

ATTN : YEN

CITIBANK BERHAD (297089-M)

CITIBANK CREDIT CARD / CITIBANK READY CREDIT / CITIBANK INSTALMENT LOAN APPLICATION FORM

Jika anda ingin memasuki kontrak dalam Bahasa Malaysia, sila minta borang tersebut daripada kami. Jika anda menandatangani Borang Pemohonan ini dalam Bahasa Inggeris, anda dianggap telah memilih dan memahami Bahasa Inggeris sebagai bahasa utama untuk kontrak ini.

citibank®

FOR BANK USE ONLY

- Citi Prestige MasterCard World Elite
 Citi PremierMiles VISA Signature
 Citi Rewards VISA
 Cash Back Platinum VISA

- Cash Back Visa
 Clear VISA
 AirAsia Platinum VISA
 AirAsia Gold VISA

- Shell Gold VISA
 Business Platinum VISA
 Citi Simplicity+ VISA

Personal Financing (Choose 1 product only)

 Citibank Ready Credit (CRC)

OR

- Citibank Instalment Loan (for minimum gross income of RM48,000 per annum only)
 Citibank Instalment Loan Debt Consolidation (for minimum gross income of RM48,000 per annum only)

I hereby apply for product(s).

Applicant's signature

1 TELL US ABOUT YOURSELF (MANDATORY)

Full name as in NRIC or passport (underline surname): Mr Mrs Ms

SARVINDRAN NAIR A/L KRISTHAN KUTTY

Name to appear on card (max. 19 letters):

 VINS SPARVINDRANN

For CRC, Name to appear on card will be as per your NRIC.

Date of birth: 16 - 09 - 1987 BumiputraNationality: MALAYSIAN Non-bumiputra

New NRIC no. or passport no.: Old NRIC no.:

890916385115

[REDACTED]

Home tel no.: Handphone no.: 012-5273295

Residential address:

NO 2-3-09, BLOK L, JALAN CHERAS INTAN 8, TMN CHERAS INTAN, CHERAS

State: SELANGOR Postcode: 43200

Residence Owned Parents' Employer's Living for: 06 years
 Rented MortgagedMarital status: Single Married Widowed Divorced

Bank name: Type of account:

CIMB BANK SAVINGS

Intended use of credit card:

 Personal Others (please specify) _____

Intended use of Citibank Ready Credit:

 Personal Others (please specify) _____

2 TELL US ABOUT YOUR EMPLOYMENT OR BUSINESS (MANDATORY)

Name of employer:

AEON CREDIT SERVICE (M) BERHAD

Work tel. no. (general line): Extension no.:

03-27218486 8486

Work address: LEVEL 29, MENARA OLYMPIA,
NO. 8, JALAN RAJA CHULAN,
KUALA LUMPUR

State: WP. KL Postcode: 50200

Nature of business:

NOB Code: (for bank use only)

Position: SENIOR EXECUTIVE

Position Code: (for bank use only)

Date joined / Date business established: 02-2014

Annual salary or income: RM 44640

Form Filled Up By Staff Applicant

3 MAILING PREFERENCE

Statement and advice will be sent to your email.

E-mail address:

vins1687@gmail.com

Note: Former/existing customers enrolled for e-Statements/e-Advice will continue to receive their statements or advice (new and existing) electronically. New-to-Bank customers with email address will be enrolled for e-Advice automatically.

 No, I prefer paper statement (only applicable for New-to-Bank customers)

Statement address and Credit Card/CRC Debit Card delivery address:

 Residential address Work address

4 SUPPLEMENTARY CREDIT CARD

Full name as in NRIC or passport (underline surname): Mr Mrs Ms

Name to appear on card (max. 19 letters):

[REDACTED]

Date of birth: [REDACTED]

Nationality: [REDACTED]

New NRIC no. or passport no.: Old NRIC no.:

[REDACTED]

Home tel no.: Handphone no.: [REDACTED]

[REDACTED]

Residential address:

[REDACTED]

State: [REDACTED] Postcode: [REDACTED]

Name of employer:

Nature of business:

Position:

Intended use of supplementary card:

 Personal Others (please specify) _____

YES, I wish to assign monthly spend limit of RM [REDACTED]

Reminder: The total combined spend cannot exceed the principal cardmember current approved credit line.

FOR BANK USE ONLY

PV B06 B33 B35 B44 AZ PP RJ D

Agent Code: [REDACTED]

Card Source Code: [REDACTED]

RC Source Code: [REDACTED]

Loc/Gift Code: [REDACTED]

UPL Source Code: [REDACTED]

IPA #: [REDACTED]

5

DECLARATION OF DEBT OBLIGATIONS WITH NON-BANKS

Type of Debt Obligations	Amount of each monthly Instalment/Payment (RM)	Outstanding Balance (RM)	Capacity	Name of Non-Bank
EDUCATION	189.64		<input checked="" type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> Guarantor	P T P T N
			<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> Guarantor	
			<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> Guarantor	
TOTAL	189.64			

Important Note: To better facilitate the processing of your application, we would like to understand you more. Please list down all your monthly loan repayment obligations from Non-banks, inclusive of both secured and unsecured financing. The total amount must include a combination of individual and joint obligations. Under joint capacity, you are required to apportion your monthly commitment by taking the total monthly amount divided by the number of joint debtors involved e.g. RM3,000 per month with 3 joints debtors, hence RM1,000 per debtor.

