Privacy and Cookies

Privacy for Consumers at Citi
Our goal is to maintain your trust and confidence when handling personal information about you.

You have choices
As a Citi customer you have the opportunity to make choices about how personal information about you may be shared. As you consider this, we encourage you to make choices that enable us to provide you with quality products and services that help you meet your financial needs and objectives.

Security of personal information
The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

Unfortunately, however, while we strive to protect your personal data, not everything is under our control and no data transmission over the internet can be guaranteed to be 100% secure. You must keep your password and other website registration information you hold secret. You should also control access to your SMS/email communications at all times.

Citi Online Privacy and Cookies Policy
This Online Privacy and Cookies Policy describes how we may collect, use and share information you provide when you visit this website, receive our emails or interact with advertisements we have on third-party websites.

Our Online Privacy and Cookies Policy does not cover:

- Information collected and used on social media sites with Citi pages
- Information you provide to the websites we advertise on and may link to

We encourage you to read the privacy policies on these sites.

1. What Information Do We Collect?
2. How Do We Use the Information We Collect?
3. How Do We Use Information From Our Advertisements on Other Websites?
4. Can You Control Your Information That’s Collected and Used Online?

1. What Information Do We Collect?
We collect two types of online information: non-personal and personal.

Non-Personal Information
When you visit our site, we collect the IP address of the device you use to connect to the Internet. In addition, we gather information such as what browser and which version of it you’re using, the type of operating system you have, your internet service provider and which site you came from. If you access this website via your mobile device, we may also collect information about your mobile provider and your mobile device. This information allows us to recognize when your device accesses our website and helps us provide an online experience that matches your device.

We may use cookies to do this. In some cases, we may not be able to provide the services unless the cookie is installed.
**Personal Information**
In addition to the information described in the previous section, we may also gather information that you provide to us such as your name, address, your card number, security code, postcode, e-pin, secret question, phone number and email. In the course of receiving the services, you may provide us with other personal information to the extent that you wish to do so or that it may be required to allow us to provide you with a particular service. For example, we collect information when you are:

- Banking online
- Applying for a new program or account
- Take part in a survey

If you are accessing this site on your mobile device (for example via a mobile app), we may ask for your geographical location to provide you with information about our services (for example, branch and ATM locations).

If you've enrolled in Citi services, such as online bill payment, we collect information about your transactions, and how you interact with third parties such as those you pay like a utility company or phone company. Collecting this information enables us to provide you these services. You can refer to the terms and conditions (and the applicable privacy policy, where relevant) for your account or service, as well as the terms and conditions for this website to learn more about how your information is collected and used. This Online Privacy and Cookies Policy does not revise or replace any other terms that you may have agreed to or accepted by using our services. We encourage you to read this policy and the other terms and conditions to make sure you fully understand how your data is collected and used.

If we have personal information from you, or information that's publicly available from other sources, we may use it in combination with the information that Citi has collected online. If you have opted to receive marketing materials from us, we may use this information to better tailor and personalize our service and marketing communications with you, both online and offline.

The personal information you provide online is held by the Citi business that maintains your account or is processing your application for a new product or service. You can access and/or change information in connection with your account or application by logging on to your account online or telephoning customer service.

**Cookies**
When you browse our site or receive one of our emails, Citi and companies we work with, use cookies to collect information and store your online preferences.

Cookies are electronic browser files containing small amounts of information which are set on your device when you visit a website. Cookies are then sent back to the originating website on each subsequent visit, or to another website that recognises that cookie. Cookies are useful because they allow a website to recognise a user's device. You can find more information about cookies, including how to see what cookies have been set and how to manage and delete them, by visiting the all about cookies website and your online choice website.

Cookies are widely used and most browsers are set up to accept them automatically. Cookies do lots of different tasks, like letting you navigate between pages efficiently, remembering your preferences, and generally improve the user experience. They can also help to ensure that adverts you see online are more relevant to you and your interests.

