

To help the United States Government fight terrorism and money laundering, Federal law requires us to obtain, verify, and record information that identifies each person or business that opens an account or establishes a relationship. What this means for you: When you open an account or establish a relationship, we will ask for your name, date of birth, street address, and a government issued identification number (for U.S. persons, you must also provide a social security number or taxpayer identification number). Federal law requires us to obtain this information. We may also ask to see other government issued identification or other identifying documents that will allow us to identify you. We appreciate your cooperation.

## ACCOUNT APPLICATION

**Citibank Branch of Preference:**    ☐ Miami    ☐ New York    ☐ San Francisco

**Citibank Account Relationship Package:** ☐ Citigold® International Account Package at Citigold® International

☐ **Individual**
☐ **Joint with Right of Survivorship (JTWROS)** (signing individually)

☐ **In Trust For** (please include a Beneficiary form)
 ☐ **Uniform Transfers to Minors Account (UTMA)**

☐ **Joint Tenants in Common (JTIC)** (Indicate % of Applicant's estate next to name of Applicant in Account Title section)

☐ **Add New Account Owner/Signer:** Account Number(s)

**Primary Applicant Name:** (Minor's Name if UTMA account)

☐ Dr. ☐ Mr. ☐ Mrs. ☐ Ms.

**Joint Tenants in Common (JTIC)** %

Last

First

Middle

**Co-Applicant Name (A):** (Custodian's Name if UTMA account)

☐ Dr. ☐ Mr. ☐ Mrs. ☐ Ms.

**Joint Tenants in Common (JTIC)** %

Last

First

Middle

**Co-Applicant Name (B):**

☐ Dr.   ☐ Mr.   ☐ Mrs.   ☐ Ms.

**Joint Tenants in Common (JTIC)** \_\_\_\_\_ %

Last

First

Middle

**Co-Applicant Name (C):**

☐ Dr.   ☐ Mr.   ☐ Mrs.   ☐ Ms.

**Joint Tenants in Common (JTIC)** \_\_\_\_\_ %

Last

First

Middle

Citigroup® International is a United States business that provides its clients access to a broad array of products and services available through various bank and non-bank affiliates of Citigroup Inc.

Banking products and services are provided by Citibank, N.A., **member FDIC.**

**PRIMARY APPLICANT INFORMATION** (Minor Information if UTMA Account)**Primary Applicant Name:** (Minor's Name if UTMA account)☐ Dr. ☐ Mr. ☐ Mrs. ☐ Ms.

Last

First

Middle

Are you an existing Citigold® International customer?

☐ Yes ☐ No

Account Number(s)

If "Yes," please indicate if you want the balances on this account to be included ("linked") as part of your existing relationship in order to potentially receive lower fees and higher interest rates. Please note your total relationship balance tier will be displayed on your statement if you select this option. ☐ Yes ☐ NoDo you have an existing account with another Citibank or Citigroup affiliate? ☐ Yes ☐ No

If "Yes," please indicate the account(s) number(s):

**ADDRESS & TELEPHONE****Residential Address:** include apartment or suite number if applicable (Max. 35 letters) DO NOT USE A P.O. BOX**City and State:** (Max. 32 letters)**Address since:** mm/yyyy**Postal Code:** (if applicable)**Country:****Previous Residential Address:** (Required only if you have lived at your current address for less than 2 years.)

Include apartment or suite number if applicable. (Max. 35 letters) DO NOT USE A P.O. BOX

**City and State:** (Max. 32 letters)**Address since:** mm/yyyy**Postal Code:** (if applicable)**Country:****Home Phone Number: (must match residential address)****Business Phone Number (optional):**

Country Code

City Code

Line Number

Country Code

City Code

Line Number Extension

**Cellular Phone Number (optional):****Fax Number (optional):**

Country Code

City Code

Line Number

Country Code

City Code

**Mailing Address (if different from residential address):** include apartment number if applicable (Max. 35 letters)**City and State:** (Max. 32 letters)**Postal Code:****Country:****Citigroup Employee:** ☐ Yes ☐ No If "Yes," please provide: GEID

