposed to be made by the User, Citibank shall not be responsible for any non-response or delay in responding due to any reason whatsoever, including due to failure of operational systems or any requirement of law.
12. Citibank shall not be liable for any loss, claim or damage suffered by the User and / or any other third party arising out of or resulting from failure of an UPI transaction on account of time out transaction i.e. where no response is received from NPCI or the beneficiary bank to the transaction request and / or where mobile number or account number of the beneficiary does not exist.
13. There will be no obligation on Citibank to support all the versions of existing Mobile Phone Operating Systems and new versions of mobile phone Operating Systems as and when those are released. Citibank can withdraw support to existing version of operating system without prior notice to users.
14. The User agrees that the User shall be using the User's mobile handset to access the UPI functionality offered by Citibank on its mobile application and the access is restricted to the User on the specific mobile number only as registered with Citibank. It will be User's responsibility to inform Citibank in case of any change to his mobile number, his mobile device or SIM card which has been mapped to facilitate the UPI transaction. Any change in the mobile number, his mobile device or SIM card number shall be properly re-registered according to the Citibank's mobile application requirement and the User may have to re-authenticate himself / herself if any of these details changes. Till such re-registration / re-authentication, the User will not be able to avail of the services under UPI. In case the user fails to inform Citi of any change to his mobile number, his mobile device or SIM card which has been mapped to facilitate the UPI transaction, Citibank shall not be liable and shall in no way be held responsible for any damages whatsoever whether such damages are direct, indirect, incidental or consequential and irrespective of whether any claim is based on loss of revenue, interruption of business, transaction carried out by the User and processed by Citibank, information provided or disclosed by Citibank regarding User's Account(s) or any loss of any character or nature whatsoever and whether sustained by the User or by any other person.
15. The User is responsible for the correctness of information supplied to Citibank through the use of or through any other means such as electronic mail or written communication. Citibank does not accept any liability for the consequences arising out of erroneous information supplied by the user.
16. Citibank shall execute a Payment Order issued and duly authorized by the User, unless: (a) the funds available in the Account(s) of the User are not adequate or funds are not properly applicable / available to comply with

the Payment Order (b) the Payment Order is incomplete or it is not issued in the agreed form, (c) the Bank has reason to believe that the Payment Order is issued to carry out an unlawful transaction or (d) the Payment Order cannot be executed under the NPCI UPI System or (e) the account is blocked or not operational or placed under restrictions for any reason or payment prohibited under any applicable law or regulatory direction.

17. The User also understands that the transaction may also be cancelled / rejected due to any of the reasons like "the designated account of beneficiary / Payer is not being maintained by the Beneficiary / Payer bank" or an attachment order having been passed on the designated Beneficiary / Payer account by a competent authority / Court or details pertaining to the Beneficiary / Beneficiary account details or Payer / Payer account details recorded with the Beneficiary / Payer bank does not match or any other reasons.
18. Citibank has the right to suspend the transactions with respect to the UPI Facility if it has reason to believe that the Customer's instructions will lead to or expose to direct or indirect loss to Citibank or may require an indemnity from the User before continuing to operate the UPI Facility. Without prejudice to the generality of the foregoing, the User agrees to indemnify and save, keep harmless and keep indemnified Citibank against any improper / fraudulent instructions purporting to be received from the User of the UPI facility and / or for furnishing incomplete information.
19. **Indemnity**
The User will indemnify, defend, and hold Citibank, N.A. (and its employees, directors, agents, affiliates and representatives) harmless from and against any and all claims, costs, losses, damages, judgments, tax assessments, penalties, interest, and expenses (including reasonable attorneys' fees) arising out of any claim, action, audit, investigation, inquiry, or other proceeding instituted by a person or entity that arises out of or relates to: (a) any actual or alleged breach of the representations, warranties, or obligations of User set forth in this Terms and Conditions; (b) unauthorized, wrongful or improper transaction(s) and / or use or misuse of UPI facility on the Citi Mobile App, any 3rd Party PSP App or BHIM App, including willful misconduct or fraud; (c) violation of any third-party right, including without limitation any right of privacy, publicity rights or Intellectual Property Rights; (d) violation of any law, rule or regulation of India; (e) any other party's access or use of UPI facility on the Citi Mobile App, any 3rd Party PSP App or BHIM app with the User's personal identification number or passcode or other appropriate security code, and (f) any change in law, regulation or official directive which has an effect on the Citi Mobile App or the UPI facility on the Citi Mobile App, any 3rd Party PSP App or BHIM app UPI facility, and the same shall be adhered to by the User on demand. In the event any adverse claim / demand / action is made by NPCI / third party on the Citibank including but not limited to any compensation, penalty or transactional value, by virtue of usage of the UPI Common App facility by the User either in a legal proceeding or otherwise, it is hereby agreed by the User that Citibank shall have the right to recover such monies from the User and the User agrees and accepts that the User shall pay forthwith to Citibank upon such demand being made. It is acknowledged and accepted that the User shall not assign / transfer or permit usage of the UPI Facility on the Citi Mobile App or on any 3rd Party PSP App or on the BHIM UPI Common App facility standing in his / her name to any other person / third party. In the event of any breach committed by User in this regard, such contrary actions would constitute the same to be misuse of the UPI Common App facility at the sole / joint risk & peril of the User and the Bank shall not be liable for all or any consequences thereof and no claim whatsoever shall be entertained in such event.
20. The User accepts that any valid transaction originating / receiving from the UPI application of any Bank shall be assumed to have been initiated / accepted and legally authorized by the User and Citibank shall not be required to independently verify the instructions. Citibank has no liability if it does not or is unable to stop or prevent the implementation of any Payment Order issued by the User.
21. The User agrees and accepts that it is the User's responsibility to immediately bring to the notice of Citibank by contacting Citiphones helpline number in case the User notices or has reasonable apprehension of unauthorized transactions in the User's accounts and make sure that either (i) the User's login credentials

