



**February 6, 2020**

**Update on Card Not Present Fraud**

Recently, we have noticed there is an increasing trend in attempts to make unauthorized card not present transactions. The bank has immediately taken all fraud mitigating measures necessary to protect customers' cards accounts.

However, if you see any suspicious transactions on your card statement, please report them by calling to our customer services hotline. In general, a customer is not liable for any fraudulent credit card transactions if the transaction is not made or authorized by customer or if the customer is not in any way responsible for such transactions. For details of the relevant Terms & Conditions, refer to Clause 6.2 of Citi Credit Card Agreement.

Please be assured that your card account is being protected by the Bank at all times to avoid any customer data leaks.