Department

**MSSB Employee?** ☐ Yes ☐ No **CGMI Employee?** ☐ Yes ☐ No **Citigroup Subsidiary Employee:** ☐ Yes ☐ No **Reg O Officer:** ☐ Non-official ☐ Official**CITIZENSHIP & TAX REPORTING STATUS****Your Citizenship Status:** ☐ U.S. Citizen ☐ Non-Resident Alien ☐ Resident Alien**Country of Citizenship** (if non-U.S. resident):**Country of Tax Reporting** (if non-U.S. person):**Date of Birth:** mm/dd/yyyy**U.S. Social Security/Tax Identification Number:** (if applicable)**SECURITY INFORMATION**☐ **Name of First School Attended****AND**☐ **Mother's Maiden Name****IDENTIFICATION**☐ **Passport** (preferred) ☐ **Other Government ID only if no passport available:** ID Type:

Issuing country:

Number:

Date Issued mm/dd/yyyy:

Expiration mm/dd/yyyy:

**Other Govt. Issued Identification:**

ID Type

Issuing Entity

Issuing country:

Number:

Date Issued mm/dd/yyyy:

Expiration mm/dd/yyyy:

**Other Identification:**

ID Type

Issuing Entity

Issuing country:

Number:

Date Issued mm/dd/yyyy:

Expiration mm/dd/yyyy:



**CO-APPLICANT INFORMATION (B)****Co-Applicant (B) Name**

○ Dr. ○ Mr. ○ Mrs. ○ Ms.

Last

First

Middle

Are you an existing Citigold® International customer?

○ Yes ○ No

Account Number(s)

If "Yes," please indicate if you want the balances on this account to be included ("linked") as part of your existing relationship in order to potentially receive lower fees and higher interest rates. Please note your total relationship balance tier will be displayed on your statement if you select this option. ○ Yes ○ No

Do you have an existing account with another Citibank or Citigroup affiliate? ○ Yes ○ No

If "Yes," please indicate the account(s) number(s):

**ADDRESS & TELEPHONE****Residential Address:** include apartment or suite number if applicable (Max. 35 letters) DO NOT USE A P.O. BOX**City and State:** (Max. 32 letters)**Address since:** mm/yyyy**Postal Code:** (if applicable)**Country:****Previous Residential Address:** (Required only if you have lived at your current address for less than 2 years.)

Include apartment or suite number if applicable. (Max. 35 letters) DO NOT USE A P.O. BOX

**City and State:** (Max. 32 letters)**Address since:** mm/yyyy**Postal Code:** (if applicable)**Country:****Home Phone Number: (must match residential address)****Business Phone Number (optional):**

Country Code

City Code

Line Number

Country Code

City Code

Line Number Extension

**Cellular Phone Number (optional):****Fax Number (optional):**

Country Code

City Code

Line Number

Country Code

City Code

**Mailing Address (if different from residential address):** include apartment number if applicable (Max. 35 letters)**City and State:** (Max. 32 letters)**Postal Code:****Country:****Citigroup Employee:** ○ Yes ○ No If "Yes," please provide: GEID Department**MSSB Employee?** ○ Yes ○ No **CGMI Employee?** ○ Yes ○ No **Citigroup Subsidiary Employee:** ○ Yes ○ No **Reg O Officer:** ○ Non-official ○ Official**CITIZENSHIP & TAX REPORTING STATUS****Your Citizenship Status:** ○ U.S. Citizen ○ Non-Resident Alien ○ Resident Alien**Country of Citizenship** (if non-U.S. resident):**Country of Tax Reporting** (if non-U.S. person):**Date of Birth:** mm/dd/yyyy**U.S. Social Security/Tax Identification Number:** (if applicable)**SECURITY INFORMATION**○ **Name of First School Attended****AND**○ **Mother's Maiden Name****IDENTIFICATION**○ **Passport** (preferred) ○ **Other Government ID only if no passport available:** ID Type:

Issuing country:

Number:

Date Issued mm/dd/yyyy:

Expiration mm/dd/yyyy:

**Other Govt. Issued Identification:**

ID Type

Issuing Entity

Issuing country:

Number:

Date Issued mm/dd/yyyy:

Expiration mm/dd/yyyy:

**Other Identification:**

ID Type

Issuing Entity

Issuing country:

Number:

Date Issued mm/dd/yyyy:

Expiration mm/dd/yyyy:



**SELECT YOUR CHECKING ACCOUNT** (Complete all that apply, indicating desired U.S. dollar amount)

Please select the type of checking account you wish to include in your Account Relationship Package.

☐ Regular Checking   OR   ☐ Interest Checking

To link money market accounts and certificates of deposit to your account relationship package, please contact CitiPhone Banking®.

### Checkbooks:

**Do you require a checkbook for the checking account selected above? (If this section is left blank, no checkbook will be ordered.)** ☐ Yes ☐ No

If "Yes," indicate items to be printed on your checks (there may be a charge for checkbooks, please refer to the schedule of fees and charges):

☐ Name of Primary Account Owner

○ Name of Co-Account Owner (A)

☐ Name of Co-Account Owner (B)

☐ Name of Co-Account Owner (C)

☐ Print mailing address

☐ Blank, do not print anything

## CITIBANK® BANKING CARD

**Citibank® Banking Card:** All new Applicants receive Citibank® Banking Cards with the debit card feature. For existing Account Owners, the new account will automatically be linked to their existing Citibank® Banking Card for more convenient access. If you prefer not to receive a Citibank® Banking Card or not to have this account linked to your existing Citibank® Banking Card, please indicate this below.

Primary Account Owner:

**Existing Customer:**

☐ Do not link to my existing card

**New Customer:**

☐ No, do not send a card

Co-Account Owner (A):

☐ Do not link to my existing card

☐ No, do not send a card

Co-Account Owner (B):

☐ Do not link to my existing card

☐ No, do not send a card

Co-Account Owner (C):

☐ Do not link to my existing card

☐ No, do not send a card

To link money market accounts and certificates of deposit to your account relationship package, please contact CitiPhone Banking®.

Note: Your Welcome Package will be sent via courier to the Mailing Address of the Primary Account Owner. If your Mailing Address is a P.O. Box, your Welcome Package will be sent to the Primary Account Owner's Residential/Permanent Address. (A P.O. Box is not acceptable for courier deliveries.)

Alternatively, you may provide a different address where you would like to receive your Welcome Package below:

☐ **SPANISH LANGUAGE PREFERENCE**

By selecting this preference you authorize us to communicate with you as much as possible in Spanish. We may not be able to accommodate this preference in all of our communications. English is the controlling language governing your banking relationship with us. You can contact us to obtain an English version of communications we send you in Spanish.

## EMAIL COMMUNICATION INFORMATION

By providing an email address below, you agree that we may contact you via email to expedite your account opening process. You also agree that we may use the email address you provided for account servicing and maintenance requests/messages once your account is opened. You understand that you will not be able to "reply" to these system-generated emails. To protect your privacy, we will not request or send confidential account information through this channel. The email preference you select upon enrollment in Citibank Online will govern future electronic communications we may send you.

**Email:**

| | | | | | | | | | | | | | | | | | | | | | | | | | |

## ACCOUNT AGREEMENT

### DEFINITION OF TERMS

In this agreement, "I", "we", "my", "me", "us" and "our" refer to the Applicant(s) signing below and "you", and "your" refer to Citigold® International ("CI") business at Citibank, N.A., as applicable.

