



Citi Australia Internet Privacy Statement

This policy explains Citigroup Pty Limited, Citibank, N.A., Sydney Branch and any other Citi entity registered in Australia (collectively "Citi Australia") cookie policy and online data gathering information practices when you visit Citi Australia websites or use Citi Mobile App.

This policy may be modified at our sole discretion at any time by changing the notice you see here; and is consistent with and remains subject to the Privacy Act and Citi's Australia Privacy Policy.

Data Privacy on the Citi Mobile® App

How Citi Mobile® App uses your data:

The Citi Mobile® App only requests and leverages data that is solely needed to access your Online login via the app.

Any features used by the app (Face ID® / Touch ID® (iOS), fingerprint (Android) authentication, Push notifications, enhanced security) are secured against your online login based on your permission & authentication.

[Find out more about Data Privacy >>](#)

How Citi Mobile® App features can be discontinued:

For your security, all Citi Mobile® App feature enrolments can only be enabled on a single device at any given time.

These settings are automatically transferred to the new device, when you install and authenticate yourself on Citi Mobile® App on a new device.

To discontinue usage of the Citi Mobile App you can uninstall the app. Please note, by uninstalling the Citi Mobile App you are not removing or disabling your Citi Online access. You can still log in to your account via our website.

[Find out more about App features >>](#)

How to change or discontinue your Citi Mobile® App access:

To discontinue usage of the Citi Mobile App you will need to first uninstall the app and then contact us to delete your customer profile. You can get in touch with us by calling 13 24 84 or +61 2 8225 0615 if calling from overseas. Alternatively, you can Chat With Us via Citi Online. Please note that uninstalling the Citi Mobile® App will not remove or disable your Citi Online access.

Cookies

What are cookies?

Cookies are text files that are downloaded to your computer or mobile device when you visit a website. As you browse, cookies gather information about your use of that website. Many cookies last through a single session or visit, while others may have an expiry date and remain on your device until you delete them. Some types of cookies are used to perform essential functions such as enhancing site experience and functionality.

Types of cookies

Session cookies are temporary cookies that expire (and are automatically erased) whenever you close your browser. An example of how we use session cookies is to grant access to content and enable commenting (things you have to log in to do).

Persistent cookies usually have an expiration date far into the future and thus stay in your browser until they expire, or until you manually delete them. An example of how we use persistent cookies is for functionalities like the ‘remember my user ID’ tick box.

How we use cookies

We use cookies as a fundamental part of our interaction with your browser. The purpose is to provide you with better and more customised service and with a more effective website.

Our cookies do not gather personal information. Where you agree, we may combine segment based learning from our cookie data, with information that you provide to us (such as your email address), as well as third party cookies to deliver services or marketing offers specifically suited to your needs.

Cookie filters

You can control how cookies are used on your computer or device and opt out of cookie-based targeted marketing by changing your browser settings, [click here](#). If you decided to delete or block certain cookies, your experience on the website may be limited and you may not be able to use some of our online features, especially where cookies are used for security and fraud detection functions.

Cookies of other companies

“Third party cookies” come from other websites or servers, for functions such as advertising (like online banners) on the page you are browsing.

Adobe Advertising Cloud for Online Advertising is used to deliver online advertising. Adobe Analytics tracking company is used to analyse and collect information on your use of the Citi Australia website. This analysis is used by third party service providers to measure advertising effectiveness in the various areas of our websites.

General website practices

Aside from the cookies themselves we also record other details about what you do when using our website, pages you access on the website; and any information you may choose to submit through forms or dialog boxes. In some cases we offer you a choice as to whether the information you have entered will be stored and re-used - typically to save yourself the trouble of entering it again later.

In order to ensure secure access to our Citi Australia websites and applications, your device may be remotely scanned for potential malware and other technical and system vulnerabilities. Citi Australia may restrict your access to Citi Online & Citi Mobile App if such remote scanning detects any signs of potential malware.

The information we gather includes all internet and mobile banking activity, fund transfer requests and online applications; e.g. to open a new account. Passwords, PINs and “secret answers” are only stored after being encrypted irreversibly; all other details may be made accessible for analysis or review but will be managed on a strictly need to know basis by the relevant Citi business areas, other entities that Citi has entered into arrangements with and in line with Citi’s Privacy Policy (where applicable).

Our information sharing practices with affiliates and outside companies is the same with respect to data collected both online and offline, and is governed by Citi's Privacy Policy and the Privacy Act.

Security

Citi Australia currently uses strong encryption (256-bit) security to help safeguard your financial information. All transmission of customer information through Citi websites is encrypted using 256-bit encryption technology. Citi Australia does this through the use of special server software and server certificates that allow us to establish secure 256-bit encryption sessions.

To the extent permitted by law, Citi Australia shall not be responsible or liable for any loss of privacy, disclosure of information, harm, damage or loss that may result from your transmission of any information to us in any connection with this Website.

Links to other websites

When you use a link to go from a Citi Australia website to another organisation's website, this Internet Privacy Policy will no longer apply. Citi Australia is not responsible for the privacy policies of other organisations or the content of their websites.

Email address

If you receive an e-mail from us, you should only re-transmit, distribute or commercialise the material or information in the e-mail if you are authorised to do so (under the Privacy Act or otherwise). We may preserve the content of any email that you send to us, if we believe that we have a legal requirement to do so. Your email message content may be monitored for security purposes including where email abuse is suspected. Our response to you may also be monitored for quality assurance and training purposes.

When you submit feedback or questions via email, it is very important that you do not disclose any details that could be used by others to gain access to your personal and account information. This includes details such as your usernames and passwords.

We may collect, use, hold and disclose your email information (as part of your personal information) in accordance with the Citi Privacy Policy.

If you use one of our online services such as citibank.com.au, we may use your email address to advise you of any upgrades or changes to these services. We may also use your email address to send out regular communications that provide financial services information, updates on new services and special offers.

We may use your personal information (such as your email address) to identify you so we can directly market to you online on various platforms, including, but not limited to Facebook, Google/YouTube, Instagram, LinkedIn, Twitter (platforms). Please note that as part of this activity, we do not share any of your personal information with the platforms.

It is our policy to email our customers with direct marketing material only when we have your express consent to do so. If you consent to direct marketing emails, we will give you the option each time of not receiving further email direct marketing communications.

You have the option to opt-out of us using your email address. To update this consent, sign on to Citi Online and under Services, select My Profile > Personal Information, then Consent to Contact and select NO to 'OK to use email address'.

Where specified in the relevant terms and conditions of certain accounts, important information may be sent to you solely by email and not by conventional mail. Informational email messages will not give you the option to stop receiving them, and will continue to be sent regardless of whether you have chosen not to receive marketing email communications.

Online marketing

You may receive online marketing from us on various platforms, through general marketing programs and activities we participate in. As part of these activities we do not use your email address or have the means to reasonably identify you. We market to you based on your engagement with these platforms, such as pages you follow (interest-based targeting); or / and cookie-based targeting.

For more information on how we use cookie-based targeting and how to opt out, refer to the Cookies section above.

To manage your marketing preferences on interest-based targeting, please visit the platforms directly.

We may use your personal information (such as your email address) to identify you so we can directly market to you online on various platforms. Please note that as part of this activity, we do not share any of your personal information with the platforms.

You can opt-out of us using your email address at any time. To update this consent, sign on to Citi Online and under Services, select My Profile > Personal Information, then Consent to Contact and select NO to 'OK to use email address'.