

Citibank Home Loan Application and Checklist

App. ID (if known)

Introducer details

Company Name

Authorised Representative Name

Mobile Phone Number

Authorised Representative ID

Please tick for SMS status alerts where available.
(Note: emails will be sent if SMS is unavailable)

Fax Number

Email

Checklist for submission (Broker to confirm that original items sighted)

1. Documents to be checked for all applications

- Citibank Serviceability Worksheet
- Authorised Representative Notes
- Citibank Customer Identification Requirements

2. Income verification

PAYG applicants

- Latest automated payslip
OR
- Current employment letter, less than one month old, on company letterhead
OR
- Last financial year's group certificate or tax return confirming continuity of income/employment
AND
- For overseas borrowers bank statements for 3 months showing income/salary
AND
- For overseas borrowers "Declaration of Income (Overseas Borrowers)" form
AND
- For overseas borrowers "Appointment of Agent" form

NOTE: PAYG applicants with bonus/commission/overtime income should supply latest payslip **AND** last financial year's tax return

Self-Employed applicants – Australian Citizen/Permanent resident only

- Business registration certificate
- Last two years' personal tax returns
- Last two years' final tax/business returns for ALL trading entities (Company, Partnership, Trust) including profit and loss, and balance sheets
- BAS for current tax year

Self-Employed – Overseas applicants

- Overseas Borrower–Accountant declaration completed and signed by the applicant's accountant
- Copy of Accountant's registration license
- Completed Appointment of Agent form
- Business registration certificate
- Last two years' personal tax returns
- Last two years' final tax/business returns for ALL trading entities (Company, Partnership, Trust) including profit and loss, and balance sheets

Investor applicants

- Proof of rental income

Other

- Both sides of Centrelink form for Family or Parenting allowance (if applicable)

3. Loan purpose and other requirements

New Purchase applications

- Proof of deposit and evidence to complete purchase
- Contract for Sale

First Home Owner's Grant (FHOG)

- FHOG Application Form
- Copy of applicant's birth certificate (plus marriage certificate if name changed) or a photocopy of their passport

Refinancing applications

- Last six months loan statements for all home loans being refinanced

Other

- Last three months statements for credit cards if balances paid in full each month
- Last statement for each loan (including credit cards/store cards) held by each applicant

Authorised Representative Signature

Notes:

- Originals of the application form and supporting documents are not required.
- An incomplete application or non receipt of documents will result in delays.

I acknowledge I have sighted the originals of all the supporting documents submitted to Citibank and have not made any unauthorised alterations.

Signature of Authorised Representative

Date

Please fax application to: 1300 651 476

A. Personal Details

Applicant 1

Type of Applicant Borrower Guarantor/Director

Title First name

Middle name

Last name

Date of Birth / /19 Gender Female Male

Marital status Married / De Facto Single / Divorced / Widowed

Name of spouse/partner (if applicable)

Total number of dependants for all borrowers excluding borrowers and their spouses/partners

List the ages of all dependants

Mother's maiden name (Mandatory)

Driver's licence number

Are you an Australian Citizen / Permanent Resident? Yes No
What is your citizenship if not Australian?

Are you a trustee for this application? No Yes, name of trust

Have you ever been declared bankrupt or had a judgment against you? Yes No

B. Current contact details

Home phone number () Work phone number ()

Mobile phone number Fax number ()

Email (Mandatory for e-statements)

Yes, I would like to receive and give electronic communications (including account statements and notifications) for all my Citibank accounts that are electronically enabled. I agree to the Electronic Communication Consent in Section R for those accounts.

Current residential address

Suburb	State
Postcode	Country

Years at this address Years at previous address

Current mailing / PO Box address Same as residential

Suburb	State
Postcode	Country

Residential status after settlement Own home Rent Mortgage Board

Applicant 2

Type of Applicant Borrower Guarantor/Director

Title First name

Middle names

Last name

Date of Birth / /19 Gender Female Male

Marital status Married / De Facto Single / Divorced / Widowed

Name of spouse/partner (if applicable)

Are you the spouse / partner of applicant 1? Yes No

Mother's maiden name (Mandatory)

Driver's licence number

Are you an Australian Citizen / Permanent Resident? Yes No
What is your citizenship if not Australian?

Are you a trustee for this application? No Yes, name of trust

Have you ever been declared bankrupt or had a judgment against you? Yes No

Home phone number () Work phone number ()

Mobile phone number Fax number ()

Email (Mandatory for e-statements)

Yes, I would like to receive and give electronic communications (including account statements and notifications) for all my Citibank accounts that are electronically enabled. I agree to the Electronic Communication Consent in Section R for those accounts.