NOTE: Any non-disclosure of complete and accurate information may impact the Bank's decision on your application, including the financing rate and the approval of your application is at the Bank's discretion.

6 CREDIT CARD - OVERLIMIT OPTION

FLEXIBILITY TO SPEND BEYOND YOUR CREDIT LIMIT

YES! I want the flexibility to spend beyond my credit limit.

Note:

- Not applicable if your annual gross income is **RM36,000** per annum or less.
- A fee of **RM26.50** (including 6% GST, levied effective 1 April 2015) will be charged when your total outstanding balance exceeds your credit limit.
- Overlimit transactions are subject to the bank's approval and discretion as we deem fit.

7 TRANSACTION NOTIFICATIONS (FOR CREDIT CARD & CITIBANK READY CREDIT ONLY)

For your security, Citibank will notify you via SMS (Short-Messaging System) notifications on your mobile phone of certain transactions made on your Citibank credit card(s)/Citibank Ready Credit. You can choose to set your own preferred SMS notification threshold amount for your credit card(s)/Citibank Ready Credit transactions by logging on to www.citibank.com.my

Yes, I want to receive notifications, but please notify me via E-mail instead. (Email address to follow details provided above).

No, I do not want to receive any notification and I understand that detection of potential unauthorised transactions may not be as effective & timely.

Note: Option selected above will apply to all credit card(s)/Ready Credit applied for above and for any existing credit card(s) you may have with Citibank.

8 PUBLIC FIGURE DECLARATION (FOR PRINCIPAL CARD, CITIBANK READY CREDIT & CITIBANK INSTALMENT LOAN)
(e.g. ministerial/diplomatic positions)

Senior public office (e.g. Heads of States or of government, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations and important political party officials).

Yes, I/my immediate family members Currently hold / Seeking Have Held

Senior public office :

Position held :

Position held from

DD - MM - YY to **DD - MM - YY**

No, I / immediate family members do not hold, have never held, are not actively seeking and are not being considered for senior public office.

9 PUBLIC FIGURE DECLARATION (FOR SUPPLEMENTARY CARD)
(e.g. ministerial/diplomatic positions)

Senior public office (e.g. Heads of States or of government, senior politicians, senior government, judicial or military officials, senior executives of state-owned corporations and important political party officials).

Yes, I/my immediate family members Currently hold / Seeking Have Held

Senior public office :

Position held :

Position held from

DD - MM - YY to **DD - MM - YY**

No, I / immediate family members do not hold, have never held, are not actively seeking and are not being considered for senior public office.

10 SHARING OF YOUR INFORMATION WITH THIRD PARTY STRATEGIC ALLIANCE PARTNER(S) FOR MARKETING AND PROMOTIONAL PURPOSES

At Citibank, we believe in keeping our customers up-to-date of the latest marketing and promotional offers. Citibank has strategic alliance partner(s) who have a range of products, services and offers which you may find useful or have a need for. If you give us your consent, we will share your personal data or information (excluding information relating to your affairs or account) with our strategic alliance partner(s) who will reach out to you either via telemarketing calls, direct mails, electronic direct mailer (EDM), short messaging service message (SMS) or other means of communications.

Kindly indicate "Yes" to signify your consent for us to share your personal data or information for the purposes specified above or "No" if you do not wish for your personal data or information to be shared for the purposes specified above

Yes, I would like to know more. Please share my personal data or information with your strategic alliance partner(s)."

No, I do not wish for my personal data or information to be shared with your strategic alliance partner(s)."

Please be assured that you may still change your mind later by contacting us via CitiPhone Banking. If you do, please be informed that there is a processing time involved to exclude you from the contact list.

OPTIONAL CARD PRODUCTS

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CREDIT CARD - BALANCE TRANSFER VIA INSTALMENT PLAN (BTI)

- YES! I wish to apply for Citibank's Balance Transfer via Instalment Plan (BTI) as per details provided below.

Bank	Card/Account No.	Amount (RM) (Min. RM1,000)	Tenure (6, 9, 12, 18, 24, 30 or 36 months)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Important Note:

The amount transferred will be subject to Effective Interest Rate (E.I.R) of 9.9% per annum from the date of approval and will be computed based on a monthly reducing balance repayment method. Applicant may apply to transfer outstanding balances from not more than 3 credit card/charge card accounts held in other Banks. By signing below, I hereby agree to abide by the terms and conditions governing BTI, the full set of which is available on www.citibank.com.my

Principal Card applicant's signature :
(← Sign in black ink only)

For bank's use only

BTI Code

12

CREDIT CARD - BALANCE TRANSFER (BT)

- YES! I wish to apply for Citibank's Balance Transfer (BT) as per details provided below.

Bank	Credit/Charge Card Account No.	Amount (RM) (Min. RM1,000)	Tenure (6, 9, 12, 18, 24, 30 or 36 months)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Important Note:

As long as you have balances remaining from your balance transfer, you will not enjoy the 20-day interest free period on your retail transactions.