It's important to note that most of the cookies we use do not capture any information that can personally identify you. The information they gather helps us improve your online experience and may include:

- Time and duration of your visit to our site
- Pages you viewed while on our site
- URLs of sites from which you arrive or leave this website to help us to understand you as a customer and/or to recognize when you have been directed to our website by a partner site
- Analytical data that helps us count the number of visitors to our website and to see how visitors move around our website
2. How Do We Use the Information We Collect?
Citi uses the information we collect about and from you to manage our business and to offer an enhanced, personalized online experience on our site and third party websites.

The information we collect allows us to:

- Verify your identity when you access the services on this website
- Communicate with you (including via email or SMS where such contact details have been provided)
- Investigate any complaints about the use of the website
- Tell you about other Citi services or products (where you have elected to receive such information)
- Provide services in relation to this website, including processing any transactions you request

We may also use the information we collect to:

- adminster and manage our business including but not limited to meeting legal, regulatory and compliance requirements and operating rules (such as anti money laundering, regulatory reporting requirements and record maintenance)
- monitor and analyse the use of any account to prevent, investigate and/or report fraud, terrorism, misrepresentation or crime
- gather management information to form statistical and trend analysis

We may disclose your personal data to other companies within the Citigroup Inc. group of companies and to its or their service providers and agents for the above purposes. This will be done confidentially and only to the extent permitted under applicable data protection laws. We do not rent, sell or otherwise provide your personal data to third parties for their marketing purposes without your prior consent.

3. How Do We Use Information from Our Advertisements on Other Websites?
Companies we work with place and track advertisements on third party websites. Sites that are not operated by Citi may have different approaches to privacy. We encourage you to read the privacy policies on these sites.

Like most advertisers, we place advertisements where we think they will be most relevant to customers. We place advertisements by developing and using our own Marketing Segments that may combine online and offline information about our current and prospective customers. In addition, we may use Marketing Segments provided by online publishers and network advertising companies.

Marketing segments are groups of unique individuals or users categorized using information such as behaviours, demographics, attitudes and/or geographic differences. Companies can create marketing segments by using technologies like IP addresses to compile, over time, aggregated, non-personal information about how consumers are using the internet. They consider where users saw and/or clicked on content and advertisements, and use this information to make inferences and predictions about the users’ characteristics, interests and preferences. This information does not identify you personally nor does it report on particular online activities or behaviours. Network advertising companies that provide these services have their own privacy policies and are not subject to our Online Privacy and Cookies Policy.

Companies we work with are service providers and/or agents that conduct business on behalf of Citi. The services they provide include, but are not limited to, communications (e.g., email), marketing, data processing, customer acquisition and servicing and advertisement management. When we use other service providers and/or agents to provide services for us, we require them to protect the confidentiality of information they receive and to comply with any relevant laws (including data protection laws).

4. Can You Control Your Information That’s Collected and Used Online?
It’s important to note that the information we use about you helps us provide you with products, services and experiences that benefit you. You have the ability to control how your non-personal information is collected and used online.

You can also control whether to accept cookies or not. If you decide to not accept cookies, some features and services on our site may not work properly because we may not be able to execute certain service
functions, recognize and associate you with your Citi account(s). In addition, the offers we provide when you visit us may not be as relevant to you or tailored to your interests.

If you would prefer not to accept cookies you can:

- Change your browser settings to notify you when you receive a cookie, which lets you choose whether or not to accept it
- Set your browser to automatically not accept any cookies
  Cookies setting according to each browser:
  1) Google chrome – Customize and control Google Chrome – Settings – Show advanced setting – Privacy Content settings – cookies allow/block - Done
  2) Internet Explorer – Tools – Internet options – Privacy – Advanced – Accept/Block - OK
  3) Mozilla- Open menu – Options – Privacy – Tracking (Tell sites that I want / do not want to be tracked) - OK
  4) Safari – Preferences – Security – Allow cookies – ever/never - Close
- Delete cookies on the review/delete your cookies page

We use information collected from our website to facilitate your access to our website.

Notice of changes
From time to time, we may change this Online Privacy and Cookies Policy. The effective date of this policy, as stated below, indicates the last time this policy was revised or materially changed. Checking the effective date below allows you to determine whether there have been changes since the last time you reviewed the policy.

In Prague, 1st September, 2014