Current residential address Same as Applicant 1

Suburb	State
Postcode	Country

Years at this address Years at previous address

Current mailing / PO Box address Same as residential

Suburb	State
Postcode	Country

Residential status after settlement Own home Rent Mortgage Board

C. Mailing address details after settlement (if known)

Mailing / PO Box address Same as current

Suburb	State
Postcode	Country

Mailing / PO Box address Same as current

Suburb	State
Postcode	Country

D. Company applicant details – please complete if borrower or guarantor is a company

Type of Applicant Borrower Guarantor

Principal business activity

--	--

Date of incorporation Years Months

	/		/		
--	---	--	---	--	--

Time in current business Years Months

--	--

Company / Trading name

--	--

Is the company a trustee? No Yes

Name of Trust

--

ABN / ACN

--

Number of Directors

--

E. Company address and contact details

Postal address

Suburb	State
Postcode	Country

Trading address Same as postal address

Suburb	State
Postcode	Country

Time at trading address Years Months

--	--

Registered address Same as trading address

Suburb	State
Postcode	Country

Postal address after settlement Same as current

Suburb	State
Postcode	Country

Trading address after settlement Same as current

Suburb	State
Postcode	Country

Home phone number Work phone number

()	()
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Mobile phone number Fax number

	()
--	-------

Email address

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F. Employment details – if you are self-employed please go to Section G

Employment Status

Full time Part Time Casual Retired

Student Home duties Unemployed

Occupation

--	--

Employer's name

--	--

Payroll Officer name

--	--

Payroll phone no. Years Months

()	Time with current employer		
-------	----------------------------	--	--

Payroll Email address Years Months

	Time with previous employer		
--	-----------------------------	--	--

Gross monthly salary Number of employers in the last 5 years

\$	
----	--

Employment Status

Full time Part Time Casual Retired

Student Home duties Unemployed

Occupation

--	--

Employer's name

--	--

Payroll Officer name

--	--

Payroll phone no. Years Months

()	Time with current employer		
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Payroll Email address Years Months

	Time with previous employer		
--	-----------------------------	--	--

Gross monthly salary Number of employers in the last 5 years

\$	
----	--

G. Self-employment details

Business structure

Sole trader Partnership Company

Trading name

Address

 Postcode

ABN

Time in current business

Years Months

Principal business activity

Gross monthly salary

\$

Director's salary (if applicable)

\$

Company net profit

\$

Company net loss (last financial year)

\$

Financial Statement Add-backs

Pre-tax superannuation contributions benefiting borrowers

Depreciation

Tax deductible interest being refinanced

Name of accountant's firm

Accountant's name

Accountant's phone number

()

Accountant's fax number

()

Business structure

Sole trader Partnership Company

Trading name

Address

 Postcode

ABN

Time in current business

Years Months

Principal business activity

Gross monthly salary

\$

Director's salary (if applicable)

\$

Company net profit

\$

Company net loss (last financial year)

\$

Financial Statement Add-backs

Pre-tax superannuation contributions benefiting borrowers

Depreciation

Tax deductible interest being refinanced

Name of accountant's firm

Accountant's name

Accountant's phone number

()

Accountant's fax number

()

H. Loan details

Purpose of loan

Purchasing a new home \$

Purchasing an investment property \$

Refinance of current loan \$

Construction of a new home \$

Other, please specify \$

Total Loan Value: \$

LMI

If Lenders Mortgage Insurance (LMI) is required, would you like the insurance premium added onto the loan? If you select yes, we will add the premium to the Total Loan Value.

Yes No

I. Residential loan accounts

Please indicate your account preferences below. You can have up to 4 split accounts set up as part of your home loan.

- Mortgage Plus package** – I/we apply for the Mortgage Plus package. Please also ensure you complete Section N.
- Ready Credit package** – I/we apply for the Ready Credit package (only available with a Standard Fixed account). Please also ensure you complete Section O.