BT - The Amount Transferred will be subject to a Special Interest Rate (i.e. Effective Interest Rate) for the Special Interest Rate Term and 18% per annum thereafter. By signing below, I hereby agree to abide by the terms and conditions governing BT, the full set of which is available at www.citibank.com.my

Principal Card applicant's signature for BT's
signature for BT :
(← Sign in black ink only)

For bank's use only

BT Code

13

CREDIT CARD - YOUR OPTIONAL CREDIT SHIELD SELECT

- YES! I would like to purchase Credit Shield Select to cover my Citibank Credit Card-Outstanding Balance to pay for my credit card bills in case of death, diagnosis of covered critical illness and hospitalisation. I declare that I am between 21 to 59 years old, in good health and have not been suffering from any heart disease, high blood pressure, stroke, hepatitis, kidney disease, diabetes, cancer or any other serious illness or physical disability. I agree to be bound by all other terms and conditions of the Certificate of Insurance to be issued to me, and authorise the charging to me through my Citibank Credit Card (including replacement or upgraded card, if any) of the monthly premium amount calculated at RM0.60 for every RM100 of my monthly statement balance across my Citibank Credit Card.

- By signing below, I further confirm that I have received Product Disclosure Sheet and that I fully understand the features and benefits of Credit Shield Select (CSS) disclosed orally to me, along with the key terms/conditions and limitations/exclusions, including but not limited to:

- ✓ CSS is an optional Insurance product
- ✓ CSS is underwritten by AIA Berhad and distributed by Citibank Berhad
- ✓ RM 0.60 is charged on every RM100 of my monthly credit card statement balance
- ✓ I am entitled to 30 days free-look period. If I am not satisfied with CSS, I can cancel by giving written notice to AIA Bhd. within 30 days of receiving the Certificate of Insurance

I understand and agree that any personal information collected or held by AIA Bhd (Company No. 790895-D) ("AIA") (whether contained in this proposal or otherwise obtained) may be held, used, and disclosed by AIA to individuals/organizations related to and associated with AIA or any selected third party (within or outside of Malaysia, including reinsurance and claims investigation companies and industry associations/federations) for the purpose of processing this proposal and providing subsequent service for this and other financial products and to communicate with me for such purposes. I understand that I have a right to obtain access to and to request correction of any personal information held by AIA concerning me. Such request can be made to AIA Care Line at 1800-38-3464.

To receive information regarding exclusive promotions and offers for AIA policyholders, please tick below:

- I, Proposed Insured Card Member, agree that any personal information collected or held by AIA (whether contained in this proposal or otherwise obtained) may be disclosed by AIA to any selected third party for the purposes of cross marketing, and data matching, and to communicate with me for such purposes. I understand that I have a right to obtain access to and to request correction of any personal information held by AIA concerning me. Such request can be made to AIA Care Line at 1800-38-3464.

Principal Card applicant's signature :
(← Sign in black ink)

Important Notes:

1. Under Paragraph 5 of Schedule 9 of the Financial Services Act 2013, you are required to take reasonable care not to make any misrepresentation when answering any questions asked by AIA Bhd. (Company No. 790895-D) ("AIA") upon enrolment i.e. you should answer the questions fully and accurately/correctly. Please note that all the questions that are asked by AIA upon enrolment are relevant to AIA's decision whether to accept the risk or not and the rates and terms to be applied. If there are any changes to the answers given in the application/proposal form between the time of submission of the application/proposal form and the time the contract is entered into, you are also required to disclose to AIA fully and accurately/correctly such changes. In addition to answering the questions in the application/proposal form fully and accurately/correctly, you are also required to take reasonable care to disclose to AIA fully and accurately/correctly any other matters which you know to be relevant to AIA's decision on whether to accept the risk or not and the rates and terms to be applied. If you do not understand your obligation/duty as stated above or if you need any further explanation, you can contact AIA or the bank sales staff.
2. This insurance plan is limited to principal cardholders from 21 to 59 years old.
3. This application form for Credit Shield Select should be read in conjunction with Credit Shield Select marketing materials.
4. Credit Shield Select is underwritten by AIA Bhd. (Company No. 790895-D) licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. Citibank Berhad is the distributor of this insurance plan.
5. This application form is not to be construed as a contract of insurance. The precise terms, conditions and definitions of this plan are specified in the policy contract issued by AIA Bhd.
6. This insurance product is the obligation of AIA. They are not bank deposits or obligations of or guaranteed by Citibank Berhad, Citibank N.A., Citigroup Inc. or any of their affiliates or subsidiaries. All claims under the policy will be solely decided upon by the Insurance Company.
7. Insurance product purchase is optional. You should satisfy yourself that this plan will best serve your needs and that the premium payable under this policy is an amount you can afford.
8. This document does not constitute the making of any offer or invitation to subscribe for insurance products nor does it amount to solicitation by Citibank Berhad, Citibank N.A., Citigroup Inc. or any of their affiliates or subsidiaries for subscription of insurance products by anyone in any jurisdictions in which the making of such offer or invitation to subscribe or the solicitation thereof is not authorized or to any person to whom it is unlawful to make such offer invitation or solicitation. This document also does not constitute the distribution of any information by any one in any jurisdiction in which such distribution is not authorized or to any person to whom it is unlawful to distribute such a document.

