



Convenience banking

Bank whenever you like, wherever you are



*Citibank always makes it easy,
no matter how, where or when
you bank – online, by phone,
mail or ABM.*

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

- 1 All product and service names are trademarks or registered trademarks of their respective owners. Citibank Canada, authorized user of the Marks.
- 2 Other proprietors of ABMs and point-of-sale terminals may charge you for the use of their machines.
- 3 Not available on U.S. dollar accounts.
- 4 A five business day hold is placed on all deposits (including cash) made at THE EXCHANGESM network of ABMs.
- 5 Subject to the Hold on Deposits section in the Citibank Canada Banking Terms and Conditions.

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Bank whenever you like, wherever you are

We'd all like more hours in the day to do the things that matter. While that's not likely to happen any time soon, Citibank Canada does make it easier to bank whenever you like, wherever you are. In fact, you never have to stand in line at a branch again. That's because Citibank offers all the benefits of banking right from your home or office, day or night, seven days a week, whether it's with Citibank Online, the CitiPhone® Banking Centre, or through any ABM in Canada - with no *Interac*®¹ fees².

Citibank Online: Banking that clicks.

Whether you're at work, at home, at an Internet café or on the road, you can always find us online. Log on to www.citibank.ca to:

- Check savings, chequing and GIC account balances
- Pay bills right away or arrange for bills to be paid on a future date³
- Transfer funds between your Citibank accounts
- Transfer funds between Citibank and your other Canadian bank or trust company accounts³
- View payments and outstanding balances on loans, mortgages and lines of credit
- Review your 90-day account history including deposits, withdrawals and transfers

tip:

4 great ways to make deposits⁵:

- Transfer funds to your Citibank account online or by phone³
- Use direct deposit to have your pay (or any recurring payment) deposited directly into your Canadian dollar account
- Mail cheques for deposit to Citibank
- And, if you have a chequing account or line of credit, you can also make deposits through any THE EXCHANGE®⁴ ABM across Canada

- Download account activity into popular money management software
- Change your online banking password

To learn more, take our online demo at www.citibank.ca

The CitiPhone Banking Centre: 24-hour convenience is just a phone call away.

You can always count on the CitiPhone Banking Centre. Anywhere, any time, 24 hours a day, 7 days a week. Simply call **1-800-387-9292 toll-free across Canada and the U.S. or 416-947-4100 in Toronto** to use our automated telephone banking system. Or if you prefer, you can speak with a CitiPhone Banking Representative to:

- Check account balances and pay bills³
- Transfer funds between your Citibank accounts
- Transfer funds between Citibank and your other Canadian bank or trust company accounts³
- Obtain transaction information
- Open accounts
- Arrange other banking services, such as cheque orders, drafts, wire transfers and stop payments
- Ask about Citibank products and services that are right for you

tip:

3 quick ways to get cash from your chequing account or line of credit:

- At any ABM in Canada². And, there are no surcharges by other banks when you use THE EXCHANGE® ABMs
- At hundreds of thousands of ABMs worldwide, just look for the Cirrus, Maestro and THE EXCHANGE® logos¹
- Ask for cash back when you pay for many of your purchases with your Citibank Banking Card

ABM banking: Get cash at any ABM in Canada and hundreds of thousands around the world.

Withdraw cash from any ABM in Canada or anywhere around the world where you see the Cirrus®, Maestro®, and THE EXCHANGE® logos¹.

THE EXCHANGE ABMs – Make deposits and more!

Plus, at any of the thousands of ABMs displaying THE EXCHANGE® Network logo (including the National Bank of Canada, HSBC Bank Canada and VanCity Credit Union), check balances, withdraw cash or deposit cash or cheques⁴ to your chequing account, or transfer funds between your Citibank accounts using your Citibank Banking Card³.



And, there are no surcharges by other banks when you use any THE EXCHANGE® ABM.

To find THE EXCHANGE® ABM nearest you, please visit www.the-exchange.ca or call the CitiPhone Banking Centre.

tip:

Never miss a payment again

With pre-authorized payments you'll never have to worry about missed payments or late charges again. Call your billers (e.g. cable, phone, hydro, etc.) to set up pre-authorized payments today.

Citibank Banking Card: Your debit card makes purchasing convenient.

You can pay for your purchases using your Citibank Banking Card at any merchant in Canada displaying the *Interac* Direct Payment symbol and any merchant worldwide where you see the Maestro logo. Citibank makes it easy, no matter how you bank.

Transaction	Citibank Online	The CitiPhone Banking Centre	Any ABM in Canada	THE EXCHANGE® Network of ABMs ⁴	Mail
Check account balances	✓	✓		✓	
Withdraw funds from your chequing account or line of credit			✓	✓	
Pay bills ³	✓	✓			
Transfer funds between Citibank accounts	✓	✓		✓	
Transfer funds between your Citibank account and your account at other Canadian banks/trusts ²	✓	✓			
Deposit funds ⁵				✓	✓
Review your transaction history	✓	✓			
Review pending transactions	✓				
Check payments and balances on loans, mortgages and lines of credit	✓	✓			
Other sundry banking services (e.g. drafts, wire transfers, cheque orders)		✓			✓
Apply for products		✓			