Split Account 1			Limit: \$
<input type="checkbox"/> Basic Variable* <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years *Basic Mortgage (Can only be combined with a Standard Fixed Account.)	<input type="checkbox"/> Standard Variable <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <input type="checkbox"/> Offset Savings Account	<input type="checkbox"/> Standard Fixed <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <i>Fixed Term</i> <input type="checkbox"/> 6 months <input type="checkbox"/> 3 years <input type="checkbox"/> 1 year <input type="checkbox"/> 4 years <input type="checkbox"/> 2 years <input type="checkbox"/> 5 years	<input type="checkbox"/> Mortgage Power (Line of Credit) <input type="checkbox"/> Mortgage Power (Construction)* * Mortgage Power (Construction) (Cannot be part of the Mortgage Plus package)
Name required on Statement / Chequebook:			

Split Account 2			Limit: \$
<input type="checkbox"/> Basic Variable* <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years *Basic Mortgage (Can only be combined with a Standard Fixed Account.)	<input type="checkbox"/> Standard Variable <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <input type="checkbox"/> Offset Savings Account	<input type="checkbox"/> Standard Fixed <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <i>Fixed Term</i> <input type="checkbox"/> 6 months <input type="checkbox"/> 3 years <input type="checkbox"/> 1 year <input type="checkbox"/> 4 years <input type="checkbox"/> 2 years <input type="checkbox"/> 5 years	<input type="checkbox"/> Mortgage Power (Line of Credit) <input type="checkbox"/> Mortgage Power (Construction)* * Mortgage Power (Construction) (Cannot be part of the Mortgage Plus package)
Name required on Statement / Chequebook:			

Split Account 3			Limit: \$
<input type="checkbox"/> Basic Variable* <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years *Basic Mortgage (Can only be combined with a Standard Fixed Account.)	<input type="checkbox"/> Standard Variable <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <input type="checkbox"/> Offset Savings Account	<input type="checkbox"/> Standard Fixed <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <i>Fixed Term</i> <input type="checkbox"/> 6 months <input type="checkbox"/> 3 years <input type="checkbox"/> 1 year <input type="checkbox"/> 4 years <input type="checkbox"/> 2 years <input type="checkbox"/> 5 years	<input type="checkbox"/> Mortgage Power (Line of Credit) <input type="checkbox"/> Mortgage Power (Construction)* * Mortgage Power (Construction) (Cannot be part of the Mortgage Plus package)
Name required on Statement / Chequebook:			

Split Account 4			Limit: \$
<input type="checkbox"/> Basic Variable* <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years *Basic Mortgage (Can only be combined with a Standard Fixed Account.)	<input type="checkbox"/> Standard Variable <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <input type="checkbox"/> Offset Savings Account	<input type="checkbox"/> Standard Fixed <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest Or <input type="checkbox"/> Interest Only (max 5 years) Interest Only Term: _____ years Total Loan Term: _____ years <i>Fixed Term</i> <input type="checkbox"/> 6 months <input type="checkbox"/> 3 years <input type="checkbox"/> 1 year <input type="checkbox"/> 4 years <input type="checkbox"/> 2 years <input type="checkbox"/> 5 years	<input type="checkbox"/> Mortgage Power (Line of Credit) <input type="checkbox"/> Mortgage Power (Construction)* * Mortgage Power (Construction) (Cannot be Part of the Mortgage Plus package)
Name required on Statement / Chequebook:			

J. Assets and Liabilities (To be completed for all applications)

Asset / Liability	Value	Monthly income	Amount owing / limit	Monthly repayment	Financial institution	Refinance?
Residence	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Other Real Estate	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Home Contents	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental Property 1 <input type="checkbox"/> unit <input type="checkbox"/> house <input type="checkbox"/> commercial	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental Property 2 <input type="checkbox"/> unit <input type="checkbox"/> house <input type="checkbox"/> commercial	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental Property 3 <input type="checkbox"/> unit <input type="checkbox"/> house <input type="checkbox"/> commercial	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Vacant Land	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Overdraft	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Motor Vehicle/s (Total)	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Credit Card/Store Card 1	\$ Limit <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
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Credit Card/Store Card 2	\$ Limit <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
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Personal Loan	\$ Limit <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
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Superannuation	\$ <input type="text"/>	\$ <input type="text"/>				<input type="checkbox"/>
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Savings	\$ <input type="text"/>	\$ <input type="text"/>			<input type="text"/>	<input type="checkbox"/>
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Other assets or liabilities (Including retail finance products e.g. interest free purchases)

<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
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<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
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<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
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Expenses (Monthly)

Rent / Board				\$ <input type="text"/>	
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Basic Living Expenses

Include food, car expenses, public transport costs, all insurance premiums, gas and electricity, telephone, rates, water, clothing and entertainment. **(Mandatory – This figure cannot be zero.)**

\$ <input type="text"/>

Other Living Expenses

Include childcare, school fees, ongoing medical, child support and any other monthly expenses not included elsewhere. **(Mandatory – This figure may be zero.)**

\$ <input type="text"/>

Total	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	
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Are you aware of anything that may adversely affect your ability to meet your current and future financial obligations e.g. changing from full time to part time employment? (Mandatory)

Yes No

If yes, please provide full details of the circumstances including the amount by which you anticipate your income to decrease or expenses to increase.