(known only to the user, including the User ID, IPIN, APIN etc.), that are used to access the User's Account / authorize transactions from the User's Account are changed immediately by the User by accessing the User's account on Citibank's website, www.online.citibank.co.in or (ii) the User's online account is temporarily blocked as per guidance from the Citiphones officer. Citibank shall not be liable or responsible in this regard.

22. The details of transactions conducted using the UPI facility will be recorded by Citibank and these records will be regarded as conclusive proof of the authenticity and accuracy of transactions. Citibank may store the transactional details for a period which it may deem fit for the Citibank.
23. Citibank shall make all reasonable efforts to ensure the User information to be kept confidential however it shall not be responsible for any inadvertent divulgence or leakage of confidential User information for reasons beyond its control or by action of any third party.
24. The User shall use the UPI facility only by following the security credential in accordance with the prescribed norms as laid down by Citibank from time to time.
25. The User shall be responsible for all transactions, including fraudulent / erroneous transactions using the UPI facility through the use of his / her mobile phone, ATM PIN, IPIN, TPIN, password / biometric authentication regardless of whether such transactions are in fact entered into or authorized by the User. The User shall be responsible for the loss / damage, if any suffered.
26. Citibank, when acting in good faith, shall be absolved of any liability in case:
 - (i) Citibank is unable to receive or execute any of the requests from the User or there is loss of information during processing or transmission or any unauthorized access by any other person or breach of confidentiality or due to reasons beyond the control of Citibank.
 - (ii) There is any kind of loss, direct or indirect, incurred by the User or any other person due to any failure or lapse in the facility which are beyond the control of the Citibank.
 - (iii) There is any failure or delay in transmitting of information or there is any error or inaccuracy of information or any other consequence arising from any cause beyond the control of the Bank which may include technology failure, network failure, mechanical breakdown, power disruption, force majeure, etc.
 - (iv) If the UPI facility and / or anything to be done by Citibank in respect of the UPI facility on the Citi Mobile App, any 3rd Party PSP App and BHIM app provided to Citibank customers is prevented or delayed by causes, circumstances or events beyond the control of Citibank, including but not limited to computer viruses, malware attack, security breach and / or data compromise of Citibank customers in NPCI system by any third party, tampering, unauthorized intervention, interception, fraud, technical failures, network errors and / or server issues, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of Citibank, then Citibank shall not be liable for the same to the extent so prevented or delayed and will not be liable for any consequences.
 - (v) Citibank, its employees, agent or contractors, NPCI shall not be liable for and in respect of any loss or damage whether direct, indirect or consequential, including but not limited to loss of revenue, profit, business, contracts, anticipated savings or goodwill, whether foreseeable or not, suffered by the User or any other person howsoever arising from or relating to any delay, interruption, suspension, resolution or error of Citibank in receiving and processing the request and in formulating and returning responses or any failure, delay, interruption, suspension, restriction, or error in transmission of any information to and from the mobile phone of the User and the network of any service provider and Citibank's system or any breakdown, interruption, suspension or failure of the mobile phone of the User, Citibank's / NPCI's system.
27. The laws of India shall govern these terms and conditions and / or the operations in the Account(s) maintained with Citibank. Any legal action or proceedings arising out of these Terms shall be brought under the exclusive jurisdiction of the courts or tribunals / forums located in Mumbai, India only.

