

# Citibank Mortgage Application

## 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

Surname of spouse/partner (if applicable)

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

Mother's maiden name (Mandatory)  for security purposes

Driver's licence number

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

Are you a trustee?  No  Yes, name of trust

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

### 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

Surname of spouse/partner (if applicable)

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

Mother's maiden name (Mandatory)  for security purposes

Driver's licence number

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

Are you a trustee?  No  Yes, name of trust

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

## B. Current contact and address details

Home phone number  ( )  Work phone number  ( )

Mobile phone number   I consent to being informed about products, services and offers via email and/or sms.

Email (Mandatory for e-statements)

Yes, I/we would like to receive Electronic Statements and e-mail notifications and agree to the Electronic Communication Consent. By choosing this option you are electing to receive electronic statements for all eligible Citibank 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

Home phone number  ( )  Work phone number  ( )

Mobile phone number   I consent to being informed about products, services and offers via email and/or sms.

Email (Mandatory for e-statements)

Yes, I/we would like to receive Electronic Statements and e-mail notifications and agree to the Electronic Communication Consent. By choosing this option you are electing to receive electronic statements for all eligible Citibank 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

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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

Phone no. (home)      Phone no. (work)

(   )	(   )
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Mobile      Fax

	(   )
--	-------

Email

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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 phone no.      Years      Months

(   )		
-------	--	--

Time with current employer

Gross monthly salary      Years      Months

\$		
----	--	--

Time with previous employer

Number of employers in the last 5 years      Years

--

Employment Status

Full time     Part Time     Casual     Retired

Student     Home duties     Unemployed

Occupation

--

Employer's name

--

Payroll phone no.      Years      Months

(   )		
-------	--	--

Time with current employer

Gross monthly salary      Years      Months

\$		
----	--	--

Time with previous employer

Number of employers in the last 5 years      Years

--

## G. Self-employment details

### Business structure

Sole trader       Partnership       Company

### Trading name

### Address

  

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 no.

### Business structure

Sole trader       Partnership       Company

### Trading name

### Address

  

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 no.

## H. Loan details

### Purpose of loan

Purchasing a new home      \$

Purchasing an investment property      \$

Refinance of current loan      \$

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 accounts set up as part of your home loan.

- Self Certified loan** - If you are unable to provide full income documents. (Basic and Off-set loans are not available)
- Mortgage Plus package** - Not available for Basic mortgage accounts or Fixed only loans. Please also ensure you complete Section O

ACCOUNT 1			Limit:	\$
<input type="checkbox"/> <b>Basic Variable*</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) *Basic Mortgage (Not available with Self-Certified loans and can only be combined with a Standard Fixed Account.	<input type="checkbox"/> <b>Standard Variable</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <input type="checkbox"/> Offset Savings Account (Not available with Self-Certified loans)	<input type="checkbox"/> <b>Standard Fixed</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 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"/> <b>Mortgage Power (Line of Credit)</b>	
Name required on Statement / Chequebook:				

ACCOUNT 2			Limit:	\$
<input type="checkbox"/> <b>Basic Variable*</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) *Basic Mortgage (Not available with Self-Certified loans and can only be combined with a Standard Fixed Account.	<input type="checkbox"/> <b>Standard Variable</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <input type="checkbox"/> Offset Savings Account (Not available with Self-Certified loans)	<input type="checkbox"/> <b>Standard Fixed</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 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"/> <b>Mortgage Power (Line of Credit)</b>	
Name required on Statement / Chequebook:				

ACCOUNT 3			Limit:	\$
<input type="checkbox"/> <b>Basic Variable*</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) *Basic Mortgage (Not available with Self-Certified loans and can only be combined with a Standard Fixed Account.	<input type="checkbox"/> <b>Standard Variable</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <input type="checkbox"/> Offset Savings Account (Not available with Self-Certified loans)	<input type="checkbox"/> <b>Standard Fixed</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 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"/> <b>Mortgage Power (Line of Credit)</b>	
Name required on Statement / Chequebook:				