PLEASE ENSURE YOU HAVE ANSWERED THE MANDATORY QUESTIONS BEFORE PROCEEDING TO THE NEXT SECTION.

K. Property you are providing as security for the home Loan

If property not found, tick pre-approved and complete Post Code, Suburb and Estimated Market Value.

Property 1 <input type="checkbox"/> Pre-approved	
Property type	<input type="checkbox"/> House <input type="checkbox"/> Villa/town house
<input type="checkbox"/> Vacant land	<input type="checkbox"/> Serviced Apartment
Land size (if >2 hectares)	<input type="checkbox"/> Unit, area of unit: <input type="text"/>
<input type="text"/>	<input type="checkbox"/> Other <input type="text"/>
Property usage:	<input type="checkbox"/> Investment <input type="checkbox"/> Owner occupied
Title type	<input type="checkbox"/> Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Company <input type="checkbox"/> Other
Name/s on title	<input type="checkbox"/> Same as applicant/s
<input type="text"/>	
<input type="text"/>	
Title particulars (Folio Identifier)	Estimated market value or purchase price
<input type="text"/>	\$ <input type="text"/>
Address of property	<input type="checkbox"/> Same as residential address
<input type="text"/>	
Postcode <input type="text"/>	
Contact name to arrange property valuation	
<input type="text"/>	
Work phone number	Mobile phone number
(<input type="text"/>) <input type="text"/>	<input type="text"/>

Property 2 <input type="checkbox"/> Pre-approved	
Property type	<input type="checkbox"/> House <input type="checkbox"/> Villa/town house
<input type="checkbox"/> Vacant land	<input type="checkbox"/> Serviced Apartment
Land size (if >2 hectares)	<input type="checkbox"/> Unit, area of unit: <input type="text"/>
<input type="text"/>	<input type="checkbox"/> Other <input type="text"/>
Property usage:	<input type="checkbox"/> Investment <input type="checkbox"/> Owner occupied
Title type	<input type="checkbox"/> Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Company <input type="checkbox"/> Other
Name/s on title	<input type="checkbox"/> Same as applicant/s
<input type="text"/>	
<input type="text"/>	
Title particulars (Folio Identifier)	Estimated market value or purchase price
<input type="text"/>	\$ <input type="text"/>
Address of property	<input type="checkbox"/> Same as residential address
<input type="text"/>	
Postcode <input type="text"/>	
Contact name to arrange property valuation	
<input type="text"/>	
Work phone number	Mobile phone number
(<input type="text"/>) <input type="text"/>	<input type="text"/>

L. Solicitor/Conveyancer details

Please tick here if you would like your home loan documents sent to your Solicitor/Conveyancer

Name of firm	Address
<input type="text"/>	<input type="text"/>
	Postcode <input type="text"/>
Contact's full name	Phone no.
<input type="text"/>	(<input type="text"/>) <input type="text"/>

M. Citibank Plus account (Not applicable for Mortgage Plus applications)

Citibank Plus is a great everyday account that lets you link up to three high interest linked savings accounts. Please tick below if you would like us to send you a Citibank Plus Application form with your home loan documents.

Yes, please send me a Citibank Plus application form

Issuer: Citigroup Pty Limited ABN 88 004 325 080, AFSL 238098. Before you make a decision about this product, you should consider its Terms and Conditions (available at www.citibank.com.au) and whether or not it is appropriate for you.

N. Mortgage Plus Package- See also Sections Q and R.

A Mortgage Plus package includes an eligible Citibank credit card and a Citibank Plus account.

Select your Citibank Credit Card:

- Citibank Rewards Credit Card - Platinum (Minimum gross income \$35,000 p.a. and minimum credit limit \$6,000)
- Emirates Platinum (Minimum gross income \$35,000 p.a. and minimum credit limit \$6,000)
- Other (Please complete Mortgage Plus Package – Citibank credit card Insert)

Maximum credit limit:

Do you wish to specify a maximum credit limit? \$ _____

Otherwise we will assign the maximum limit that is available to you according to our assessment.