For bank's use only :

CSS source code

8 A 0 0 0 0 6

OPTIONAL CREDIT CARD LINE TRANSFER TO CITIBANK READY CREDIT (CRC FACILITY) FOR EXISTING PRINCIPAL CITIBANK CREDIT CARDMEMBERS

I hereby declare, acknowledge, agree and confirm as follows:

(1) I am an existing principal credit cardmember of a valid Citibank credit card(s) and I wish to request for Credit Card Line Transfer to accommodate my application for CRC Facility, only if deemed necessary based on your credit evaluation of my CRC Facility application. (2) By signing below, I agree and consent to your reducing and transferring the unutilised portion of the total credit limit of my Citibank credit card(s) (which must not be less than RM3,000, but up to the maximum amount assigned in the box below) to accommodate my application for CRC Facility, if applicable, subject always to credit evaluation and your discretion ("Transfer Amount"). (3) I acknowledge that transactions on my Citibank credit cards (including Supplementary card(s)) may affect my application for CRC Facility, the Transfer Amount and/or future transactions on my credit cards due to utilisation of the Transfer Amount and I will not hold you liable if the transactions on my Citibank credit card(s) are declined (including auto-billing services) or if my credit card(s) goes over limit when the Credit Card Line Transfer has been effected. (4) I also acknowledge that once the Transfer Amount is effected via Credit Card Line Transfer on my principal Credit Card(s), the credit limit of Supplementary Card(s) may have to be reduced and it is my sole responsibility to assign a fresh credit limit for my Supplementary Cardmember(s) (if applicable) and to inform my Supplementary Cardmember(s) accordingly.

RM

Applicant's signature : X
(*Please sign in black ink only*)

Date of application (Mandatory) :

- -

15 CITIBANK READY CREDIT PAYLITE

YES! I wish to apply for Citibank Ready Credit PayLite (RC PayLite) as per details provided below.

Bank

Current/Savings Account No.

Amount (RM) (Min. RM1,000)

Tenure

Important Note:

- For fresh applicants, you may only apply for RC PayLite or RC BTI and not both.
- The PayLite Amount disbursed will be subject to Effective Interest Rate (E.I.R.) ranging between 5.9% to 17.9% per annum from the date of approval and will be computed based on a monthly reducing balance repayment method.
- The PayLite amount will only be transferred to your Current or Savings account maintained in your sole name. Transfers to joint accounts or third party accounts are not allowed.
- Approval of the RC PayLite application is subject to Citibank's discretion as we deem fit.

By signing below, I hereby agree to abide by the terms and conditions governing RC PayLite, the full set of which is available at www.citibank.com.my

Applicant's signature : X
(*Please sign in black ink only*)

For bank's use only

RC PayLite Code

16 CITIBANK READY CREDIT BALANCE TRANSFER VIA INSTALMENT PLAN

YES! I wish to apply for Citibank Ready Credit Balance Transfer via Instalment Plan (RC BTI) as per details provided below.

Bank

Credit/Charge Card Account No.

Amount (RM) (Min. RM1,000)

Tenure

Important Note:

- For fresh applicants, you may only apply for RC PayLite or RC BTI and not both.
- The RC BTI Amount transferred will be subject to Effective Interest Rate (E.I.R.) ranging between 5.9% to 9.9% per annum from the date of approval and will be computed based on a monthly reducing balance repayment method.
- Applicant may apply to transfer outstanding balances from not more than 3 credit card/charge card accounts held in other banks.
- Approval of the RC BTI application is subject to Citibank's discretion as we deem fit.

By signing below, I hereby agree to abide by the terms and conditions governing RC BTI, the full set of which is available at www.citibank.com.my

Applicant's signature : X
(*Please sign in black ink only*)

For bank's use only

RC BTI Code

17 CITIBANK INSTALMENT LOAN APPLICATION DETAILS

Yes! I wish to apply for Citibank Instalment Loan as per details provided below.

PURPOSE OF LOAN (Choose 1 only)

(70) Consumer Durables

(72) Home Improvement

(75) Medical

(78) Holiday

(71) Debt Consolidation

(74) Short-term Cash Flow

(77) Education

(79) Others

Loan Amount (RM)

, 0 0 0 . 0 0 (Min RM5,000)

BANK USE ONLY

Effective Interest Rate _____ per annum

Tenure (Tick (✓) one only): 2 YEARS 3 YEARS 4 YEARS 5 YEARS

BENEFICIARY ACCOUNT DETAILS

Bank

Current/Savings Account No.

Name of Account Holder

Important Note:

- The Instalment Loan amount disbursed is subject to an Effective Interest Rate ("Prescribed Rate"), calculated at a daily basis on monthly rest on the principal amount outstanding for the relevant month billed, starting from the date on which the Loan amount is disbursed up to the date of full settlement.
- The Instalment Loan amount will only be transferred to your Current or Savings account as nominated by you above via GIRO Interbank Transfer. You must be the sole or joint account holder of the account stated.
- The approval of the Instalment Loan application is subject to Citibank's assessment and review. If approved, your final Loan amount, tenure and Prescribed Rate will be reflected in the bank's letter of approval.

