

## Notification from Citi China on Termination of Debit Card Online Payment and Overseas Citibank ATM Services

**Dear Valued Client,**

As part of the strategy refresh of Citi consumer business, the online payment service through Citi Debit Cards will be terminated from **1<sup>st</sup> April 2024**. The details are as follows:

- Quick payment service using **Citi Debit Cards** through Tenpay, Alipay, JDPay, SuningPay, UnionPay app and UnionPay Online Payment (including new binding, online shopping payment, QR code payment and funds transfer out, etc.) will be terminated. The funds involved in the refund transaction will be returned to the account balance of the original trading platform such as Alipay and WeChat. Use of Citibank Online and mobile banking services for funds transfer services are not affected for the time being. If there is any change, we will notify you beforehand.
- Overseas Citibank managed ATM services will be terminated in the United States of America, Hong Kong, Singapore, the United Arab Emirates and the United Kingdom, including cash withdrawal and enquiry. Currently non-Citibank managed ATM services via UnionPay is available for the time being. If there is any change, we will notify you beforehand.

We would like to recommend that you unbind your Citi Debit Card, which is bound to the above payment platforms in advance and cancel the setup of quick payment, pre-authorization, recurring payment and complete the refunds (if any) before the termination date.



We hereby apologize for any inconvenience. If you have any questions, please reach out to CitiPhone (95038/400-821-1880/+8621 38969500).

Thank you for your trust in Citi China.

Best regards,

Citibank (China) Co., Ltd

6<sup>th</sup> February 2024



## FAQs

### 1. My Citi debit card is bound to Tenpay, Alipay, JDPay, SuningPay, UnionPay Online Payment and UnionPay app. How can I unbind it?

You can unbind your Citi debit card by yourself in the bank card management section of any third-party payment platform.

- **How to unbind my Citi debit card from Tenpay?**

WeChat APP → Me → Service → Wallet → Cards → Click on Citibank Card → Click on the top right ⋮ → Unbind.

- **How to unbind my Citi debit card from Alipay?**

Alipay APP → My → Bank Card → Click on Citibank Card → More functions → Unbind.

- **How to unbind my Citi debit card from JDPay?**

JD APP → My → My Wallet → Bank Card → Click on Citibank Card → Click on the bottom More → Unbind.

- **How to unbind my Citi debit card from SuningPay?**

1) Log in to the Suning Financial app to unbind.

Suning Financial APP → My → Bank Card → (Select bank card) Unbind.

2) Log in to the Suning Yigou mobile app to unbind.

Suning Yigou APP → View More of my asset → Bank card → (Select bank card) Unbind.

- **How to unbind my Citi debit card from UnionPay Online Payment?**

Click on page <https://static.95516.com/portal/payment/closePayment.do> → Enter Card No. → Enter text message → Unbind.

- **How to unbind my Citi debit card from UnionPay app?**

UnionPay app → Cards → Click on Citibank Card → Unbind.

The unbinding procedures are for your reference only. The instructions given by the third party payment platform shall prevail.

**2. Do I need to proactively unbind my Citi debit card before the service termination date? What will be the impact if it is not unbound?**

You can choose to unbind in advance. If you do not take the initiative to unbind, your card will be automatically unbound at the above payment channels by the effective date of service termination, or you will be notified that it cannot be used upon payment.

**3. My Citi's debit card has a refund from Tenpay, Alipay, JDPay, SuningPay, UnionPay Online Payment and UnionPay app, and it must be returned through the original payment channel. What should I do?**

a) It is recommended that you unbind the Citi debit card from the above quick payment channels in advance and cancel the setup of quick payment, pre-authorization, recurring payment and complete the refunds (if any) before the termination date (April 1<sup>st</sup>, 2024).

b) If there is still a refund after the service termination date, the funds involved in the refund transaction will be returned to the account balance of the original trading platform such as Alipay and WeChat, and the customer can choose to continue consumption or transfer to other banks.

**4. What is the impact on customers who have Regular Savings Plan or other auto debit service via Citi debit cards on WeChat/Alipay/JD/Suning platform?**

a) If the Citi debit card has been unbound or invalidated, the payment institution will notify the customer when the debit fails, and the customer may choose to bind other non-Citi cards to continue the relevant transaction.

b) When the wealth management product is at maturity, if the Citi debit card has been unbound or invalidated, the funds will be returned to the customer's original payment account, and the customer can choose to withdraw the funds and credit to other non-Citi cards that are bound to the online payment platform at his/her discretion.

**5. Does termination of Citi debit card online payment affect my Citibank Online and mobile banking services (enquiry and funds transfer etc. business)? Does it affect ATM cash withdrawal or Point of sale (POS) transactions?**

No. Termination of Citi debit card online payment does not affect the client's use of Citibank online banking and mobile banking for funds transfer, nor does it affect ATM cash withdrawal (except for cash withdrawal from overseas Citibank managed ATMs) or POS transactions for the time being. If there is any change in this respect, we will notify you beforehand.

**6. As overseas Citibank ATM services have been terminated, how can I use my Citi debit card to withdraw cash?**

Currently non-Citibank managed ATM services in Mainland China and overseas ATM service via UnionPay are available for the time being till further notification if there is a change.