- Yes, I wish to hear about opportunities to increase my credit limit.

CREDIT LIMIT INCREASES: Even if you opt-in to receiving information about credit limit increases, you can choose whether to apply for a credit limit increase. Citibank is likewise not obliged to agree to increase your credit limit. You can withdraw your consent to receive credit limit increase information at any time by contacting Citibank on 13 24 84.

The account owner will be responsible for all debts on the Citibank credit card including debts created by any additional credit cardholder(s). Cards and electronic access details needed to operate Mortgage Plus accounts will be issued to the account owner.

Primary Cardholder Name _____

- By ticking this box the account owner requests an additional credit card with no annual fee be provided to applicant number _____

AND/ OR

- By ticking this box the account owner requests the transfer of their existing Citibank credit card to a new Citibank credit card under the Mortgage Plus package*

Existing card number

* If you elect to keep your existing Citibank credit card in addition to your new Citibank credit card you will continue to be charged the applicable annual fee on your existing Citibank credit card. Please also note that your existing credit card will be closed when you transfer to a new credit card under the Mortgage Plus package. Your application for the Mortgage Plus package is also your agreement to the Electronic Communications Consent (Section R) for the Citibank Plus account.

Citibank will open the new Citibank credit card in the first individual borrower name provided in the application ("account owner"), unless you instruct us otherwise by completing the primary cardholder name above.

Citibank will open the new Citibank Plus account in the first individual borrower name provided in the application ("account owner"), unless you instruct us otherwise when Citibank contacts you to arrange the set up of the Citibank Plus account.

To find out more about the Mortgage Plus package including the fees and terms and conditions, go to www.citibank.com.au or ask your Citibank representative.

Bank use only	
Source Code	
<input type="checkbox"/> 301 PZMY69A (New, Verified)	<input type="checkbox"/> AML
<input type="checkbox"/> 301 PL1 PQ (Transfer/Upgrade)	<input type="checkbox"/> LMI
<input type="checkbox"/> 306 JZMY69A (New, Verified)	<input type="checkbox"/> Bureau
<input type="checkbox"/> 306 EM1 EN (Transfer/Upgrade)	
Signed <input type="text"/>	
Date <input type="text"/>	

O. Ready Credit Package- See also Sections Q and R.

A Ready Credit package includes an eligible Citibank Ready Credit account and a Standard Fixed account.
Yes I would like to apply for a:

Citibank Ready Credit account - (Minimum gross income \$35,000 p.a. and minimum credit limit \$5,000)

Maximum credit limit:

Do you wish to specify a maximum credit limit? \$ _____

Otherwise we will assign the maximum limit that is available to you according to our assessment.

The account owner will be responsible for all debts on the Citibank Ready Credit account including debts created by any additional cardholder. Cards and electronic access details needed to operate the Citibank Ready Credit account will be issued to the account owner.

Primary Account Name _____

By ticking this box the account owner requests one additional card with no establishment fee be provided to applicant number _____

Citibank will open the new Citibank Ready Credit account in the first individual borrower name provided in the application ("account owner"), unless you instruct us otherwise by completing the Primary Account Name above.

To find out more about the Ready Credit package including the terms and conditions ask your Citibank representative.

Bank use only

Source Code

400 RZMYKQA (New, Verified)

AML

LMI

Bureau

Signed

Date

P. Privacy Acknowledgement and Consent

By signing this application form, you consent as follows.

In this section, 'We/us' means Citigroup Pty Limited ("Citibank") and 'you/your' means all borrowers and guarantors named in this application.

Personal information and credit information

We collect your personal information to assess this application and to administer the loan facility. If you do not provide us with the information we ask for or the information provided is incorrect or incomplete, we may not be able to assess your application or provide or administer the products or services that you are seeking.

To provide you with products and services and manage your account and relationship with us, we share your personal information with other Citibank affiliates, sales agents and other parties below. If you have applied for a credit card facility, we will also share your information with other entities and organisations involved in the Citibank Rewards Programme.

We obtain your personal credit and commercial credit information from a credit reporting agency or other organisation that provides commercial credit information.

