

CITI CARD APPLICATION FORM

Version: November 2017.

citi

*Mandatory Fields

01 CITI CREDIT CARDS (Choose up to two)

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Citi Rewards Card	Citi Cash Back Card	Citi PremierMiles Card
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Citi Simplicity+ Card	Shell Citi Card	Mercury Drug Citi Card

Depending on the assessment of your application, we will only send you the Card/s you are qualified for.

02 PERSONAL DETAILS

*Full Name Print in ALL CAPS

First **RONALENE**Middle **TAMAYAO**Last **MAGGAY**

*Name to appear on Card (maximum 18 spaces)

RONALENE MAGGAY*Date of Birth (mm/dd/yy) **0 3 2 9 9 2** Gender ☒ Male ☐ Female

*Mother's Full Maiden Name

ALLAMTitle ☐ Mr. ☒ Ms. ☐ Mrs. ☒ Civil Status ☒ Single ☐ Married ☐ Others

*Place of Birth

Country ☒ Philippines ☐ Others, pls. specifyCity or Municipality **Penablanca, Cagayan***Nationality ☒ Filipino ☐ Others, pls. specifyHome Ownership ☐ Owned, mortgaged ☒ Owned, not mortgaged
☐ Rented ☐ With relatives/parentsEducational Level ☐ Elementary ☒ College ☐ Others
☐ High school ☐ Master/PHD*SSS/GSIS/TIN/UMID No. **3449797272**

*Current Home Address

3F 950 Ibarra street

House/Apartment/Unit/Floor No., Building Name, Street Name

Sampaloc Manila

Barangay/Subdivision/Village/District Name/Province/City/Municipality

Zip code **1 0 1 5**

(Provide a landmark, if possible.)

*Permanent Address (Please disregard if same as Current Home Address.)

12-A Carag street

House/Apartment/Unit/Floor No., Building Name, Street Name

Camasi Penablanca Cagayan

Barangay/Subdivision/Village/District Name/Province/City/Municipality

Zip code **3 5 0 2**

(Provide a landmark, if possible.)

MAILING ADDRESS

☐ Current Home Address ☐ Permanent Address ☒ Business Address

Note: If we are unable to verify your preferred mailing address, we may deliver your Citi Card, credit card statements, to any of the verified addresses in your application form.

*Home Phone No. **7 5 5 2 2 8 2***Mobile Phone No. **0 9 5 6 9 1 2 3 8 7 0**

*Email Address for Citi Electronic Statements and Advice/s:

yiron.maggay@yahoo.com

03 WORK AND SOURCE OF FUNDS

Employment Sector

☒ Private ☐ Public ☐ Self-employed ☐ OthersNo. of Years with Present Employer **3**

Years in Business (if self-employed)

*Employer/Business Name **AEON Credit Service Systems (Philippines) Inc.***Position/Job Title **Associate Software Engineer***Nature of Business/Industry **Information Technology**Total no. of Years Working **3**

Source/s of Funds

☐ Business Income/
Self Employment☐ Inheritance☐ Rental Income☐ Personal Savings☐ Investment☐ Spouse/Parental/
Partner Support☒ Salary☐ Pension☐ Sale of Property☐ Loan☐ Grants/
Scholarship☐ Trust Fund

Office or Business Address

Unit 802, 8th flr, Philplans Corporate Center, 1012 Triangle Drive, corner 10th and 11th Avenue,

House/Apartment/Unit/Floor No., Building Name, Street Name

Bonifacio Global City, 1634, Taguig

Barangay/Subdivision/Village/District Name/Province/City/Municipality

Avida towerZip code **1 6 3 4**

(Provide a landmark, if possible.)