Applicant's signature : X

(*Please sign in black ink only*)

Date of application (Mandatory):

- -

FEES AND CHARGES

Please refer to the respective Product Disclosure Sheet (PDS) for Citibank Credit Card, Citibank Ready Credit or Citibank Instalment Loan.

CITIBANK INSTALMENT LOAN DEBT CONSOLIDATION APPLICATION DETAILS

PURPOSE OF LOAN: Debt ConsolidationRequested Loan Amount , 000 . 00 (Min RM5,000)**BANK USE ONLY**Tenure (Tick (/) one only): 2 YEARS 3 YEARS 4 YEARS 5 YEARS

Effective Interest Rate _____ per annum

CREDIT CARD / LOAN FACILITY DETAILS FOR DEBT CONSOLIDATION:

Maximum 5 facilities including the cash-out amount are allowed under Citibank Instalment Loan Debt Consolidation.

No.	Type of facility	Bank Name	Account No.	Name of Account holder	Original amount (if you tick Personal Loan) (RM)	Amount / Outstanding balance (RM)
1.	<input type="checkbox"/> Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Cash-out					
2.	<input type="checkbox"/> Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Cash-out					
3.	<input type="checkbox"/> Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Cash-out					
4.	<input type="checkbox"/> Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Cash-out					
5.	<input type="checkbox"/> Card <input type="checkbox"/> Personal Loan <input type="checkbox"/> Cash-out					
Total Personal loan original amount					RM -----	
Total Personal loan outstanding balances					RM -----	
Total Credit Card outstanding balances					RM -----	
Total Cash-out amount					RM -----	
Total Requested Loan Amount					RM -----	

Citibank Instalment Loan Debt Consolidation Program General Terms and Conditions:

- These Citibank Instalment Debt Consolidation Loan Program General Terms and Conditions must be read in conjunction with the Citibank Instalment Loan Terms and Conditions. Citibank reserves the right to amend, vary or modify these terms by giving notice in the manner deemed expedient by Citibank.
- All application(s) are subject to Citibank's assessment and review. Citibank reserves the right to determine the final Loan amount, tenure and interest rates which will be reflected in Citibank's letter of approval (if approved).
- Citibank reserves the right not to accept any application for the Loan for the purposes of settling outstanding balance(s) of Citibank Credit Cards, to refinance any housing loans with Citibank or any other existing credit facilities or repayment obligations to Citibank.
- Citibank may at its discretion, determine that the amount either being part or all of the approved Loan amount applied must be sufficient to make payment for full settlement of the outstanding balances of all facilities nominated by you, including the cash-out amount (if any).
- You must provide the latest loan redemption statement(s) or early settlement statement(s) and/or the latest credit card monthly statement(s) from the respective financial institution(s) to show the account number(s), current outstanding balance(s) and any other information which Citibank may require. Citibank reserves the right to request for additional documents or information in processing your application.
- If your Citibank Personal Loan application is successful and is sufficient to settle the outstanding balances mentioned above, the Loan amount will be transferred directly via Interbank GIRO to your nominated accounts with other financial institutions as specified by you in your application. If your application had requested cash-out amount under the Citibank Personal Loan, the amount will also be transferred to your nominated account as specified by you in your application.
- Citibank will not be liable or responsible to settle any fees, charges and/or penalties imposed by the other financial institution for the full settlement of your current facilities granted by the other financial institution(s).
- You will be solely responsible to request for refunds of any excess or credit balances in your accounts (if any) with your other financial institution(s).

Applicant's signature : X

Date of application (Mandatory) :

d d - m m - y y y y

19 LOAN INDICATIVE APPROVAL APPLICATION

 YES! I am interested to know how much loan I can qualify for.

My Property Value/Purchase Price :

RM

20 LOAN INDICATIVE APPROVAL - GENERAL DECLARATION

I hereby declare, acknowledge, agree and confirm as follows:

