

Online Account Opening Application

Citibank N.A. – Philippines

Universal Reference No.: HSONS4504307

Selected Products

Citi Rewards® Card

Personal Information

| | |
|---------------------|----------------------------|
| Title | Mr |
| First Name | Renz Christian |
| Middle Name | Munoz |
| Last Name | Cabato |
| Mobile Phone Number | +63 9652305513 |
| Email Address | cabato.renz.renz@gmail.com |

Current Home Address

| | |
|-------------------------------|----------------|
| House/Unit no., Floor, Street | 3rd tower 2033 |
| Subdivision/Village, Barangay | Levi Mariano |
| City/Municipality | Taguig City |
| Province | Metro Manila |
| Country | PHILIPPINES |
| Zip Code | 1630 |

Employment and Financial Information

| | |
|-----------------------------------|--|
| Employment Sector | Private Sector |
| Nature of Industry/ Business | Manufacturing |
| Position/Job Title | Specialists, Analysts, Consultants |
| Gross Annual Income | PHP372,000 |
| Unit no., Floor, Building, Street | 29th flr High St South Corp Plaza Tower1 |
| Subdivision/Village, Barangay | 26th cor 9th ave |
| City/Municipality | Taguig |
| Province | Metro Manila |
| Country | PHILIPPINES |
| Zip Code | 1630 |
| Business Phone Number | +63 2 51673620 |
| Extension No. | 2818 |
| Your Office Email Address | renzchristian.cabato@lafilgroup.com |

Identification

| | |
|---|--------------|
| Nationality | PHILIPPINES |
| Date of Birth | 12/ 30/ 1996 |
| UMID Number | 011166584032 |
| Consent to Transfer and Process Information | Yes |

AboutYouTab

| | |
|------------------------------|------------------|
| Mother's Maiden Name | Irene Basa Munoz |
| Educational Level (optional) | College |

Employment Information

| | |
|---|------------------------------------|
| Employer/Business Name | PFMC |
| Nature of Industry/ Business | Manufacturing |
| Position/Job Title | Specialists, Analysts, Consultants |
| Total Time with Present Employer / Business | 1 Year(s) 2 Month(s) |

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| | |
|--------------------|----------------------|
| Total Time Working | 3 Year(s) 7 Month(s) |
| Place of Birth | Manila |
| Civil Status | Single |
| Source of Funds | Employment |

Preferred Mailing Address

| | |
|---|----|
| Permanent Address is the same as Current Home Address | No |
|---|----|

PermAddress

| | |
|--|-------------------------|
| House/Unit no., Floor, Street | 1969 P |
| Subdivision/Village, Barangay | Katamanan |
| Landmark | Manila Cathedral School |
| City/Municipality | Manila |
| Province | Metro Manila |
| Zip Code | 1012 |
| Country | PHILIPPINES |
| Name on Card (max of 18 characters including spaces) | R Christian Cabato |

EnvFrndStmt

| | |
|--|-----|
| I am enrolled in Citi e-Statement/e-Advice | Yes |
|--|-----|

Setup your accounts

| | |
|----------------|----|
| Online Banking | No |
|----------------|----|

Upload Documents

| | |
|------------------|---|
| Driver's License | 0-02-06-bc31b0fbaeef8bd566863e6107d04e186975b6f6571facb15b60b081c83da7c3_6eb83460.jpg |
| Latest Payslip | payslip one.pdf |
| Latest Payslip | 2.pdf |

CITI[®] ELECTRONIC STATEMENTS and ELECTRONIC ADVICE USER AGREEMENT

Citi[®] Electronic Statement / Electronic Advice means Citi's online viewing facility wherein we provide through the medium of the customer terminal and Citibank[®] Online or via e-mail the electronic form of the monthly statement/s of your Accounts (the "Statement of Account") or of the notification letters/letter-advice regarding your Accounts (the "Advice"), to allow you to view the Statement of Account and/or Advice online (either through your Citibank[®] Online account or as an attachment in an e-mail). The Electronic Statement and/or Electronic Advice contain information regarding any of your Accounts with Citibank[®] or CFSI.

By signing up for and using the Citi[®] Electronic Statement (also known as "e-Statement") and/or Citi[®] Electronic Advice (also known as "e-Advice") service/facility, you have accepted and agreed to be bound by all operational rules and general terms and conditions governing Citi[®] Electronic Statement / Electronic Advice, including without limitation all the following paragraphs and to pay any fee associated with the use of Citi[®] Electronic Statement/Electronic Advice. By signing up for and using either Citi[®] Electronic Statement or Citi[®] Electronic Advice, you further agree to be enrolled in the other service/facility and in the Citi[®] Alerts Service.

You likewise agree to be bound by any and all laws, rules, regulations and official issuance applicable to Citi[®] Electronic Statement / Electronic Advice, now existing or which may hereinafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services we may from time to time make available to you in connection with Citi[®] Electronic Statement / Electronic Advice, such as but not limited to the Citi[®] Alerts Service.

- **ENROLLMENT.** You shall enroll in Citi[®] Electronic Statement / Electronic Advice and provide your e-mail address before you are allowed to use Citi[®] Electronic Statement / Electronic Advice. We have the absolute discretion, without giving any reason or notice, to reject any request for enrollment in Citi[®] Electronic Statement / Electronic Advice. You may opt to have your Statement of Account or Advice delivered to you as an attachment in an e-mail using the e-mail address you have provided or to receive an email notification that the Electronic Statement or Advice is ready for viewing in Citibank[®] Online.