Office or Business Phone Number

Local

7 5 5 2 2 8 2**02**Office Email Address **rmaggay@aeoncredit.com.ph***Gross Annual Income: Php **2 5 8 0 4 8**

Credit Cards With Other Banks (excluding supplementary cards, debit cards):

Card 1: Bank name **Bank of Philippine Islands**Card # **4 1 8 8 9 8 4 9 0 5 1 6 7 3 9 2**

Card 2: Bank name

Card #

04 PERSONAL REFERENCE

Are you a relative or business partner of any officer, director or stockholder of Citibank, N.A.? ☐ Yes ☒ No

If yes, indicate relationship

and name

05 ATTESTATION ON SELF-EMPLOYMENT

I certify that I am the owner of a business, wherein its total assets less the value of the land on which my business' office, plant and equipment are situated amount to (please check one):

not more than Php3 million

more than Php3 million to Php15 million

more than Php15 million to Php100 million

Additionally (for such business whose total assets have value falling under 'more than Php3 million to Php15 million' or 'more than Php15 million to Php100 million' categories), that my business has been duly registered with appropriate government agencies.

Further, I hereby certify that I am aware of and will comply with the additional documentary requirements as stated in BSP Circular 622, as amended by BSP Circular 855, I understand that non-compliance with the requirements is sufficient ground for rejection of my application, rejection of further extension of credit on my account or termination of my account.

I declare that the above information are mine, true, correct and updated.

RONALENE T. MAGGAY

 Signature of Principal Applicant over Printed Name

 Your application cannot be processed without your signature and date of signing.

SIGN HERE

Date

06 CUSTOMER CONFIRMATION AND DECLARATION

In this application form, the term "Card" means any credit card issued by Citibank, N.A. Philippine Branch ("Bank"). The terms "I", "my", "me", and "applicant" refer to the person who has applied for one or more Cards and/or for with the Bank, whose application may or may not be approved. The term "Cardholder" means the person who has been issued by the Bank one or more Cards, including a Supplementary Card.

Moreover, once my application is approved, I agree, as a Citi Cardholder customer, to pay these fees, as applicable, to be determined by the Bank for the use of the Card or other facilities and services and/or for the maintenance and administration of any Card balance or transaction. The fees will be charged to my Citi Card line or on such fund as may be available on my Account.

Below is the table of Citi Card Fees and Charges as of November 2017.
CITI CREDIT CARD FEES AND CHARGES

Annual Membership Fees

Free on the First Year

Card Type	Principal Card	Supplementary Card
Mercury Drug Citi	Php2,000	Php900
Shell Citi	Php2,500	Php1,200
Citi Rewards	Php2,500	Php1,250 ¹
Citi Simplicity+	No Annual Membership Fee	No Annual Membership Fee
Citi Cash Back	Php3,500	Php1,750
Citi PremierMiles	Php5,000	Php2,500 ²

¹ The first three (3) Supplementary Cards for the Citi Rewards Card are free for as long as each Supplementary Cardholder is active in a membership year.

² The first Supplementary card for a Citi PremierMiles Card is free for life.

Interest Rates

Retail Monthly Effective Interest Rate ¹	3.50% ^{2,3}
Citi Cash Advance Monthly Effective Interest Rate ¹	3.64% <small>Inclusive of the Citi Cash Advance Service Charge⁴</small>

¹ Interest rates are quoted based on a 30-day period. For months with more (or less) than 30 days, the applicable interest rate shall increase (or decrease) accordingly. Interest is compounded monthly. In accordance with the Philippine Accounting Standards (PAS) definition, effective interest rate (EIR) is the rate that exactly discounts estimated future cash flows through the life of the loan to the net amount of loan proceeds. (BSP Circular No. 730, s2011)

² The applicable Retail Monthly Effective Interest Rate is 3.50% based on a Php20,000 avallment, on the assumption that the Cardholder pays the Minimum Amount Due one (1) day after the Statement Date.

³ Your actual Retail Monthly Effective Interest Rate is indicated on your Monthly Statement of Account.

⁴ The applicable Monthly Effective Interest Rate for Citi Cash Advance is 3.64% based on a Php20,000 avallment plus Php500 Citi Cash Advance Service Charge, on the assumption that the Cardholder pays the Minimum Amount Due one (1) day after the Statement Date.