### By signing this application and the signature cards, I/we certify and/or acknowledge that:

- The information above is accurate to the best of my/our knowledge, information and belief. I/We agree to inform you of any changes to the information provided during my/our account opening process.
- I/We hereby expressly authorize the disclosure of my/our account or other relevant information to any Citigroup businesses, Legal or Compliance Personnel in order to conduct the necessary account opening and approval process(es). My/Our signature(s) below indicate(s) my/our waiver of any rights I/we may have under applicable local laws or other laws including, but not limited to, Privacy or Secrecy Laws prohibiting such disclosure.
- I/We have received a copy of the Citibank *Client Manual - Consumer Accounts*, the *Citibank, N.A. Marketplace Addendum for Citigold® International clients* and the *Consumer Deposit Accounts* rate sheet, collectively referred to as "*Account Disclosures*," which outlines all the terms and conditions associated with my/our account(s) at Citibank, N.A. I/We have read and understand all the material outlined in the Account Disclosures and agree to be bound by the same.
- I/We agree to the *Account Disclosures* for the account(s) or service(s) mentioned herein, and that the same *Account Disclosures* and signature requirements will apply to any additional Citibank accounts I/we may subsequently apply for and establish with Citibank and its subsidiaries and affiliates. I/We agree that Citibank may make changes to these *Account Disclosures* at any time without prior notice to me/us unless otherwise required by law.
- Written communications and notices, including but not limited to confirmations and statements of account will be sent to the mailing address provided on this application, or at such other address as I/we may hereafter provide you in writing. All communications so sent, whether by mail, telegraph, messenger or otherwise, shall be deemed given to me/us personally, whether actually received or not. I/We are responsible for being aware of all information contained in the statements and notices received at the mailing address relevant to my/our account(s) with Citibank, N.A. opened through CI. You may, at your discretion, mail certain correspondence, such as certifications, legal notices, account term amendments, certain confirmations, and other special documentation, to my/our domicile address of record in your files, directly, without sending it to the mailing address designated on the Application. I/We assume all risks associated with the use of the this mailing address per my/our instructions and I/we agree that, Citibank, N.A., Citigroup, and their branches, affiliates, subsidiaries, officers, directors, employees or agents are not liable for, and will be held harmless by me/us, from any claims, suits or damages resulting from the mailing of written communications and notices to the mailing address indicated in your account records, including losses or damages resulting from your failure to receive such statements and notices.
- Products and services offered by Citi and its affiliates are subject to the applicable local laws and regulations of the jurisdiction where they are booked and offered. Products and services through Citibank, N.A. are governed by U.S. Federal law and regulations. To the extent that such laws and regulations do not apply, these products and services shall be governed by and be construed in accordance with the laws of the U.S. State of the Citibank Branch in which my/our account(s) is/are located.



By signing this application and the signature cards, I/we also certify and/or acknowledge that:

- I/We have received this application and other account opening documentation at my/our request and that any and all prior communications with you pertaining to account opening and product offering were solicited by me/us (initiated by me/us) or on my/our behalf. I/We am/are expressly inquiring and requesting information about the following types of products and services, to the extent permitted by all applicable laws: banking deposit and lending products and services, Citibank® Banking Cards and Citibank online services.
- My/Our country of citizenship, domicile or residence may have laws, rules and regulations, I/we am/are solely responsible for, that govern or affect my/our application for and use of your accounts, products and services, including laws, rules and regulations regarding taxes, exchange and/or capital controls. I/We acknowledge and certify that neither Citibank nor any other Citibank's Affiliated Organization has any responsibility for, my/our compliance with any laws, regulations or rules applicable to my/our use of the products and services provided by Citibank under this Agreement including, but not limited to, any laws, regulations or rules, in my/our or any other jurisdiction, relating to tax, foreign exchange and capital control, and for reporting or filing requirements that may apply as a result of my/our country of citizenship, domicile, residence or taxpaying status.
- I/We understand that transactions may be executed outside of my country and without any participation from any Citigroup or Citibank subsidiary, branch or affiliate in my country. Some products may not be registered with the Financial Regulatory body of my country governing such financial products, nor may they be governed or protected by the laws and regulations of my country.
- I/We understand that the translation of this application from English to another language are provided to you for convenience only, and I/we understand and agree that the English language version of this application will control and be conclusive in the event of any difference in meaning between the translation and the English language version.