We may give or obtain your personal information, including your personal credit or commercial credit information, about your credit worthiness, credit standing, credit history or credit capacity with:

- other credit providers;
- any guarantor who has previously or intends to guarantee any personal or commercial credit provided to you;
- any signatory to the facility for which you are applying;
- any broker, financial, legal or other adviser acting in connection with your facility or application;
- a credit reporting agency or other business or other organisation that provides personal credit or commercial credit information (information that we provide may include): (a) your identity particulars; (b) (for borrower only) you have applied for personal or commercial credit and the amount; Citibank is your current credit provider; your payments are overdue by more than 60 days and collection action has commenced; payments are no longer overdue (borrower only); cheques for \$100 or more that you have drawn have been dishonoured more than once; in Citibank's opinion you have committed a serious credit infringement; credit provided to you has been discharged; and/or (c) (for guarantor only) you have offered to act as guarantor for a loan or a loan application;
- any insurer relating to your facility, including consumer credit insurance to arrange and administer consumer credit insurance, or any trade insurer for any purpose relating to an application for commercial credit;
- any lender's mortgage insurer for the purposes of assessing whether to insure your loan and administering the insurance policy including assessing and processing any claim;
- any person in connection with funding financial accommodation by securitisation;

- organisations wishing to acquire an interest in any part of Citibank's business for assessing any proposed acquisition; and
- organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia.

We may use your personal credit and commercial credit information: (a) to assess an application for credit; (b) to assess an applicant or guarantor; (c) to assist in avoiding any defaults under any credit obligations; (d) to tell other credit providers about defaults made by you; (e) to assess your credit worthiness; and (f) to obtain lender's mortgage insurance.

We have a right to review your facility from time to time at our sole discretion. You acknowledge that we will provide personal information to a reporting agency as permitted by the Privacy Act for each review and that a credit report may be obtained from a credit reporting agency for the purpose of any such review.

Where guarantors are involved, we can share with the guarantor any credit information we hold concerning the borrower(s), and any correspondence we obtain from or provide to the borrowers.

If you are solely a guarantor, we will use your personal information including personal or commercial credit information only in connection with your proposed guarantee. This may include communicating your personal information to lender's mortgage insurers, who may use and disclose personal information in accordance with the Privacy Act for their own purposes, which may include disclosure to credit reporting agencies, service providers and reinsurers.

You can view the Citibank Privacy Policy on our website www.citibank.com.au or obtain a copy by calling us on 13 24 84. You can access your personal information we hold by contacting us on the number above. A charge may apply for this access.

Call recording

Your telephone calls and conversations with a Citibank representative may be recorded and monitored for quality, training and verification purposes.

Verification

By submitting this application you acknowledge that these acknowledgements and consents remain in force until the product(s) or facility(ies) to which they relate is/are at an end.

Privacy Preferences

Citibank, Citigroup affiliate companies and their partners may use your personal information to keep you informed about other products, services and offers, which may be of interest to you. They may do this by phone, mail, email and SMS. We operate in several different lines of business including banking, credit cards, consumer finance, securities and insurance. If you do not wish to receive these communications please notify us in writing or by phone on **13 24 84**. Note: If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national Do Not Call Register.

Q. Explanatory Notes for the Home Loan Application

In this section, "we/our" means Citigroup Pty Ltd and "you/your" means all applicants named in this application.

1. It is in your interests to confirm that all information provided in this application is true, accurate and correct. If it is not, we may cancel any approval given and may have the right to seek repayment of any finance provided.
2. We usually request that you provide documents to evidence or supplement information that you provide in this application, for example income details of borrowers or guarantors. If you do not provide the documents requested then we may not be able to complete our consideration of your application. Your consent in Section P to how we use your information applies to any documents you provide. We request that you remove Tax File Number information from documents provided as part of this application.
3. We may retain a property valuer to advise us on the value of property that you refer to in this application. If we do we may ask you to ensure that our property valuer is provided with full access to the property. If you do not ensure access then we may not be able to complete consideration of your application.
4. This is an application only. We have no legal commitment to consider your application. We will have no legal commitments to you in respect of the finance that you apply for until we receive from you and decide to accept a loan contract in the form prepared by us that is binding on you.
5. We may approve this application subject to conditions, including conditions that you have to pay costs and expenses of ours and/or others in progressing the application to final approval or settlement, for example, valuation and legal fees. Those costs and expenses may have to be paid by you whether or not we provide finance. If we advise you of conditions like those, and the costs and expenses are payable to us, we will give you an estimate as to what those costs and expenses might be. If you do not agree to pay the costs and expenses then we may not be able to complete our consideration of your application.
6. Many of our products allow electronic access to funds and lines of credit using cards and/or security codes. We will issue cards and/or security codes to all Borrower applicants. If you do not want all Borrower applicants to have electronic access you should discuss your requirements with our representative.
7. If you apply for a loan with Offset Savings Account option, separate Citibank Offset Savings Account Terms and Conditions apply and will be provided with the loan contract.
8. If you are applying for a Mortgage Plus package Citibank will request additional information including your Tax File Number ("TFN"). TFN collection is authorised under taxation law. It is not an offence if you do not quote your TFN or claim an exemption, but if you do not Citibank will deduct withholding tax at the top marginal rate. Before making a decision about the Mortgage Plus package you should consider its terms and conditions, and whether this product is appropriate for you.