Other Fees and Charges for All Card Types

Citi Cash Advance Service Charge	Php500 or 3% of Citi Cash Advance Amount, whichever is higher. Additional fee of Php500 if the Citi Cash Advance is made over the counter.
Monthly Late Charge	Until January 31, 2018: Php500 or 6% of the Past Due Amount, whichever is higher. Effective February 1, 2018: Php850 or the unpaid Minimum Amount Due, whichever is lower. Late charge do not apply to Citi Simplicity+.
Minimum Amount Due	Your Minimum Amount Due is: A. Your Total Amount Due if it is less than or equal to Php500 ; or B. The sum of the items below or Php500 , whichever is higher: 1. Any Past Due Amount; 2. Monthly Installments Due for the month; 3. Interest charge; 4. Late Charge; and 5. Total Amount Due less items 1 to 4, multiplied by the required payment percentage of 1% .

Foreign Transaction Service Fee	All charges made in foreign currencies will automatically be converted to Philippine Peso on the posting dates at the prevailing exchange rate determined by Visa/MasterCard. A fee of up to 3.525% will be imposed on the converted amount which represents our service fee and assessment fees charged by Visa/MasterCard.
Citi Call for Cash Manager's Check Delivery Charge	Php50 will be charged for the delivery of the Manager's Check availed under the Citi Call for Cash Facility.
Cancellation Processing Fee	Php300 applicable to Citi PayLite and Citi PayLite After Purchase. 4% of the unbilled principal component of the Installment Transaction Amount applicable to Citi Balance Conversion, Citi Balance Transfer and Citi Call for Cash.
Card Replacement Fee	Php400 for each lost or stolen card.
Overlimit Fee	Php500 (i) If your Relationship Balance, the balance across all your Citi Cards (including unbilled principal on installment transactions, if any) exceeds your Relationship Limit (RL), or (ii) where your Card is on Account Credit Limit, if your account balance exceeds your Account Credit Limit. The fee will apply on the same day you exceeded your RL or Account Credit Limit and will be charged to the Card with the transaction that caused the overlimit. The fee will be reflected on your Card's next statement and will only be charged once per month. However, if your Relationship Balance or Account Balance remains overlimit in the succeeding months, a Php500 Overlimit Fee will be charged per month. Overlimit Fee do not apply to Citi Simplicity+.
Returned Check Fee	Php1,500 will be charged for every check that is returned or that bounces due to insufficiency of funds, uncollected deposits, stop payment order, closed account, alteration, erasure or deficiency, or for any other reason.
Charge Slip Retrieval Fee	Php250 for each charge slip retrieved upon your request, for whatever reason. The same amount will be charged to you for each charge slip retrieved by the Bank arising from an invalid dispute.
Disbursement Fee Effective April 2016	Php250 for each approved Citi Call for Cash and Citi Balance Transfer transaction.
Attorney's Fees and Other Judicial Expenses	In case of default in payment, you will need to pay, in addition to Late and Interest charges, the cost of collection and/or attorney's fees and litigation and judicial expenses, as applicable.

I agree to the following terms and conditions:

FEES AND CHARGES

I agree to pay an Annual Membership Fee to be determined by the Bank for the issuance and use of the Card, as well as fee/s for other facilities and services that I avail of and/or for the maintenance and administration of any balance or transaction on the Card (See the Citi Card Fees and Charges for the prevailing rates). The said fee/s shall be deducted from the available Relationship Limit ("RL") or Account Credit Limit.

I agree that the Bank may change or increase the Interest charges, fees, and other charges, and their rates and calculation from time to time. The Bank will notify me of any changes on Interest charges, fees, and other charges before these take effect.