## SIGNATURES

Primary Applicant Signature

Date: mm/dd/yyyy

Co-Applicant (A) Signature

Date: mm/dd/yyyy

Co-Applicant (B) Signature

Date: mm/dd/yyyy

Co-Applicant (C) Signature

Date: mm/dd/yyyy



**FOR INTERNAL USE ONLY****Financial Professional Name:** \_\_\_\_\_**Financial Professional Code:** \_\_\_\_\_ **Source Code:** \_\_\_\_\_**AAM No.:** \_\_\_\_\_ **Prospect Number:** \_\_\_\_\_**Account Opening Channel****(How customer initially requested account to be opened):**☐ Mail☐ Branch (walk-in)☐ Back office (In-country referral)**"Address since" verified with client(s)**

Primary Applicant:

☐ Yes☐ No

Co-Applicant (A):

☐ Yes☐ No

Co-Applicant (B):

☐ Yes☐ No

Co-Applicant (C):

☐ Yes☐ No**"Previous" verified with client(s)**

Primary Applicant:

☐ Yes☐ No

Co-Applicant (A):

☐ Yes☐ No

Co-Applicant (B):

☐ Yes☐ No

Co-Applicant (C):

☐ Yes☐ No**Signature of individual signer(s)****are verified by: (Financial Professional)**\_\_\_\_\_  
Printed full name and GEID\_\_\_\_\_  
Signature**Date:**\_\_\_\_\_  
mm/dd/yyyy**Reviewed by:\***\_\_\_\_\_  
Printed full name and GEID\_\_\_\_\_  
Signature**Date:**\_\_\_\_\_  
mm/dd/yyyy**Application accepted by:**\_\_\_\_\_  
Printed full name and GEID\_\_\_\_\_  
Signature**Date:**\_\_\_\_\_  
mm/dd/yyyy

\* Help desk, Fincon, Buco, etc. For more information on authorized parties, please contact your manager.

ACCOUNT SIGNATURE CARD



DATE: FIMP:

BRANCH: ☐ Miami ☐ New York ☐ San Francisco

Account Title:

Check appropriate box: ☐ Individual ☐ Joint (signing individually) ☐ Other

Account Number(s):

**TERMS**  
By signing this card, I: (1) authorize Citibank (“you”) to accept instructions from me to open/close accounts, apply for credit and request services, without my further original signature. You may accept my oral or electronic instructions with the same effect as if I had signed them. (2) agree to follow your security procedures and to provide my signature upon request. You may at any time refuse to accept such instructions. (3) authorize you to record and monitor my telephone calls as evidence of my instructions and for service quality purposes. (4) authorize you to obtain a consumer report in connection with the application, update or renewal of any loan or deposit account I apply for and I understand that you may obtain such reports. I also authorize you to use these consumer reports to consider me for other programs with Citibank. Upon request, you will inform me if a consumer report has been obtained and will give me the name and address of the agency furnishing the report. (5) agree to be bound by any agreement governing any account opened in the title indicated on this card, and (6) understand and acknowledge that such account agreement provides that either Citibank or I can require that any disputes between us concerning the Citibank account I have opened or concerning my other Citibank deposit will be resolved by binding arbitration.

Signer 1 Signature	Signer 2 Signature
Signer 3 Signature	Signer 4 Signature

ACCOUNT SIGNATURE CARD



DATE:		FIMP:	
Account Title:			
Account Number(s):			
PRINT SIGNER NAME 1	DATE:	PRINT SIGNER NAME 2	DATE:
Signature		Signature	
PRINT SIGNER NAME 3	DATE:	PRINT SIGNER NAME 4	DATE:
Signature		Signature	

Forward to signature certification unit