

# Key differences between NAB Internet Banking and NAB app, and Citi Online and Citi Mobile App



Feature	NAB Internet Banking	NAB app	Citi Online	Citi Mobile App
<b>Login options</b>	Password	PIN <i>Fingerprint Face ID</i>	Password	PIN <i>Fingerprint Face ID</i>
<b>Update your contact details</b>	Available	Available	Available	Available
<b>Notify bank of travel plans</b>	Available	Available	Not available <i>Notify Citi via phone call</i>	Not available <i>Notify Citi via phone call</i>
<b>View communications sent by the bank</b>	Available <i>Only some communications</i>	Not available	Not available	Not available
<b>Set up nicknames for your accounts</b>	Available	Available	Available	Not available
<b>View transaction history</b>	Available <i>7 years</i>	Available <i>2 years</i>	Available <i>18 months</i>	Available <i>2 years</i>
<b>Download recent transactions</b>	Available <i>3 years</i>	Available <i>120 days</i>	Not available	Not available
<b>Dispute all transactions</b>	Available	Available	Not available <i>Lodge online form to Mastercard</i>	Not available <i>Lodge online form to Mastercard</i>
<b>View account balance for linked accounts</b>	Available	Available	Available	Available
<b>Proof of balance</b>	Available	Available	Not available	Not available
<b>View interest earned</b>	Available	Available	Not available	Not available
<b>PayID</b>	Available	Available	Available	Available
<b>Maximum transfer limit to an external account</b>	\$40,000	\$40,000	\$10,000 fast payments \$100,000 all other payments	\$10,000 fast payments \$100,000 all other payments
<b>Alerts on account balances and payments</b>	Available <i>SMS Email</i>	Available <i>SMS Email Push notifications</i>	Available <i>SMS Email</i>	Available <i>SMS Email Push notifications</i>
<b>Maximum period for recurring payments between your accounts as well as to Pay Anyone</b>	Available <i>Until further notice</i>	Available <i>Until further notice</i>	Available <i>Until further notice</i>	Available <i>Until further notice</i>
<b>Maximum BPAY® payment</b>	Up to individual BPAY® biller limit	Up to individual BPAY® biller limit	Up to daily limit or individual BPAY® biller limit	Up to daily limit or individual BPAY® biller limit
<b>View and download statements</b>	Available <i>7 years</i>	Available <i>2 years</i>	Available <i>7 years</i>	Available <i>7 years</i>
<b>Choose how you receive your Statement</b>	Available	Available	Available	Not available
<b>Order paper statement</b>	Available	Not available	Not available	Not available
<b>Choice of frequency for recurring payments:</b> • <b>Between your accounts</b> • <b>BPAY® payments</b> • <b>Payments to Pay Anyone</b>	Available <i>Weekly Fortnightly Monthly Quarterly</i>	Available <i>Weekly Fortnightly Monthly Quarterly</i>	Available <i>Daily Weekly Fortnightly Monthly Quarterly Semi-annually Annually</i>	Available <i>Daily Weekly Fortnightly Monthly Quarterly Semi-annually Annually</i>
<b>Add funds to Term Deposit at maturity</b>	Available	Available	Available	Not available
<b>Open, close or update maturity instructions for Term Deposits</b>	Not Available <i>Requests can be made via phone (13 13 12) or at a NAB branch</i>	Not Available <i>Requests can be made via phone (13 13 12) or at a NAB branch</i>	Available	Not available

NAB Visa Debit card or Citi Debit Mastercard feature	NAB Internet Banking	NAB app	Citi Online	Citi Mobile App
<b>Activate your card</b>	Available	Available	Available**	Available**
<b>Temporarily block or unblock your card from transactions</b>	Available	Available	Not available	Not available
<b>Change card PIN</b>	Available	Available	Available**	Available**
<b>Request a card replacement</b>	Available	Available	Not available <i>Please call 13 24 84</i>	Not available <i>Please call 13 24 84</i>

\*\*Only available for Transaction and Savings accounts that have a Citi Debit Mastercard attached until we move your account balance to NAB.

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