CARD PAYMENT

If my application is approved, I am liable to pay any and all outstanding balances on my Card account. I must pay at least the Minimum Amount Due (as described in the Citi Card Agreement) plus the Overlimit Amount, if any, for a particular month. This payment must be received by the Bank on or before the payment due date ("Payment Due Date") indicated on my Statement of Account ("SOA").

My Overlimit Amount, if any, is the portion of the Relationship Balance (including unbilled principal on installment transactions, if any) which exceeds my RL or Account Credit Limit. This will be indicated separately from the Minimum Amount Due on my SOA. Once my Card account becomes over limit, all my Citi Cards will be immediately blocked and I may not be able to use any of them. I may only continue to use them after I settle the Overlimit Amount or my total payments have reduced my balance to an amount lower than my RL or Account Credit Limit.

If I pay less than the Total Amount Due by the Payment Due Date, my Card account will be charged Interest as described in the Interest Charge section.

INTEREST CHARGE

The applicable monthly interest rates for Retail Transactions and for Cash Advance transactions ("Interest") are stated in my SOA. The applicable monthly effective interest rates ("EIR") for Retail Transactions and Citi Cash Advance transactions are stated in the Citi Card Fees and Charges. Interest rates are quoted based on a 30-day period. For months with more (or less) than 30 days, the applicable interest rate shall increase (or decrease) accordingly. Interest is compounded monthly. In accordance with the Philippine Accounting Standards (PAS) definition, effective interest rate (EIR) is the rate that exactly discounts estimated future cash flows through the life of the loan to the net amount of loan proceeds (BSP Circular No. 730, s2011).

All Card Transactions and any amounts charged to my Card shall incur Interest. The Bank computes Interest each month based on daily balances (including new transactions).

How the daily balance is computed:

The daily balance is computed separately for each type of balance (Citi Cash Advance balance and Retail balance), in the following manner:

- Step 1** Start with the ending balance from the previous day.
- Step 2** Add any new purchases, the principal portion of the Monthly Installments Due, and charges transacted on that day.
- Step 3** Subtract any credits, payments, and/or other adjustments made on that day.

How Interest is computed:

- Step 1** Multiply each daily balance by the daily interest rate (which is the monthly interest rate divided by 30) to determine the daily interest. The Bank does not compute interest on any credit balance.
- Step 2** Repeat Step 1 for each day in the billing period.
- Step 3** Add up all the daily interest to determine the total interest for the billing period.

For Retail Interest only:

- a. If I pay the Total Amount Due of my current SOA in full by its Payment Due Date, the Retail Interest on my new Card transactions will be deferred to my next SOA ("Deferred Interest"). If I continue to pay my Total Amount Due on the next SOA in full by the next SOA's Payment Due Date, the Deferred Interest will not be charged.
- b. If I pay the Total Amount Due of my current SOA in full by its Payment Due Date, but I have an unpaid balance from the previous SOA, the unpaid portion of the Previous Balance will incur interest; the computed interest on the unpaid amount of the Previous Balance will be charged on my next SOA ("Residual Interest").
- c. If I do not pay the Total Amount Due of my current SOA in full by Payment Due Date, the total Retail Interest assessed equals:
 - i. Total interest for the billing period (as computed in Step 3); plus
 - ii. Any Deferred Interest from the previous billing period.

Interest is compounded monthly; on the Statement Date, interest charged on Retail Transactions will be added to the outstanding Retail balance and interest charged on Citi Cash Advances will be added to the Citi Cash Advance outstanding balance, if any.

Although the monthly interest rates are as stated in my SOA, the total interest I pay on an annual basis may be higher depending on the amounts I pay and when I pay. I can save on interest when I pay more than the Minimum Amount Due and/or pay earlier.

RELATIONSHIP LIMIT

I acknowledge that all my Citi Cards, including any existing Cards, will be subject to the Relationship Limit. The Relationship Limit is the maximum amount that I can spend on any of my Cards, provided that the sum of the outstanding balances (including unbilled principal on

installment transactions) on all my Cards does not exceed the Relationship Limit.