- All the information furnished or to be furnished by me in this application form to Citibank Bhd [297089-M] ("Bank") as at the date stated in this form is true, accurate, complete, up-to-date and not misleading and I shall promptly notify you if it ceases to be so and/or if there is any change to the information. I also understand that any non-disclosure of complete and accurate information may impact your decision on my application, including the financing rate.
- I will submit to you upon your request, copies of my income documents and all other documents as you may require to enable you to assess whether I am eligible for a loan to acquire/refinance immovable property(ies).
- I understand that my eligible loan amount that is notified by the Bank is only an indication of the loan amount that I am eligible based on the information provided by me via this application form and is not an agreement by the Bank to provide any loan or other products/services to me. I understand that the Bank has no obligation to approve my application.
- I understand that in the event of a successful loan application, my actual eligible loan amount offered by the Bank may differ from the indicative loan that the Bank may inform me as it is subject to the Bank's risk assessment criterion and any other criterion the Bank may in its discretion set or that may be set by any laws or guidelines.
- I agree and permit the Bank to:
 - transmit any of my information to; and/or
 - receive any of my information from any one or more or all the parties named in item (3) of the General Declaration for Citibank Credit Card / Citibank Ready Credit and me through any means of communication or correspondence (including mail, courier service, telephone, electronic mail or other electronic means (including short message service ("SMS"))). I accept the risk that such information may be accessed by unauthorised third parties and/or disclosed by the Bank and by its officers, employees or agents to third parties purporting to be the intended recipient.
- I represent and warrant that:
 - I am not in default in the payment of or performance of any of my obligations for monies borrowed by me;
 - I am not an undischarged bankrupt;
 - there are no current or pending or threatened legal proceedings or bankruptcy proceedings against me or statutory demands served on me;
 - All documents which will be submitted by me are genuine documents; and
 - I have not been reported by any financial institution to Bank Negara Malaysia's DCHEQS in the last six (6) months.
- I understand that:
 - this application will remain at all times your property whether or not my application is approved;
 - any change in information given in my application must be reported to you immediately; and
 - my Loan Indicative Approval application ("LIA Application") will only be considered upon approval of my Citibank Credit Card/Citibank Ready Credit Card application.
- All representations, warranties, declarations, covenants, authorisations in this application are applicable irrespective of whether or not my application is approved or the loan applied for is granted or utilised or is cancelled or terminated.
- I have read items (2), (3) and (4) of the General Declaration for Citibank Credit Card/Citibank Ready Credit and understand that those terms would apply with appropriate modifications in respect of my LIA Application.

By signing below, I confirm that I have read and agree to abide by all of the provisions and declarations in this application.

Principal Card applicant's signature :

I/We hereby declare, acknowledge, agree and confirm as follows:

1. I/We warrant that all information furnished here is true, accurate and not misleading and I/We shall promptly notify Citibank Berhad ("the Bank") if it ceases to be so and/or if there is any change to the information. I/We also understand that any non-disclosure of complete and accurate information may impact the Bank's decision on my/our application including the financing rate.

2. I/We authorize the Bank, at any time and from time to time to process including but not limited to access, obtain, verify and/or use, any data or information from any source (including any credit reference agencies, any credit reporting agencies, Bank Negara Malaysia ("BNM"), any credit bureau and/or the Central Credit Reference Information System ("CCRIS") and any such body or authority having jurisdiction, domestic or foreign, having jurisdiction over Citigroup (defined below) for the purposes of evaluating my/our (including all security parties' [such as chargors' pledgors', guarantors' and indemnifiers'], as may be applicable) credit standing in connection to me/us, this application, and any facility, service or accommodation I/We have or may have (whether or not with the Bank) as the Bank may at its discretion deems fit. For such purposes, I/We also authorize any credit reference agencies or credit reporting agencies (such as RAM Credit Information Sdn Bhd) whether licensed under the Credit Reporting Agencies Act 2010 or otherwise which are used by the Bank, to disclose Data (as below) including credit information relating to me/us and the parties in paragraph 3 below. I/We understand that this application, the opening, operation and conduct of my/our facility(ies) and any future facility, service or accommodation applied by me/us or granted by you (whether in my/our sole name or jointly or severally with another or others, person(s), including Supplementary Cardmember(s) presently or subsequently opened) may be reported to the Dishonoured Cheques Information System ("DCHEQS") maintained by BNM, CCRIS and such relevant authorities (as the case may be) as the Bank may at its discretion deems fit.

3. I/We authorise the Bank to process, including but not limited to disclose, store, utilise and/or transfer my/our (including all the mandatees, authorized signatories and security parties [such as chargors, assignors, pledgors, guarantors and indemnifiers], as may be applicable) personal data such as:-

- a. my/our (including all mandatees', authorized signatories', security parties' [such as chargors', assignors', pledgors', guarantors' and indemnifiers'], as may be applicable), name(s), address(es), contact number(s); and
- b. information obtained from any credit reference agencies, credit reporting agencies, BNM, any credit bureau, CCRIS and such relevant authorities pertaining to this application, and/or any facility, service or accommodation applied by me/us or granted by the Bank (whether in my/our sole name(s) or jointly or severally with another or others, presently or subsequently opened) and whether within or outside Malaysia (collectively "Data") to/with:
 - (i) Citibank Berhad, Citibank's head office, branches, representative offices and any subsidiaries affiliated or associated companies of, or any related entities controlled directly or indirectly by Citigroup Inc. and of their respective branches and offices, wherever situated (collectively "Citigroup");
 - (ii) merchants, VISA International Services Association, MasterCard International Incorporated, American Express Limited and other card associations;
 - (iii) any mandatees, authorized signatories, security parties' ([such as chargors, assignors, pledgors, guarantors and indemnifiers], as may be applicable) and referrers in any referral programs, as may be reasonably necessary;
 - (iv) any vendors and/or third party service providers engaged by the Bank and/or Citigroup, including any person to whom the Bank and/or Citigroup has outsourced the performance of its/their operational functions (whether within or outside Malaysia and any payment infrastructure provider i.e. a third party that forms part of the global payment system infrastructure, including without limitation communications, clearing or payment systems, intermediary banks and correspondent banks);
 - (v) any person(s) intending to settle any moneys outstanding under any of my/our account(s) or facilities with the Bank;
 - (vi) any liquidator, receiver, official assignee or any person appointed under applicable law or court order relating to bankruptcy, liquidation, winding-up; and
 - (vii) to such parties as Citigroup may be required by legal process or pursuant to any foreign or domestic legal, regulatory, stock exchange, clearing house or self-regulatory body obligation or request, or agreement entered into by any of them and any governmental authority, domestic or foreign, governmental authorities or other authorities, including disclosure to courts, tribunals, legal, regulatory, tax and government authorities, stock exchanges, clearing houses and self-regulatory bodies; in connection with this application, or any facility, products, service or accommodation I/We have or may have with the Bank, for confidential use, processing this application, data processing, credit evaluation, meeting legal and regulatory requirements of any jurisdiction, domestic or foreign, or any agreement entered into between any regulatory, prosecuting, tax or governmental authorities in any jurisdiction, domestic or foreign for provision of goods or services, marketing and promoting any products, service and/or accommodation to me/us, provision of services such as protection plans or insurance policies where applicable (including assessing, processing and investigating any risks or claims), fulfillment and delivery of gifts to me/us, fulfillment and delivery of gifts and/or making payments to referrers (where applicable) in connection with this application (where applicable), my/our Citibank Credit Card(s), my/our facility(ies), granted to me/us by the Bank, the respective terms and conditions governing my/our Citibank Credit Card(s), facility(ies), referral programs and all other purposes incidental and associated with any of the above.