28. These Terms & Conditions are subject to periodic updates. The User understands that Citibank may amend the above terms and conditions at any time without any notice or assigning any reason whatsoever and such amended Terms and Conditions will there upon apply to and be binding on the User and same will be published in our website i.e., www.online.citibank.co.in
29. UPI may be suspended due to maintenance or repair work or any breakdown in the Network / Hardware / Software for UPI Facility, any emergency or for security reasons without prior notice and Citibank shall not be responsible for any losses / damages to the Users.
30. User shall not hold Citibank responsible for initiating payments to the wrong Beneficiary via the UPI Facility and there is no obligation on Citibank to reverse the fund transfer. The Bank shall effect credit based solely on the beneficiary details so indicated by the User. Please note that the Bank shall not be required to ascertain and / or verify the beneficiary name and / or account number / virtual id, etc. prior to effecting the fund transfer. The User shall be solely liable and responsible for the correctness of all information pertaining to the Beneficiary and the Transaction.
31. User must keep his / her Mobile device safe (including ensuring that the device is not jail-broken or modified contrary to the manufacturer's software or hardware guidelines) and ensure that the passcode / IPIN or personal identification number which allows the User to use the UPI facility on the Citi Mobile App, any 3rd Party PSP App, or the BHIM app for funds transfer is not disclosed to any one and User must take all steps and prevent any fraud, loss or theft in respect of such device. The User understands, acknowledges and agrees that sharing of one's personal or confidential credentials with another person shall create another authorized user of the UPI facility who may subsequently be able to use the User's mobile device and get access to the personal and payment information available through UPI facility of BHIM app. The User is solely responsible for maintaining the security & confidentiality of the Citi Mobile App, any 3rd Party PSP App or the BHIM app, the UPI facility on these Apps, the User ID & passwords, Eligible Device passwords, IPIN, APIN, UPI PIN, TPIN, biometric authentication etc. and any other credentials that the User maintains to securely access the UPI facility on the device. If the User shares the aforementioned or any other confidential credentials with any third party, the User agrees that by doing so the User accepts the risk associated with the same and the Bank shall not be liable for any loss or damages suffered by the User in this regard. The User further acknowledges and accepts full responsibility for any loss on account of loss of device, potential client misuse of the Facility on account of multiple registered fingerprints on the device.
32. If the User's device is lost or stolen or the fingerprint identity or the User's personal identification number or any other passcode is compromised without the User's authorization / permission or the User apprehends the above or the User notices or has reasonable apprehension of unauthorized transactions in the User's accounts, the User agrees and accepts that it is the User's responsibility to immediately bring this to the notice of Citibank by contacting Citiphones helpline number and ensure that either (i) the User's online account is temporarily blocked as per guidance from the Citiphones officer or (ii) the User's login credentials (known only to the user, including the User ID, IPIN, APIN etc. that are used to access the User's Account / authorize transactions from the User's Account) are changed immediately by the User by accessing the User's account on Citibank's website, www.online.citibank.co.in. Citibank shall not be liable or responsible in this regard. The User also agrees, accepts and acknowledges that if so required, the User shall furnish a statutory declaration in such form as the Bank may specify and / or a police report and / or any other information which Citibank may reasonably require. The User is liable for all Unauthorized Transactions in connection with the Citi Mobile App, any 3rd Party PSP App or the BHIM app or the use of UPI facility on the Citi Mobile App, any 3rd Party PSP App or the BHIM app. The User agrees to cooperate with the Bank in any investigation and use any fraud prevention or other related measures the Citibank suggests. The User acknowledges & accepts full liability of all Unauthorized Transactions which are effected prior to notifying Citibank about the loss or theft or unauthorized use of User's mobile device.