MONTHLY INSTALLMENT DUE

Applicable to installment dues incurred for the availment of Citi PayLite, Citi PayLite After Purchase, Citi Call for Cash, Citi Balance Transfer and Citi Balance Conversion.

The monthly installment due for my Installment Transaction ("Monthly Installment Due") is included in the Minimum Amount Due on my SOA until the Installment Transaction Amount and the applicable interest are paid in full.

I may compute the Monthly Installment Due by using the following formula:

$$\frac{\text{Installment Transaction Amount} \times [1 + (\text{Converted Monthly Factor Rate} \times \text{Term})]}{\text{Term}}$$

Term

The Monthly Installment Due comprises the interest and principal components and is computed on a diminishing balance basis. The interest and principal components of the Monthly Installment Due vary each month and are computed as follows:

- **Interest component:**
Prior month's outstanding principal balance x monthly Effective Interest Rate (EIR), where monthly EIR = $(1 + \text{Annual EIR})^{1/12} - 1$.
- **Principal portion:**
Monthly Installment Due - Interest component for the month.

The interest charge on the first Monthly Installment Due is computed based on the number of days between the approval date of the Installment Transaction and Statement Date, which is the date when my SOA is generated after each billing period. The interest on succeeding Monthly Installments Due is computed based on a fixed 30-day period. This will result in the first Monthly Installment Due being different from subsequent ones.

If I pay less than the Total Amount Due indicated on the SOA, the unpaid portion of the Monthly Installment Due is subject to the prevailing monthly retail interest charge. Interest is compounded monthly. Usual Late Charges also apply. In addition, if my Card account is past due for 60 days or more, the Installment Transaction will be cancelled. Any remaining unpaid balance will be billed to my Card account in full and will be subject to the prevailing monthly retail interest charge.

APPLICANT'S INFORMATION

I declare that the above information in this application form and the information in the submitted documents are true, correct and updated; and the said documents are genuine and duly executed.

I authorize the Bank to verify and obtain copies of all information and submitted documents from the Bureau of Internal Revenue (BIR) and other appropriate sources including my employer/s and/or my accountant/s ("Income Sources"). I also authorize each of the Income Sources to disclose any information relevant to the said verification and give copies of my Income Documents to the Bank. I waive any rights on the confidentiality of my income information as required by BSP Circular 622, as amended by BSP Circular 855. I understand that any falsification related to my application is sufficient ground for legal action and rejection of my application. I understand that if my application is denied, the Bank has no obligation to furnish the reason for such rejection.

I agree that if my application is denied, the Bank may re-process and re-evaluate my application within three (3) months from the date of denial, and it may, in its discretion, issue me a Card at that time.

CONSENT FOR PROCESSING, PROFILING AND SHARING OF DATA AND INFORMATION

Please read these provisions (the "Consent") on Citi Processing, Profiling and Sharing of Data and Information thoroughly. Capitalized terms used herein shall have the meanings set forth in Citi's Data Privacy Statement (version 1, 3/31/2017), the terms of which are incorporated herein by reference. Citi's Data Privacy Statement ("Data Statement") can be viewed online at www.citibank.com.ph/DataPrivacyStatement.

The words "I", "Me" and "My" refer to you as a banking, brokerage, credit, debit or prepaid card or loan prospect/applicant or client or Relevant Individual of a Data Subject of Citibank, N.A. Philippine Branch (Citibank) or Citicorp Financial Services and Insurance Brokerage

Philippines, Inc. (CFSI) or any other entity owned or controlled by Citigroup Inc. in the Philippines (collectively, "Citi"). The words "You" and "Your" refer to Citi.

1. I agree that my application, enrollment, purchase, maintenance, access or continued use of any of Citi's products and services shall be deemed as my acceptance and agreement to be bound by the provisions of these terms.

