



Citibank[®] Chequing Accounts

*How to choose the account
that's right for you*



To contact Citibank

Visit us online at:
www.citibank.ca

Or call the CitiPhone
Banking Centre 24 hours a
day, 7 days a week. Toll free
across Canada and the U.S.:
1-800-387-9292

In Toronto:
416-947-4100

Fax: Toll free across Canada
and the U.S.:
1-800-226-7705

In Toronto:
416-947-5498

Mail can be sent to:
Citibank Canada,
Retail Banking
Administration Centre
P.O. Box 4436, Station A
Toronto, ON M5W 3Z1

*Introducing an
easier way to bank.*

Choosing Citibank means you can

bank from anywhere, any time.

That's true convenience!

¹ Other proprietors of ABMs and point-of-sale terminals may charge you for the use of their machines.
² Please see Citibank Canada Account Rates and Fees for details.
³ Look for the *Interac*[®], *Cirrus*[®], *Maestro*[®] and THE EXCHANGE[®] logos. All product and service names are trademarks or registered trademarks of their respective owners. The display of trademarks herein does not imply that a license of any kind has been granted.
⁴ The actual average minimum balance amount applicable to your Citibank Chequing Account can be found in Citibank Canada Account Rates and Fees.
⁵ Subject to the Hold on Deposits section in the Citibank Canada Banking Terms and Conditions.
⁶ Not available on U.S. dollar accounts.
⁷ Transfers between Canadian financial institutions only.
⁸ External transfers on Canadian dollar accounts only.
⁹ Subject to credit approval. Only available to Canadian residents and landed immigrants. Available on Canadian dollar accounts only.
¹⁰ Please see Citibank Canada Banking Services Fees for more details.
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Any time you need to access your money – 24 hours a day, 7 days a week – simply give us a call, go online or visit your nearest ABM. So the hassles and delays of bank lineups are history. And any time you need personal assistance, a friendly CitiPhone® Banking Representative is just at the other end of the line.

Withdraw cash without network fees!

What makes Citibank® chequing accounts unique? You enjoy the freedom to withdraw cash wherever you are, without Interac® network fees! That means more money stays in your account – where you want it.

There are many advantages to opening a chequing account with Citibank. Take a moment to discover which is right for you.

Citibank Chequing Account

This is the ideal account if you perform a lot of transactions every month such as paying bills, writing cheques, using direct debit for retail purchases and making regular ABM withdrawals. Pay one low monthly fee² and enjoy unlimited transactions. And, unlike many leading financial institutions, with Citibank

tip:

Forget about NSF charges
Sign up for Overdraft Protection to free your mind from the worry of NSF (Non Sufficient Funds) charges.

you can make debit purchases at most retail outlets³ at no charge¹. Plus, you can withdraw cash 24 hours a day from any Canadian ABM, plus thousands more worldwide³. What's more, we'll waive the monthly fee when you maintain an average minimum balance⁴.

Citibank Interest Chequing Account

With the Citibank Interest Chequing Account you earn interest on your balance while enjoying all the benefits of a regular chequing account. There is no monthly fee. You simply pay a minimal fee for transactions such as withdrawals, bill payments and transfers. And with our tiered rates of interest, the more money in your account, the higher the interest rate you earn on your entire balance.

Features you'll enjoy on both chequing accounts

It's easy to make deposits⁵

- Use direct deposit to have your pay deposited directly into your Canadian dollar account.
- Transfer funds⁶ from your accounts at other financial institutions⁷ to your Citibank account via Citibank Online or by calling the CitiPhone Banking Centre.
- Make deposits through thousands of ABMs across Canada that display THE EXCHANGE® logo.
- Mail cheques for deposit to Citibank.

It's easy to pay bills from your accounts

- Pay bills⁶ from the comfort of your home or office through Citibank Online or by calling the CitiPhone Banking Centre.
- Set up recurring payments using Citibank Online.
- Set up pre-authorized payments with your billers from your Citibank account.

It's easy to move money to wherever you need it

Need to transfer⁸ money to another Citibank account or to a completely different financial institution? No problem. Simply use Citibank Online or call the CitiPhone Banking Centre.

Relax, you're covered if you run a little short

To ensure you're covered in the event that you have insufficient funds to complete a transaction, you can apply for either – or both – of the following services:

Overdraft Protection: Pay no monthly fee for the comfort of knowing that extra funds are available for your chequing account, up to a predetermined limit. And you only pay interest on the funds used.⁹

Overdraft Transfer Service: If your chequing account balance becomes overdrawn, funds can automatically be transferred to your chequing account from your other Citibank accounts. If you have Overdraft Protection as well, funds will be automatically transferred to your chequing account from your other Citibank accounts once you have reached your limit on your Overdraft Protection. There is a minimal transaction fee for this service.¹⁰

tip:

Enjoy no network fees on cash withdrawals from your Citibank chequing accounts
Citibank pays the network fees (such as Interac fees) for you when you use your Citibank Banking Card to withdraw cash at any ABM or make direct debit retail purchases¹³.

Enjoy these additional benefits on any Citibank chequing account

- FREE access to your accounts plus a 90-day transaction history via Citibank Online and the CitiPhone Banking Centre
- Multiple Citibank accounts on one consolidated statement
- FREE cheque starter kit
- Available in Canadian and U.S. currencies

To get your Citibank chequing account application started, just give us a call at 1-800-387-9292 (toll free across Canada and the U.S.) or at 416-947-4100 in Toronto.