33. If the User enrolls for fingerprint identity, personal identification number or passcode on the Citi Mobile App, any 3rd Party PSP App or the BHIM app, the collection, storage, enrollment and access to such application using such passcode(s) will be made using the technology available on the User's device. Accordingly, the User acknowledges that Citibank has no control over the technology on the device, the availability, capability, verification method, security and integrity of the device and cannot be held responsible for transactions effected using the UPI facility on the Citi Mobile App, any 3rd Party PSP App or the BHIM App and authorized by such passcode(s). User shall be responsible to therefore assess if the manner of authentication as available on User's device is acceptable to User before using UPI facility. The Use of the Citi Mobile App, any 3rd Party PSP App or the BHIM App or the use of the UPI Facility on the Citi Mobile App, any 3rd Party PSP App or the BHIM App through the Bank is at the sole discretion of the User. The User is not obliged to use the same for transferring funds.
34. **Terms governing the creation and maintenance of Virtual Payment Addresses on the Citi Mobile Application:**
It is the User's responsibility to ensure that the Virtual address or UPI ID linked to their account follows the guidelines as specified by NPCI, RBI and Citibank for UPI ID creation or change. The User agrees, accepts and acknowledges that Citibank has the right to block the User's existing UPI ID and discontinue the UPI facility on the User's account linked to the said UPI ID if the user is in breach of the guidelines governing the creation, edition and use of UPI ID as prescribed by Citibank and as may be updated by NPCI or RBI from time to time or any applicable laws and regulations, including but not limited to:
- (i) Use of trademark words, phrases etc.
 - (ii) Use of words or phrases that may be deemed profane.
 - (iii) Use of words and phrases as present in the negative list maintained and updated by NPCI.
35. The User has to create the User's own UPI ID on the Citi Mobile App provided the same is not used by any other User. Once a UPI ID has been created on the Citi Mobile App it can only be disabled or edited by the User. The User agrees and accepts that:
- (i) A UPI ID once created on the Citi Mobile App will never be re-issued to anyone else.
 - (ii) A UPI ID disabled via the Citi Mobile App will not be available to the User for conducting transactions from the date of disablement of the UPI ID, till the time the user re-enables the UPI ID.
 - (iii) If a UPI ID is disabled by the User on the Citi Mobile App, the User cannot re-register using the same UPI ID.
 - (iv) For the UPI ID(s) created on Citi Mobile app, the User may also edit / change their UPI ID only once, in which case, the User's old UPI ID will be blocked forever and will never be available either to himself or to any other User and Citibank will block all transactions to the old UPI ID.
- The User agrees and understands that the User will not be able to use their old / disabled UPI IDs for any UPI transactions. The User accepts complete responsibility of any and all liabilities, financial or otherwise, arising out of the change of their UPI ID, and agrees to hold Citibank harmless of all consequences arising out of the change / deletion / disabling of their UPI ID. Additionally, the User agrees and accepts that Citibank is not liable for any UPI IDs created, edited, disabled or deleted for using UPI facility on the BHIM App or other 3rd Party PSP Apps on their Citibank account and the user accepts complete responsibility for any and all liabilities arising out of the use of the such UPI IDs.
36. All Citibank customers with an operative domestic savings or current bank account(s) held and maintained with Citibank (except NRE and NRO Rupee Checking Accounts) will be eligible to create their Virtual Payment Addresses post logging in to the Citi Mobile App.
- (i) All such Users will be able to create a single Virtual Addresses for each bank account, with the handle '@citi'.
 - (ii) Users can change their Virtual Address only once during the entire lifetime of the bank account.
 - (iii) Citigold account holders will be additionally issued a Virtual Address with the handle '@citigold' with the same identifier as their '@citi' Virtual Address. In case of the one-time change in the identifier, both the UPI IDs will be changed automatically, to reflect the new identifier.

- (iv) The User agrees and accepts that they will have no rights whatsoever, over the allocation and allotment of the Virtual Address linked to their account number and issued via the Citi Mobile App and that the allocation of the UPI ID to the User will be on the sole discretion of Citibank.