I hereby agree that all Personal Data (as defined under the Data Privacy Law of 2012 and its implementing rules and regulations), customer data and account or transaction information or records (collectively, the "Information") relating to me with you from time to time may be processed, profiled or shared to, by and between Citigroup Inc., and any of its affiliates and subsidiaries (collectively, "Citigroup") or each of the Authority (foreign or domestic) or Data Recipients (whether in or outside the Philippines) and for the purposes as set out in Citi's Data Statement in force provided by you to me from time to time or for compliance with any law, regulation, government requirement, treaty, agreement or policy or as required by or for the purpose of any court, legal process, examination, inquiry, audit or investigation of any Authority. The aforesaid terms shall apply notwithstanding any applicable non-disclosure agreement. I acknowledge that such Information may be processed or profiled by or shared with jurisdictions which do not have strict data protection or data privacy laws.

2. I agree that the Data Statement from time to time in force shall in all respects apply in relation to my application, account and any matter arising therefrom or incidental thereto. I agree that the Data Statement is deemed to be incorporated by reference into this Consent.

3. I understand and agree that I must provide you with such information as you may require from time to time to enable you or Citigroup or relevant Data Recipient to comply with any law or regulation, government requirement, treaty, agreement or policy or as required by or for the purpose of any court, legal process, examination, inquiry, audit or investigation of any Authority.

4. I acknowledge that you may use voice recognition technology to collect and analyze my voiceprint biometric data for the purpose of identity verification when I give instructions through the phone.

5. I consent, in connection with any proposed novation, assignment, transfer or sale of any of your rights and/or obligations with respect to or in connection with my account and any products, facilities and services available in connection with the account, to any novatee, assignee, transferee, purchaser or any other person participating or otherwise involved in such transaction, to the disclosure, to any such person, by you, of any and all Information which may be required in relation thereto.

6. I understand and consent that the processing, profiling and sharing apply during the prospecting and application stages, as well as for the duration of and even after the rejection, termination, closure or cancellation of the account or relationship or Services (collectively "Termination") for a period of at least ten (10) years from the Termination of my last existing account or relationship or that of the Relevant Individual as determined by you. Where you deem it necessary or are required to fulfill foreign and domestic legal, regulatory, governmental, tax, law enforcement and compliance requirements and disclosure to each of the Authority or Industry Organization, I understand and consent that the storage will be made even after a period of ten (10) years from such Termination until the final conclusion of any requirement or disclosure obligation, dispute or action.

7. For any update, change, supplement, reconfirmation or remediation of the Data Statement and/or these consents, I hereby specifically authorize the following to accept the Data Statement and to provide the consents anew to you on my behalf in any acceptable form or evidence as determined by you:

- a. any one of the accountholders in a joint account or relationship;
- b. principal cardholder in a card account or relationship;
- c. any one of the security party or guarantor in a borrowing account or relationship;
- d. company representative in an institutional or corporate client, a merchant party, a commercial card or prepaid card account or relationship; or
- e. where any one of the above is not present as determined by you,

any person as has been authorized by me to act on my behalf.

8. These provisions shall be in addition to, and not in substitution for, any other provision agreed to between Citi and me (whether before or after the date hereof) which gives broader rights of disclosure to Citi than contained herein.

COMMUNICATIONS AND RECORDING

By using CitiPhone (995 9999 in Metro Manila or 234 9999 in Metro Cebu), by providing my phone numbers to the Bank, and by calling or accepting calls from the Bank or its service providers in connection with my Card account or Citi Personal Loan account, I authorize the Bank and its service providers to record, store, replay, and share with any third party all conversations with me and/or on my phone numbers/lines, including calls with the Bank's service providers and with any person who may answer the phone on my behalf. I agree that these records may be used by the Bank or its service providers for any lawful purpose, particularly as evidence in any proceeding, judicial or administrative. I am responsible for informing any person who may answer the phone on my behalf, as my representative, that the Bank and its service providers shall record, replay and use the calls with him or her and that this is being done with my authorization.