ACCOUNT 4			Limit:	\$
<input type="checkbox"/> <b>Basic Variable*</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) *Basic Mortgage (Not available with Self-Certified loans and can only be combined with a Standard Fixed Account.	<input type="checkbox"/> <b>Standard Variable</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 years) <input type="checkbox"/> Offset Savings Account (Not available with Self-Certified loans)	<input type="checkbox"/> <b>Standard Fixed</b> <i>Repayment Options</i> <input type="checkbox"/> Principal & Interest <b>Or</b> <input type="checkbox"/> Interest Only  Interest Only Term: _____ years (max 5 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"/> <b>Mortgage Power (Line of Credit)</b>	
Name required on Statement / Chequebook:				

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

Asset / Liability	Value	Monthly income	Amount owing / limit	Monthly repayments	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	\$ Limit <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 1	\$ Limit <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card 2	\$ Limit <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Personal Loan	\$ Limit <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Monthly Rent				\$ <input type="text"/>		<input type="checkbox"/>
Superannuation	\$ <input type="text"/>	\$ <input type="text"/>				<input type="checkbox"/>
Savings	\$ <input type="text"/>	\$ <input type="text"/>			<input type="text"/>	<input type="checkbox"/>
<b>Other assets or liabilities</b>						
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<b>Total</b>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>		

## K. Property you are providing as security for the loan If property not found, tick 'pre-approved' and complete where possible

### Property 1 Pre-approved

Property type  House  Villa/town house  
 Vacant land  Serviced Apartment  
Land size (if >2 hectares)  Unit, area of unit:   
  Other   
Property usage:  Investment  Owner occupied  
Title type  Torrens  Strata  Company  Other

Name/s on title  Same as applicant/s

Title particulars (Folio Identifier)  Estimated market value or purchase price   
\$

Address of property  Same as residential address  
  
Postcode

Contact to arrange property valuation

Work phone number  Mobile phone number   
( )

### Property 2 Pre-approved

Property type  House  Villa/town house  
 Vacant land  Serviced Apartment  
Land size (if >2 hectares)  Unit, area of unit:   
  Other   
Property usage:  Investment  Owner occupied  
Title type  Torrens  Strata  Company  Other

Name/s on title  Same as applicant/s

Title particulars (Folio Identifier)  Estimated market value or purchase price   
\$

Address of property  Same as residential address  
  
Postcode

Contact to arrange property valuation

Work phone number  Mobile phone number   
( )

## L. Solicitor/Conveyancer details

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

Name of firm

Address   
Postcode

Contact's full name

Phone no.   
( )

## M. Citibank Plus account

Citibank Plus is a great everyday account that lets you link up to three high interest Linked Savings Accounts. Furthermore, as a Citibank Mortgage customer, we will waive the monthly account keeping fees. Please tick below if you would like us to send you a Citibank Plus Application form with your 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](http://www.citibank.com.au)) and whether or not it is appropriate for you.

## N. Mortgage Plus – Citibank Credit Card Please complete this section if you have requested 'Mortgage Plus' package

By applying for a Mortgage Plus package, you are requesting a Citibank Gold Visa Credit Card with a minimum credit limit of \$5,000. Your new card will be sent to you, along with any additional cards, after your home loan has been approved. Separate Credit Card Terms and Conditions apply and will be provided when your card is issued. Please indicate your preference below:

I want a new Mortgage Plus Citibank Gold Visa Credit Card

Preferred Credit Card Limit (min. \$5,000) \$

I want to transfer or upgrade my existing Citibank Credit Card to a new Mortgage Plus Citibank Gold Visa Credit Card\*

Card number

OR

By ticking this box I confirm the identity of applicant 2 and request an additional credit card be provided to the applicant 2.

\*If you want to keep your existing Citibank Credit Card, and choose not to transfer it to a new Mortgage Plus Gold Visa Credit Card, you will continue to be charged the applicable annual fee on your existing credit card.