My/Our consent given herein shall be sufficient for purposes of any requirement, whether statutory, contractual or otherwise and whether or not having any force of law.

4. I/We hereby warrant that I/we have been irrevocably authorised by all third parties, such as my/our mandatees, authorised signatories, security parties (including chargors, assignors, pledgors, guarantors and indemnifiers), as may be applicable, to give consent on their behalf.

5. Unless I/We have declared in writing to the contrary, I/We declare that I/We am/are not a connected party(ies) of Citibank Berhad as set out in Bank Negara Malaysia's Guidelines on Credit Transactions and Exposures with Connected Parties [including any amendments and/or substitutions thereafter if any] ("the Connected Party Guidelines"). I/We undertake to declare to the Bank immediately in writing if I/We am/are a connected party of Citibank Berhad. I/We understand that if I/We am/are a connected party of Citibank Berhad, Citibank Berhad may not be able to grant or continue with credit facilities, banking facilities or accommodation to me/us.

A person is a connected party of Citibank Berhad if, among others, the person:

- a. is a director (or alternate director) of Citibank Berhad or is a close relative of a director (or alternate director) of Citibank Berhad;
- b. is a controlling shareholder of Citibank Berhad or is a close relative of a controlling shareholder of Citibank Berhad;
- c. is an executive officer of Citibank Berhad or is a close relative of an executive officer of Citibank Berhad;
- d. is an officer of Citibank Berhad who is responsible for or has authority to appraise and/or approve credit transactions or review the status of existing credit transactions (a "Credit Officer") or is a close relative of a Credit Officer;
- e. is a firm, partnership, company or any legal entity which control, or are controlled by, any person listed in (a) to (d) above;
- f. is a firm, partnership, company or legal entity in which any person listed in (a) to (d) above is interested as a director, partner, executive officer, agent or guarantor or is a subsidiary or an entity controlled by any such firm, partnership company or legal entity; or
- g. is a person for whom any person listed in (a) to (d) is a guarantor.

A close relative of an individual includes the individual's:-

- (i) spouse and the dependents of the spouse;
- (ii) child (including step children and adopted children) and the spouse of the child;
- (iii) parent; or
- (iv) brother or sister and their spouses.

6. I/We fully understand that the approval of this application is at the discretion of the Bank and the Bank may at any time terminate my/our facility(ies), service and/or accommodation granted to me/us by the Bank with notice.

7. I/We will keep you fully indemnified against any claims, actions, proceedings, losses, damages, costs and charges as a result of using and/or in connection with the Data, my/our facility(ies), service and/or accommodation granted to me/us by the Bank and all relevant agreements, covenants and undertakings by me/us.

8. I/We expressly authorize and consent to the mailing of my/our Card(s), (including Debit & ATM Card for Citibank Ready Credit facility), the respective terms and conditions (if applicable) and/or any relevant notification to my/our address(es) provided here, or to the principal Citibank Credit Cardmember for Supplementary Card(s), if my/our application is successfully approved.

9. I/We hereby declare I am/we shall not use:-

- (i) any Citi Credit Cards to subscribe into or purchase of any Citi investment products, including investment-linked insurance products distributed by Citibank Berhad;
- (ii) any cash advances or cash withdrawals or Instalment plans under any Citi Credit Cards, Citi loans (including standby credit, overdrafts or advances) to subscribe into or purchase any Citi investment products, including insurance products distributed by Citibank Berhad, and

upon approval, if any of the funds from the aforesaid loan or credit facilities have contravened the above prohibition, Citibank shall be entitled to do all acts and things deemed necessary to comply with Citibank's rules and regulations, including but not limited to liquidating my/our holdings in Citi investment products. I/We will bear all costs and expenses that Citibank may incur as a result thereof.