R. Electronic Communication Consent (Refer Section B and N)

1. The person or persons applying for this account ("you") consent to Citigroup Pty Limited ("us") communicating electronically with you about the account(s) you nominate and authorise us to act on instructions we receive electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable industry Code or Code of Conduct) including but not limited to: (a) statements of your account; (b) notices and other documents from us to you about your account; (c) variations to the contract relating to your account; and (d) notices from you to us.
2. We will rely on this consent to communicate with you by: (a) electronic mail to the email address that you have notified to us; (b) making a notice or other document available for you to access on our website; (c) any other method of electronic communication; and/or (d) ordinary mail to the address on our records.
3. By giving this consent, we are no longer required to send you notices or other documents in paper form for the account(s).
4. You must ensure that: (a) you check your email regularly for notices and other communication from us; (b) your email address remains current (or otherwise notified to us); and (c) emails from us to your email address are not blocked.
5. We rely on you to keep your nominated email or physical (street) address details up-to-date and to notify us when they change.
6. Providing you with electronic statements does not alter your obligations under any terms and conditions of the account(s). You should print and save a copy of any notice or other document provided to you electronically. You are responsible for ensuring that you maintain the appropriate software and hardware, including printer, to access, view, retrieve, print and save a copy of such documents. To see and keep the information subject to this consent, you will need a web browser that meets our site security requirements. Refer to Citibank's website www.citibank.com.au for details.
7. Unless your account(s) are ones that only has electronic communications, you can go back to receiving paper notices and other documents by contacting us via CitiPhone Banking on 13 24 84. If you decide to return to paper notices and other documents, you are asking to receive those documents on paper, delivered by post to your nominated street address. If your account(s) are ones that only have electronic communications, you may decline to agree to receive statements and other notices and information by email or electronic form, or you may cancel the authorisation you have given us; but if you do, Citibank may refuse to open, or may close, your account.

S. QBE Lenders' Mortgage Insurance Privacy Consent

If this application requires Lenders' Mortgage Insurance, by signing this application, you consent as follows.

In this section, 'insurer' means QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071, 'you/your' means all borrowers and guarantors named in this application, and 'lender' means Citibank.

Privacy Consent

The Lender collects your personal information when you apply for a mortgage. The Lender then applies to the Insurer for lenders' mortgage insurance for that mortgage. The information is collected for the purposes of securing such insurance.

The Insurer uses your information to:

- assess the risk of:
 - providing lenders mortgage insurance to the Lender;
 - you defaulting on your obligations to the Lender;
 - you being unable to meet a liability that might arise under a guarantee, in respect of mortgage finance given (or to be given) by the Lender to another person;
- administer or vary any lenders' mortgage insurance cover provided, including enforcing the mortgage in the place of the Lender;
- conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery;
- such other purposes as may be permitted by the *Privacy Act 1988* and
- comply with legislative and regulatory requirements including the *Privacy Act 1988* and the *Insurance Contracts Act 1984* as amended from time to time.

The Insurer may disclose personal information as permitted by the *Privacy Act 1988* to:

- its related companies, whether in Australia or overseas;
- the Lender;
- reinsurers;
- credit reporting and ratings agencies;
- mortgage insurer;
- parties for the purpose of securitisation;
- a guarantor or potential guarantor;
- its service providers (including marketing companies, data consultants and IT contractors);
- to parties for the purposes of fraud prevention;
- its agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies (e.g. the Insurance Council of Australia);
- mercantile agents if you default on your obligations to the Lender;
- payment system operators; and
- other financial institutions and credit providers.

The Insurer may also need to seek from a credit reporting agency and use:

- commercial credit information (concerning your credit worthiness or history);
- consumer information; and
- collection of overdue payments.

The Insurer may also need to exchange information between credit providers and advisors. The Insurer may share your information with a credit reporting agency.