37. Neither the Customer nor the Bank will be responsible for any failure to perform any of its obligations with respect to any Account or Service (including, with respect to the Bank, a request for payment or transfer from an Account) if such performance would result in a breach by it, its related branches, affiliates, or the Systems, of any Government Requirement or if its performance is prevented, hindered or delayed by a Force Majeure Event; in such case its obligations will be suspended for so long as the Force Majeure Event continues (and, in the case of the Bank, no other branch or affiliate shall become liable). Neither the Bank nor any of its related branches or affiliates will be responsible for any action taken to comply with sanctions or Government Requirement (and no other branch or affiliate shall become liable).

38. Citigroup Inc., including its branches, subsidiaries and managed affiliates, including Citibank, N.A., (collectively, "Citi") is committed to conducting business in compliance with all applicable U.S. laws and regulations, as well as those of each jurisdiction where Citi has operations. Among these laws and regulations, Citi is required to follow applicable sanctions laws and regulations in each jurisdiction where it conducts business, including, without limitation, applicable sanctions programs administered by the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC"), competent authorities of the European Union (E.U.) Member States and competent authorities of United Nations (U.N.) Member States that implement U.N. Sanctions (collectively "local sanctions"). Citi, in its sole determination, may block, reject, suspend, report, and/or refuse to conduct any transaction or other activity related to any Account or Service, or ask for additional details pertaining to the transaction or otherwise take action or refrain from taking action, in light of local sanctions administered or enforced by any country or sanctions authority, including, without limitation, the United States (including, without limitation, the U.S. Department of the Treasury's Office of Foreign Assets Control and the U.S. Department of State), the United Nations, the European Union, any member state of the European Union, and the United Kingdom (including, without limitation, Her Majesty's Treasury). Neither Citi nor any of its branches or affiliates shall become liable for such action and/or inaction.

39. Terms governing the creation and execution of UPI mandates:

The Customer agrees and understands that Citibank holds no responsibility or liability in case of any loss incurred by the customer via a UPI mandate creation or via UPI mandate execution. The Customer accepts that it is the responsibility of the customer to ensure that correct payment information is provided at the time of mandate creation. Customer further agrees and accepts the below terms in relation to the use of UPI Mandates feature on the customer's Citibank account:

39.1 Transaction limits for Mandates:

- (i) **For non-IPO mandates**, the limit for earmarking funds during a mandate creation is included in daily UPI transaction limit for Citibank accounts which is subject to the transaction limits prescribed by NPCI and may change from time to time based on NPCI guidelines without prior notice to the customer.
- (ii) **For IPO mandates**, the limit for earmarking funds during a mandate creation is independent of the daily UPI transaction limit for Citibank accounts and is subject to the transaction limits prescribed by NPCI and may change from time to time based on NPCI guidelines without prior notice to the customer.
- (iii) Subject to applicable limits set by NPCI which may change from time to time, in the absence of any force majeure events or due to any government requirements, there is no limit on the number of mandates that may be created or executed on a calendar date, and subject to applicable due-diligence checks, the associated earmarked funds will be debited as and when a mandate execution request is received.
- (iv) In case the creation or execution of a UPI Mandate (including any UPI mandates created for participation in an IPO) fails due to any reason, including any reason for a transaction rejection/decline stated in clauses

11, 12, 17 and 18 or due to a force majeure event or a government requirement, Citibank holds no liability for any loss incurred by the customer.

39.2 UPI Mandate Revocation:

- (i) P2P UPI mandate can be revoked by the User from the same Application which was used by User to approve the mandate creation.
- (ii) P2M UPI mandate (including IPO mandates) can be revoked only by the merchant beneficiary and the customer will be required to contact the merchant to revoke P2M UPI mandate. In case of failure of mandate execution due to any reason, the earmarked funds will remain in the customer's account and will be auto-released after expiry of the mandate. Mandate expiration may be up to a maximum of 90 days from the date of creation of the mandate as prescribed by NPCI and is chosen at the time of mandate creation by the User/mandate requestor.

39.3 For bank accounts linked to Ready Credit facility:

A UPI Mandate will only be created by earmarking funds available in the user's account. Funds available via any credit line or credit facility including but not limited to credit card, overdraft accounts, etc. available to the said account will not be earmarked and hence will not be used for creating UPI Mandates.