Procedures for opening a new account

To help prevent money laundering and terrorist financing, the laws of many jurisdictions, as well as Citi policy, require Citi to obtain, verify, and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see a photo ID or other identifying documents. We appreciate your cooperation.

DECLARATION FOR CREDIT CARD

SPECIFIC DECLARATION FOR PRINCIPAL CARD APPLICANTS

The Bank has informed me and I fully understand that in accordance with prevailing Bank Negara Malaysia Guidelines, if my annual income is RM36,000 or less, I can only hold credit cards as a Principal Cardmember from a maximum of two (2) credit card issuers ("Maximum Issuer Restriction"). Upon the issuance by the Bank of the credit card(s) applied for under this application, I declare that so long as the Maximum Issuer Restriction applies to me:

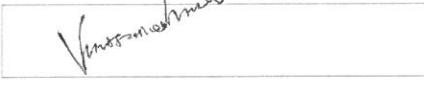
- (1) I will be holding credit cards from a maximum of two (2) credit card issuers (including the Bank as an issuer); and
- (2) If I am an existing Citibank Principal Cardmember holding credit cards from more than two (2) credit card issuers (including the Bank as an issuer), I undertake to comply with the Maximum Issuer Restriction effective 1 January 2012.

Terms and Conditions

IMPORTANT: You are deemed to have accepted Citibank Card Terms and Conditions and are bound by them once you start using your Citibank Berhad American Express Card, VISA Card or MasterCard or any other card associations ("Card"). As such, you should read these terms and conditions and the relevant terms and conditions for specific Card-type, whichever is applicable, available online at www.citibank.com.my prior to usage of the Card. If you require a printed copy, kindly contact us to request a copy or call Citibank Phone Banking at 03-2383 0000. (1) Usage of the card is governed by the Citibank Card Terms and Conditions and the relevant terms and conditions for specific Card-type, whichever is applicable, and is binding on the Principal Cardmember(s) and the Supplementary Cardmember(s). (2) The Principal Cardmember shall be responsible for all liabilities and obligations of the Principal Cardmember as well as the Supplementary Cardmember(s). The Principal Cardmember is jointly and severally liable to us for all amounts and charges due and owing to us from the use by me/us own Supplementary Card(s). (3) Any Card(s) issued to me/us, including Supplementary Card(s) must not be used by me/us for any unlawful activity or purpose (including without limitation online gambling), whether in whole or part. (4) For principal card applications: I understand that if I am submitting this application for more than one or multiple Citibank credit cards, I may be participating in more than one Citibank credit card promotion in which gifts are given for successfully approved applications. In such event, I hereby CONFIRM that I am the only one entitled to receive the gift from only ONE of such promotions, regardless of the number of Citibank credit cards that are successfully approved. For this purpose, and subject to Citibank's approval of my applications, my preference of the gift is as indicated on page 1.

By signing below, I confirm that (1) I have read and agree to abide by the provisions contained in Box 21 above and this Box 22. (2) I/we have attained the age of 18 years old. (3) My minimum income is RM24,000 per annum or more. (4) For Business Platinum VISA credit card application, my minimum income is RM48,000 per annum or more (applicable to self-employed only). (5) My/Our signature(s) below constitutes a request for Citibank VISA credit card if I/We already have a Citibank MasterCard and vice versa, if applicable. (6) My/Our signature constitutes a request for Gold/Classic Card if I/We do not qualify for Platinum/Gold Card. (7) The Principal and Supplementary Cardmember(s) will be jointly and severally liable to the Bank for all amounts and charges due and owing however arising from the use by the Supplementary Cardmember(s) of his own Supplementary Card(s). (8) The Bank may allow the Principal Cardmember(s) to exceed the credit limit/total credit limit and/or the Supplementary Cardmember(s) to exceed the Supplementary Card(s) limit (if a separate credit limit is assigned) at the Bank's discretion as we deem fit. (9) The Principal Cardmember(s) and the Supplementary Cardmember(s) will be bound by the Citibank Card Terms and Conditions. (10) I have received, read and understood the contents of the Product Disclosure Sheet.

Applicant's signature :
 (☞ Sign in black ink only)



Supplementary card
Applicant :
 (☞ Sign in black ink only)



Date of application (Mandatory) : 03 - 03 - 2017

Citibank's Privacy Notice

Keeping personal data of individuals secure is a top priority for all of us at Citibank. Please visit us at www.citibank.com.my/privacyEng to view our Notice and Choice Principle Statement where we seek to outline how we intend to deliver all the rights and protections that you are entitled to in respect of your personal data.

In addition, in the course of your banking relationships with Citibank, personal data of individual third parties such as your mandatees, authorised signatories, shareholders, directors, guarantors and parties that have provided security to secure your obligations to Citibank, may have been provided to us as well. Please inform all such third parties to visit us at the above web link to view our Notice and Choice Principle Statement.

FOR BANK USE ONLY

Applicant's name :



Applicant's NRIC no. :

Nature of Business :

Salaried Self-Employed

Position Held :

Source of Funds/Wealth: RM per annum

Payroll Biz Income Other : (please specify)

CRC Account no. :

Customer no. :

Signature updated by :

Signature authorised by :