You have a right to access any personal information that the Insurer holds about you. Sometimes there may be a reason why access will not be possible. If that is the case, you will be told why.

If you do not provide any of the information requested of you then the Insurer will not be able to issue the insurance.

The information collected in this form is required under the *Insurance Contracts Act 1984* (Cth).

I/We agree that my personal information can be used or disclosed by the Insurer and Lender as contemplated in this form.

Contact Information:

QBE Lenders' Mortgage Insurance Ltd
Level 21, 50 Bridge Street
Sydney NSW 2000

ABN 70 000 511 071
Phone: 1300 367 764
Privacy Officer

T. Nomination of Single Address for Two or More Applicants. Note this section is for borrowers only.

Only complete this section if your finance is regulated and the borrower applicants do not want to receive individually addressed notices and documents. Less paper in the mail is convenient for people who trust each other with financial information but may increase the risk that one of you is not informed of a problem or changed obligation. If your finance is not regulated under the National Credit Code, then separate notices and documents are not possible. Your notices and documents will be sent to applicant 1 unless another applicant is nominated below. Your completion of this section will be taken to refer to "notices and other documents that Citibank has agreed or is obliged to provide".

I/We understand that each borrower is entitled to receive a copy of any notice or other document under the National Credit Code and by signing this form, we are giving up the right of all to be provided with information direct from Citibank. I/We understand that any of us can cancel this nomination at any time by writing to Citibank.

I/We nominate (insert full name of nominated borrower)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Signature of Applicant 1

Signature of Applicant 2

Date

Date

U. Signature of all Applicants – please sign and date

I/We wish to apply for or guarantee the finance described in this application, and the other Citibank products and services selected in this application, on the basis of the information about me/us set out in this application. I/We have read the Privacy Acknowledgment and Consent (Section P), the Explanatory Notes for the Home Loan Application (Section Q) and the Electronic Communication Consent (Section R). If this application requires QBE Lenders' Mortgage Insurance, I/We have read the QBE Lenders' Mortgage Insurance Privacy Consent (Section S). If the applicant is a company, the director(s) should sign below.

Signature of Applicant 1 / Director of company applicant

Signature of Applicant 2 / Director of company applicant

Date

Date

V. Declaration of purpose – investment and business applications. Note this section is for borrowers only.

In this section, "credit provider" means Citigroup Pty Ltd and "I/we/me/us" means all borrower applicants named in this application. I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

IMPORTANT

You should **ONLY** sign this declaration if this loan is wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

By signing this declaration, you may **lose** your protection under the National Credit Code.

Signature of Applicant 1

Signature of Applicant 2

Date

Date

W. Citibank Customer Identification Requirements (Citibank Authorised Representative to complete for all Applicants)

The Anti-Money Laundering and Counter-Terrorism Financing Act (2006) (AML/CTF) require that we confirm your identity by completing an identification check. A Citibank representative sighting original and current documents that contain your personal details meets the requirements of the Act.

Acceptable Identification Documents

There are two options to meet the requirements of the AML/CTF Act. Please provide details below of sighted original documents.

OPTION 1:

Customer to provide **1 Primary photographic identification documents.**

Examples of Primary identification documents include:

- Australian Driver Licence (current)
- Australian Passport (not expired more than 2 years)
- International Passport
- Proof of Age Card/NSW Photo Card (current and Government issued)

OPTION 2:

Customer to provide **1 Primary non-photographic identification document and 2 Secondary identification documents.**

Examples of Primary non-photographic documents include: Birth Certificate
Citizenship Certificate

Examples of Secondary identification documents include: Utility Bills and Council Rates Notice (less than 3 months old)
Current Bank Statement
Tax Office Notice of Assessment (less than 12 months old)
Vehicle Registration Document
Medicare Card
Valid Credit Card issued by a recognised financial institution

Documents sighted

Applicant 1

Type of document			
Document number			
Full name appearing on document			
Address on document (if shown)			
Date of birth	/ /	/ /	/ /
Place of issue/Issuing institution			
Date of issue	/ /	/ /	/ /
Date of expiry	/ /	/ /	/ /

Applicant 2

Type of document			
Document number			
Full name appearing on document			
Address on document (if shown)			
Date of birth	/ /	/ /	/ /
Place of issue/Issuing institution			
Date of issue	/ /	/ /	/ /
Date of expiry	/ /	/ /	/ /

Results of check

I confirm that I have sighted the originals of the identification documents detailed above Yes No

Print name

Signature of Authorised Representative (Name and signature required)

Date