

Direct Debit Payment of Citibank Visa/MasterCard/American Express Card Account(s)

Terms and Conditions

1. In these terms and conditions, "I", "my" or "me" means the cardmember and "you" or "your" means Citibank Singapore Limited and my instruction/authorisation given in this application form are referred to as "Direct Debit Instructions". Unless otherwise specified, words respectively defined in the Citibank Visa/MasterCard/American Express Cardmember's Agreement and the terms and conditions relating to Telephone Banking Service ("TBS") have the same meanings ascribed thereto when used in these terms and conditions.
2. (a) Under the Debit Direct facility, I may pay the current balance or the minimum payment specified in the statement of account of my Visa/MasterCard/American Express card account ("my Citibank account") by authorising any one of the bank's/finance companies to debit my account maintained with such bank/finance company and having the same credited to my Citibank account in accordance with my Direct Debit Instructions at any time before the payment due date specified in the statement of account of my Citibank account.
(b) I acknowledge that where I have given you a GIRO/Direct Debit Authorisation instruction to debit my nominated account(s) with a bank/finance company to pay the Total Minimum Payment in respect of my Citibank Credit Card account(s), the Overlimit Amount is not included in such instruction and so I should arrange to pay the Overlimit Amount which is in addition to the Total Minimum Payment.
(c) I may, via CitiPhone Banking, the operation of which is governed by the terms and conditions relating to TBS, give instructions ("modifying instructions") to vary my Direct Debit Instructions in relation to any payment under this facility, by specifying:
 - (i) a different payment amount which shall be of any amount greater than the minimum payment but less than or equivalent to the current balance specified in the statement of account; and/or
 - (ii) a different date on which such payment is to be effected, which shall be any date after the date of any statement of account but not later than 3 business days before the payment due date specified in the statement of account; and/or
 - (iii) the period during which such payment is not to be effected
(d) I agree that, in relation to any payment under this facility, if you receive my modifying instructions after you have taken steps to initiate or effect such payment under this facility or have otherwise acted upon my Direct Debit Instructions, you are entitled not to act on such modifying instructions and such payment effected under this facility shall not in any way be affected or prejudiced. If I do not give any modifying instructions, my Direct Debit Instructions in relation to any payment under this facility remain valid.
(e) In any event, modifying instructions shall only be valid for the month in which they are given. Payment in accordance with the Direct Debit Instructions will be reinstated the following month unless fresh modifying instructions are given.
3. I may terminate my use of this facility by giving 1 month's written notice to you, but nothing will prevent or affect any payment effected under this facility before your confirmation of the receipt of my notice of termination.
4. You may at your absolute discretion terminate my use of this facility at any time without reason by giving me 1 week's written notice.
5. (a) You are not liable for any delay, mistake, neglect or omission in the transmission of any payment under this facility.
(b) You are not liable if you are unable to perform your obligations under these terms and conditions, due directly or indirectly to the failure of any machine or communication system, defect or damage of the card, industrial dispute, war, Act of God, or anything outside your control or the control of your servants or agents.
(c) I agree that you may use any agent, contractor or correspondent as you may deem fit to carry out or procure any of the matters or transactions under this facility and you are not liable for any act, omission, neglect or wilful default of such agent, contractor and/or correspondences.
(d) You are not liable for any loss, damage, cost or expense which I and/or any other person may suffer or incur in connection with or as a result of your acting on my Direct Debit Instructions or my instructions via TBS.
6. I will fully indemnify you and hold you harmless against any loss, damage, liability, cost and expense which you may suffer or incur (including legal costs on a full indemnity basis) in connection with this facility, including my breach of any of these terms and conditions, the actual or attempted enforcement or protection of any of your rights and remedies against me, or your acting or acceding to my instructions via TBS.
7. You may at any time change any of these terms and conditions by giving me notice in such manner as you deem fit. If I do not accept such changes, I may terminate this facility by giving you 1 month's written notice. If I use or continue to use this facility at any time after you have given me such notice of change, I shall be deemed to have accepted such changes without reservation.
8. Your record of all transactions and matters relating to this facility is conclusive evidence of such transactions and matters and is binding on me, save for manifest error, but this does not prevent you from correcting any error, irregularity or omission therein at any time.