

PayNow Terms and Conditions

I wish to participate in the electronic funds transfer service known as "PayNow" offered by Citibank Singapore Limited (the "Bank" or "you") by linking my identification number or mobile phone number to a Citibank Savings Account, a Citibank Checking Account, a Citibank Ready Credit account or a Citibank credit card account (each an "Account"). In connection with my use of PayNow (which leverages the "Ad Hoc FAST Transfer" capability), I accept and agree to be bound by the terms and conditions as follows:

1. I may link either my / my child's identification number or my / my child's primary mobile number (which must match what is also maintained by the Bank) (each a "Proxy") to an Account. I confirm that I own the Proxy. A "link" as used in these terms and conditions means a link between a Proxy and an Account and "to link" and "to unlink" shall be construed accordingly.
2. I understand that a Proxy can only be used once to link to an account held with any participating bank providing the PayNow services.
3. When I link a Proxy to an Account, that Proxy, the Account name and Account number, my / my child's assigned nickname and such other information relating to me or that Account necessary for the provision of PayNow services to me will be disclosed to Banking Computer Services Pte Ltd, the operator of PayNow (the "PayNow Operator").
4. If you receive notice of an attempt to link a Proxy to an Account with any other Bank or Third Party, where such Proxy is currently linked to an Account with you, you will use reasonable endeavours to contact me within three (3) business days of receiving such notice. If within three (3) business days (A) I cannot be contacted or (B) I confirm to you that I no longer own the said Proxy, I agree that you may immediately unlink the said Proxy from the Account and remove such Proxy from my records with you without further reference to me.
5. To facilitate your making contact with me for the purposes of paragraph 6, I will maintain updated contact information with the Bank including a valid email account.
6. At any one time, subject to paragraph 2, a Proxy may be linked to only one Account but multiple Proxies may be linked to the same Account.
7. You may without notice to me unlink a Proxy from an Account which is (a) closed, the use of which has been suspended or otherwise limited in its operation in any manner, (b) inactive, (c) subject to any investigation or court proceeding or (d) deemed inappropriate for use with PayNow for any other reason, in each case as determined by you in your sole discretion.
8. A Proxy may be linked to an Account which is either (a) opened in my sole name or (2) opened in my name together with one or more persons which can be operated with single signing authority (such joint account, a "Joint AND/OR Account"). A Proxy linked to a Joint AND/OR Account can only be unlinked by the account holder who provided the linkage instruction to the Bank.
9. I agree to provide you with any information or document required in connection with the use of PayNow and to promptly notify you of any change to such information or document. I represent that all information and documents furnished in connection with the use of PayNow are true, correct, complete and up to date. An update of a Proxy that is linked to an Account will automatically unlink that Proxy from that Account. I understand that I will have to link the updated Proxy to the same Account if I want to continue receiving funds in that Account through PayNow with that updated Proxy.
10. I understand and agree that, upon successfully linking a Proxy to an Account, any person will be able to transfer funds into that Account using only that Proxy without reference to the Account number or any other information relating to the Account and each such transaction shall be binding and effective against me.

11. I agree that the fund transfer limits applicable to PayNow shall be subject to change as may be stipulated by you or the PayNow Operator.
12. I agree to perform an Ad Hoc FAST Transfer each time I send funds through PayNow. Ad Hoc FAST Transfers allow transfers of funds of up to SGD200,000 daily without the need to set up authorised payees and accounts.
13. I agree to promptly notify you if I have received any funds into my Account via PayNow which are not intended for me.
14. Without limiting the General Terms (as defined in paragraph 20 below), I agree that you shall not be held liable for any losses or damages, expenses or costs whatsoever (including without limitation, any direct, indirect, special, incidental or consequential damages, loss of profits or loss of opportunity) arising in connection with any of the following circumstances:
 - i. any failure to send or receive any funds through PayNow;
 - ii. any negligence, act or omission of any third party you engage in connection with the offer of PayNow services, except in the case of your gross negligence or wilful default; and
 - iii. my failure to comply with any of these terms and conditions.
15. Except when caused by your gross negligence or wilful default, I agree to protect and compensate you, your affiliates and service providers from any and all third party claims, liability, damages, reasonably incurred expenses and costs (including, but not limited to, attorney fees) caused by or arising from my violation of any of these terms and conditions.
16. You reserve the right to change or discontinue, temporarily or permanently, PayNow services at any time after giving reasonable notice to me. In order to maintain the security and integrity of PayNow services you may also suspend my access to PayNow services at any time without prior notice to me. I agree that you will not be liable to me or any third party for any modification or discontinuance of PayNow services save in the case of your gross negligence or wilful default.
17. I agree that you may collect my personal data or other information relating to me and my Accounts and use and disclose such personal data or other information for the purposes of providing, operating, processing and administering PayNow services. In particular, I consent to the disclosure of my personal data and other information (including data and information relating to my Proxies and Accounts) to the PayNow operator for its use, processing and archival and disclosure to service providers, other banks and third parties offering PayNow services and their respective customers, for the purpose of providing, maintaining and enhancing PayNow services and related services to you and such other banks, third parties and their respective customers.
18. I agree to pay all fees and expenses in connection with my use of PayNow in such amount and at such time as specified by you and I authorise you to debit such fees and expenses from any of my accounts.
19. My use of PayNow shall also be governed by the Citibank Singapore Global Consumer Banking Terms and Conditions and the Citibank Online User Agreement (collectively "the General Terms"). In the event of any conflict between these terms and conditions and the General Terms, these terms and conditions shall prevail in connection with PayNow.
20. I agree that you may from time to time, in whole or in part, cancel, revise, or modify these terms and conditions, and I accept and agree to be bound by such terms and conditions as cancelled or revised or modified. Such cancellation, revision or modification shall be deemed enforceable forthwith upon your notification to me.
21. These terms and conditions shall be governed and construed in accordance with the laws of Singapore.