

CitiDirect[®] Mobile Access Disclosure Statement

Reference is made to the General Account Conditions (the “GAC”) between the Customer and Citibank. Capitalized terms used herein have the meanings set out in the GAC.

CitiDirect BE Mobile (“Mobile Access”) is a feature that permits the Customer to connect to the CitiDirect Platform using mobile phones, tablet computers and/or other wireless devices that access the Internet by means of a web browser (collectively, “Mobile Devices”). Please note, however, that at the present time Mobile Access does not enable the Customer to utilize the full functionality of the CitiDirect platform that would otherwise be available if the Customer were accessing the CitiDirect platform through a desk top computer, work station or laptop.

Citibank will not be responsible for any charges made by any telecommunications operator in connection with any Communication. The Customer shall ensure that its users of CitiDirect are aware that they may incur charges imposed by the telecommunications operator when they use CitiDirect, including, without limitation, charges for SMS text messaging.

Communications from Mobile Devices are inherently less reliable than Communications from physically connected computer systems.

Mobile Access is provided “as is” and without warranty. Citibank shall not be liable for any claims, losses or damages arising from, in connection with or related to Mobile Access, whether because of delay, interruption, disruption or similar failure or from any disclosure of account information to third parties, non-delivery, misdirected delivery or mishandling, or inaccurate content in the information sent through Mobile Access, unless directly resulting from the fraud, negligence or willful misconduct of Citibank.

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