39.4 Rate of Interest on earmarked funds:

The rate of interest paid to the customer for funds earmarked due to mandate created on the account (including multi deposit accounts) will remain the same as the rate of interest applicable for funds deposited in the account, until the earmarked funds are debited based on the associated mandate execution request.

39.5 Other terms governing UPI mandates

- (i) UPI mandates will be created for one-time payments only.
- (ii) Appropriate alerts will be sent to the customer mobile number and email ID registered with Citibank for any mandate that is created and executed. If such alerts are not delivered to the customer due to any technical / network issue, the customer may check the status of the mandate on the UPI App used for Mandate creation.
- (iii) In case the creation or execution of a UPI Mandate (including UPI Mandates created for participation in IPOs) created earlier by the User, fails due to any reason, including any reason for a transaction rejection/decline stated in clauses 11, 12, 17 and 18 or due to a force majeure event or a government requirement, Citibank holds no liability for any loss incurred by the customer.
- (iv) The UPI ID from which a Mandate has been created cannot be disabled until the said UPI mandate has been executed / revoked or expires.
- (v) Peer-to-Merchant (P2M) UPI Mandates (including UPI Mandates created for participation in IPOs) will not be revoked by Citibank. Revocation of P2M mandates requires the said revocation of the mandate to be initiated and approved by the Merchant beneficiary and hence the Citibank holds no responsibility in case of any loss of funds to the customer occurring due to the merchant beneficiary not providing the required revocation approval.
- (vi) Both P2P and P2M mandate creation require the beneficiary to send a mandate creation request to the remitter's UPI ID.
- (vii) Once the Remitter approves the same – Citibank will earmark the funds requested in the Mandate creation message in the customer's Citi account.
- (viii) Whenever the beneficiary triggers a mandate execution request for the mandate created previously, Citibank is required to honor the mandate and debit the earmarked funds and send to the beneficiary account.
- (ix) The invoice visible to the customer via UPI on the Citi Mobile App is generated and shared by the merchant / IPO entity. Citibank in no manner is a party to the generation of the invoice or responsible for the

contents of the invoice. Citibank only transmits the invoice details received from the merchant via NPCI and holds no responsibility or liability for any loss incurred by the customer due to any incorrect information supplied within the invoice.

40. Terms governing the Online Dispute Resolution:

The Customer agrees and understands that Citibank has provided a facility as per the regulatory guidelines to raise a dispute on specific UPI transactions via Citi Mobile app and holds no responsibility or liability in case of any loss or damages which are direct, indirect, incidental or consequential and irrespective of whether any claim is based on loss of revenue, interruption of business, transaction carried out by the User and processed by Citibank, information provided or disclosed by Citibank regarding User's Account(s) and whether sustained by the User or by any other person by way of using the UPI ODR facility. The Customer accepts that it is the responsibility of the customer to ensure that correct payment information is provided at the time of transaction. Customer further agrees and accepts the below terms in relation to Online status check and dispute resolution.

- (i) This facility is in-line with the NPCI and regulatory guidelines and may change from time to time based on NPCI guidelines without prior notice to the customer.
- (ii) This facility is currently applicable for specific UPI P2P and P2M transactions and is not applicable for mandate transactions.
- (iii) Citibank doesn't hold any responsibility of a declined transaction, however facilitates the customer to understand the status of the transaction and raise dispute which will then be acted upon by NPCI and corresponding bank. The status updated on the Citi Mobile app will be basis the transaction/ status confirmation received from NPCI.
- (iv) The dispute resolution to any transaction is subject to availability of confirmation from NPCI and Citibank will not be liable whatsoever to any non-response or delays or damages on UPI ODR.
- (v) Citibank will not be responsible for non-availability of this service on a 3rd party PSP app or BHIM app and will not be liable for any issue arising or relating to any delay, interruption, suspension, resolution or error in receiving and processing the request.
- (vi) Citibank does not hold out any warranty and makes no representation about the quality of UPI ODR facility.
- (vii) ODR service may be suspended due to maintenance or repair work or any breakdown in the Network / Hardware / Software for UPI ODR Facility, any emergency or for security reasons without prior notice and Citibank shall not be responsible for any losses / damages /inconvenience to the Users.
- (viii) This facility is an extension to the current UPI offering of the Bank to facilitate better user experience and all the terms and conditions governing Citibank UPI will be applicable.