I agree that the Bank and its service providers are not liable for any loss, damage or expense that results from the Bank's or its service providers' actions on any telephone instructions or communications made after the Bank or any of its service providers has verified my identity through the Bank's or its service providers' prescribed verification procedure at that time. I shall indemnify the Bank and its service providers against any loss, damage, cost and fees that they may suffer arising from them so acting.

PAPERLESS BANKING

By providing your email address*, you agree to enroll in Citi Electronic Statements and Advice/s for your bank and credit card accounts. You will receive your statement of account and select advice/s via email through your registered email address, and will not receive the corresponding hard copies for these. Your enrollment to Citi Electronic Statements and Advice/s will apply to all your accounts now and those that you may open in the future.

*Please update Citi of changes to your registered email address to ensure that you continue receiving your Electronic Statements and Advice/s. To update your email address, log on to www.citibank.com.ph or call Citi Phone at 995 9999. Please view the Citi Electronic Statements and Electronic Advice Terms and Conditions at www.citibank.com.ph.

CLIENT INFORMATION AND UPDATING

To help prevent money laundering and terrorist financing, Philippine laws, as well as Citi policy, require the Bank to obtain, verify, and record information that identifies each person who opens an account with the Bank. This means that when I open an account with the Bank, the Bank will ask for my name, address, date of birth, and other information that will allow it to identify me. The Bank may also obtain a copy of my photo ID or other identifying documents.

I understand that I must notify the Bank immediately of any change to my mailing address (residence and/or office), email address, and/or phone numbers (landline and/or mobile), and other relevant information to avoid delays or failure in the delivery of my SOA, Card, or other notices.

I may notify the Bank of such changes through Citibank Online (www.citibank.com.ph), CitiPhone (995 9999 in Metro Manila or 234 9999 in Metro Cebu) or by sending my contact information change request to P.O. Box 153, Manila Central Post Office, 1000 Manila (Attention: Asset Operations).

The Bank must be able to verify my preferred mailing address. If the Bank is unable to verify my preferred mailing address, the Bank may deliver my Citi Card and SOAs to any of the verified addresses on my application form.

The Bank shall not be responsible for any consequences that may arise due to my inability to receive any SOA or to pay my outstanding Card and/or Citi Personal Loan obligations as a result of my failure to notify the Bank in a timely manner of any change in my mailing address, contact or other information.

I shall also provide the Bank with such information and documents as the Bank may require from time to time, and shall update that information as required by the Bank from time to time, to enable the Bank or any affiliate of the Bank to comply with any law or regulation or any Government Requirement.

It is my responsibility to notify the Bank of any change in my other information, such as civil status, citizenship, employment details and income. I agree to submit (i) my Income Tax Return (ITR), whether I am a salaried employee or self-employed; (ii) additionally my Financial Statements (FS) if I am self-employed; (iii) Certificate of Employment if I am a salaried employee; and (iv) other documents (collectively "Income Documents") annually.

PREVENTION OF PERFORMANCE

The Bank will not be responsible for any failure to perform any of its obligations with respect to any product or service offered hereunder if such performance would result in a breach of any Government Requirement or if its performance is prevented, hindered or delayed by a Force Majeure Event. In such case the Bank's obligations will be suspended for so long as the Force Majeure Event continues (and, in the case of the Bank, no other branch or affiliate shall become liable). The Bank will not be responsible for any action taken to comply with economic sanctions or Government Requirement (and no other branch or affiliate shall become liable). "Force Majeure Event" means any event due to any cause beyond the Bank's control, such as restrictions on convertibility or transferability, requisitions, involuntary transfers, unavailability of any communication, clearing or payment system, sabotage, fire, flood, explosion, acts of God, economic sanctions, Government Requirements, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government or similar institutions.

WITHHOLDING

I understand that I am responsible for all taxes on amounts paid or returned to me by the Bank. If required by any applicable Government Requirement, I authorize the Bank to deduct or withhold for or on account of taxes on such amounts.