## O. 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 lenders 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.

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 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](http://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, Citi affiliate companies, Diners Club and their partners may use your information to keep you informed about other products, services and offers which may be of interest to you. Citi and Diners operate in several different lines of business including banking, credit cards, consumer finance, securities, and insurance.

If you do not wish for these communications to be made to you please notify Citibank in writing or by telephone on 13 24 84.

*\*Important note: If you have indicated that you wish to receive these communications by phone, you may be contacted even if you have registered your phone number on any Government do not call register.*

### Bank use only

Source Code:  
New M+ Gold:

207 GZMY5ZZA

Transfer/upgrade:

207 CC2 MP

Gross verified annual \$

MDI \$

Dependents (inc self)

Credit limit \$

AML obtained

Additional card

Self-Certified

Bureau checked

### Signed

### Date

 /  /

## P. Terms and Conditions of the loan application

By submitting this application, I/We

- confirm that all information provided in this application is true, accurate and correct, and understand Citibank may cancel any approval given if information is found to be misleading or incorrect;
- will provide any income details that Citibank request and authorise Citibank to check all information in this application;
- will ensure that the property valuer nominated by Citibank is provided with full access to the proposed security property;
- understand that Citibank advises removing the Tax File Number from any documents being supplied as part of this application;
- understand that this is an application only and no legal commitments should be entered into before receipt of a complete loan contract from Citibank;
- understand that where there are more than 2 applicants, further application forms must be completed and that all information provided is treated as one application;
- agree that if this application is approved, I/we (the borrower(s)) may have to pay applicable costs and expenses in progressing the application to final approval or settlement (including valuation and legal fees), whether or not the advance is made;
- understand that if we are applying for a product with card access, we are also requesting Citibank to issue each of us with the relevant card for the product (e.g. Visa Debit Citicard);
- understand that if I/we apply for a loan with an Offset Savings Account option, separate Citibank Offset Savings Account Terms and Conditions apply and will be provided with the loan contract; and
- acknowledge that if applying for a Mortgage Plus package, the primary cardholder (Applicant 1) of the credit card is responsible for all debts incurred by all additional cardholders.

## Q. Electronic statement with email notification (electronic communication consent)

- You consent to Citigroup Pty Limited ("us") communicating electronically with you about the account(s) you nominate and authorise us to act on instructions it has received 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.
- We will rely on this consent to communicate with you by: (a) electronic mail to the e-mail 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.
- By giving this consent, we are no longer required to send you notices or other documents in paper form for all eligible accounts.
- 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.
- We rely on you to keep your nominated e-mail or physical (street) address details up-to-date and to notify us when they change.
- Providing you with electronic statements does not alter your obligations under any terms and conditions of the account. 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. If you are a PC user, you will need Netscape Communicator/Navigator 4.06 (or higher) or Microsoft Internet Explorer 4.0 (or higher).
- 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

## R. Address for notices Streamline your paperwork and help protect the environment. Note: This section is for Borrowers only

Only complete this section if this mortgage application is for personal purposes and NOT for business or investment purposes.

**I/we understand that each borrower/mortgagor is entitled to receive a copy of any notice or other document under the Consumer Credit Code and by signing this form, we are giving up the right to both 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 nominate borrower) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us.

Signature of Applicant 1	Date	Signature of Applicant 2	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**If loan is to be used wholly or predominantly for business or investment purposes:**

Please nominate applicant to receive notices from Citibank:  Applicant 1  Applicant 2

## S. Signature of all applicants Please sign and date

I/we the Applicants agree to the Terms and Conditions of the loan application and the Privacy acknowledgement and consent in this application.

Signature of Applicant 1	Date	Signature of Applicant 2	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## T. Declaration of purpose – investment and business applications To be completed by Borrowers only

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 or investment purposes (or for both purposes).

### IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes.  
By signing this declaration, you may **lose** your protection under the Consumer Credit Code.

Signature of Applicant 1	Date	Signature of Applicant 2	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## U. 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