CLOSURE OF THE ACCOUNT

The Bank may, without giving any reason or prior notice, suspend or cancel my Card privileges, the Citi Card, or both.

In case of default in any of my Cards or other credit facilities with the Bank, the Bank may, without notifying me, cancel and revoke my right to use all or any of my Cards or other credit facilities with the Bank.

If the Bank determines that the Card account has been or is being used for Unacceptable Transactions or non-personal transactions, the Bank may take any legal action in connection with the Card account and/or the Card transaction, including the cancellation of my Card account and the return of credit balances to the sender.

In any of the foregoing instances, the Bank shall declare the total outstanding balance, which includes any unposted transactions and unbilled Monthly Installments Due, under any of my Cards to be immediately due and demandable. I shall be liable to pay interest and late charges, and other fees, as applicable.

OTHER UNDERTAKINGS

I agree that the Card may only be used for personal and legitimate transactions.

I understand that the Bank prohibits the use of proceeds from unsecured credit facilities or loans for investment into Citi wealth management products. By signing on this application form, I hereby confirm that if approved, the proceeds from my Card and/or Citi Personal Loan account will not be used for subscription into Citi-offered wealth management and insurance products. In the event that the proceeds have been used for these purposes, the Bank shall be entitled to do all acts and things necessary to comply with the Bank's policies, including but not limited to liquidating my holdings of investments/insurance at that time. I agree to bear all costs and expenses that the Bank may incur as a result.

If my application is approved, I give my written consent for the Bank to activate my Citi Card/s prior to delivery.

I agree that in the case of default or breach in any contract or evidence of indebtedness to one or more Card account/s, or other credit facilities issued by the Bank, its foreign or local branches, subsidiaries and affiliates, the Bank may cancel my Card/s, and other credit facilities, without giving me any notice.

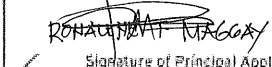
I confirm that I have read, understood and agree to be bound by the above terms and conditions, the Citi Card Agreement, the Citi Card Fees and Charges, and the terms and conditions that may be made

available to me separately in connection with all the Citi products, programs, services, facilities and benefits associated with my Card, such as but not limited to the Citi Cash Advance, Citi PayLite Installment Plan, Citi Call for Cash Facility, Citi Balance Transfer Facility, Citi Balance Conversion Facility, Citi PayLite After Purchase Facility, Citi One Bill payment facility, Citibank Online, Citi Electronic Statements and Electronic Advice, Citi Alerts Service, Citi Mobile, and CitiPhone, which may or may not be explicitly defined or referred to in the Citi Card Agreement, the terms and conditions of the Citi Card product/s I applied for, the Cards Welcome Gift Promo (if applicable), and to future amendments of any of the above, as evidenced by my signature on this application form and/or the Citi Card and/or my retention and/or use of the Citi Card.

If I have existing unsecured credit facilities with the Bank, I agree and consent for the Bank to review and adjust the credit limits of the said facilities in the Bank's absolute discretion in accordance with its credit policies.

In addition, I also agree to be bound by any and all existing or future laws, regulations and official issuances governing the use of my Card and all the services and facilities associated with the Card.

I agree that the Bank may make amendments to the above terms and conditions, the Citi Card Agreement including the fees, charges, and terms, at any time and will notify me of these changes accordingly.

 **SIGN HERE**
Signature of Principal Applicant over Printed Name
Your application cannot be processed without your signature and date of signing.
Date

The information contained in this form is accurate as of November 2017. The Bank reserves the right to change the provisions in this application form and in the agreements at any time. The changes may be disclosed to you in your Statement of Account. For inquiries on any change in this form since printing date, please call CitiPhone at 995-9999 or visit www.citibank.com.ph.

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Agent Code	Credit Card Source Code
Location Code	G Code
OIC	Completion Date
Sales Channel	MF
APP ID	Work Item ID
Name and Signature	
Face-to-face meeting done. Original ID seen and validated.	