On the other hand, you agree that, if you provide your email address to us upon account opening or any time thereafter while you maintain an Account/s with us, you shall be enrolled in Citi[®] Electronic Statement/Electronic Advice service, unless you cancel your enrollment. You shall be fully responsible to inform Citi[®] of any changes to your email address in a timely manner and to monitor the due performance and compliance of your obligations. You agree that, upon your enrollment in Citi[®] Electronic Statement / Electronic Advice, we shall no longer deliver the paper form of your monthly Statement of Account and any Advice to your mailing address. Instead, we will generate on the business day after your statement date and make available or deliver, as appropriate, within five (5) business days after your statement date, and you agree to accept and view online in a timely manner, the electronic form of your monthly Statement of Account. For Electronic Advice, we will generate the Advice on the business day after the date of fulfillment of the transaction or following the relevant date in case of non-transactional activities/items and make available or deliver, as appropriate, within five (5) business days after such date and you agree to accept and view online in a timely manner the electronic form of your Advice. Your Electronic Statement / Electronic Advice shall be deemed delivered five (5) business day after statement date for Electronic Statement, or five (5) business days after the relevant date for Electronic Advice, respectively.

Once you have enrolled an Account in Citi[®] Electronic Statement/ Electronic Advice facility, all your Accounts will be enrolled. We reserve the right to impose a fee for Citi[®] Electronic Statement / Electronic Advice at our absolute discretion at any time without your prior consent.

- **ACCESS TO/VIEWING ELECTRONIC STATEMENT/ELECTRONIC ADVICE.** The Electronic Statement shall be available for viewing on Citibank[®] Online no later than 5 business days after statement date and the Electronic Advice shall be available for viewing on Citibank[®] Online no later than 5 business days after the relevant date. You may view your Citi[®] Electronic Statement / Electronic Advice through the Citibank[®] Online at our website at www.citibank.com.ph with the use of your Citibank[®] Online Username, Password and OTP, or in the case of Electronic Statement / Electronic Advice which is/are sent as an e-mail attachment, through your email with the use of an Electronic Statement / Electronic Advice Password. We shall not be liable if you are unable to view the Citi[®] Electronic Statement/Electronic Advice. You understand that while the Citi[®] Electronic Statement is available within five (5) business days after your statement date and the Electronic Advice is available within five (5) business days business day after the relevant date of the Advice 24 hours a day, Citibank[®] Online and/or your internet service may not be available at certain times due to maintenance and/or computer, telecommunication, electrical or network failure or for any other reasons beyond our control.

You will be unable to access your Electronic Statement and/ or Electronic Advice via Citibank[®] Online should the wrong Citibank[®] Online Username, wrong Password and/or wrong OTP be used. You will likewise be unable to access your Electronic Statement and/ or Electronic Advice Statement of Account or Advice sent as an attachment in the e-mail should the wrong Electronic Statement / Electronic Advice Password be used.

- **RESPONSIBILITY.** You shall promptly view and examine online your Electronic Statement. You shall promptly view and examine online your Electronic Statement / Electronic Advice upon availability, and if you discover any discrepancies, omissions, inaccuracies or incorrect entries, you must immediately call our 24-Hour CitiPhone® to report these. You shall be liable for all losses prior to your reporting any discrepancies, omissions, inaccuracies or incorrect entries; or if you act fraudulently or with gross negligence, including for failing to properly safeguard your Citibank® Online Username, Password and your OTP, and your Electronic Statement / Electronic Advice Password; or if you fail to immediately report any unauthorized transaction made. The Electronic Statements and Electronic Advice addressed to you relating to any of your Accounts shall be deemed to be correct unless we receive written notice to the contrary from you within ten (10) days from the date of delivery of your Electronic Advice or Electronic Statement to your email address or from the date these are otherwise made available on Citibank® Online. In the absence of manifest error, our records in relation to your Accounts shall be conclusive evidence with respect to your Accounts. If you notify Citi® of any error in any Electronic Statement or Electronic Advice relating to your Accounts, we shall investigate the error and make the corrections as appropriate. Citi® shall notify you of actions taken to correct reported error, if any.
- **SUSPENSION/CANCELLATION** We have the absolute discretion to make the Citi® Electronic Statement / Electronic Advice available to you. We have the discretion from time to time to modify, restrict, withdraw, cancel, suspend or discontinue Citi® Electronic Statement/Electronic Advice without giving any reason therefor. You understand that by using the Citi® Electronic Statement / Electronic Advice after any modification or change has been effected, you have agreed to such modification or change.

You shall likewise have the right to cancel your enrollment in Citi® Electronic Statement / Electronic Advice, provided you give prior notice of such cancellation through electronic or paper document sent to us and we acknowledge receipt of such notice, or provided you give prior notice of such cancellation through our 24-Hour CitiPhone®. Upon cancellation of your enrollment, we shall generate the paper form of your Statement of Account on the next statement date and send to your mailing address the paper form of your enrolled Statement of Account. In the case of the Advice, we shall generate and send to you the paper form of any succeeding Advice within a reasonable time from date thereof. After any suspension or cancellation of enrollment, Citi® Electronic Statement / Electronic Advice may be reinstated at anytime at our sole discretion and we reserve the right to impose a reinstatement charge as we deem fit.

- **UNAUTHORIZED USE** You are responsible for keeping your Citibank® Online Username, Password and OTP, and in the case of the Electronic Statement / Electronic Advice sent as an e-mail attachment, your Electronic Statement / Electronic Advice Password, secret and confidential. You shall not disclose your Citibank® Online Username, Password and OTP, and in the case of the Electronic Statement / Electronic Advice as an e-mail attachment, your Electronic Statement / Electronic Advice Password to any unauthorized person and shall take all steps necessary to prevent discovery of your Citibank® Online Username, Password and OTP, and in the case of the Electronic Statement / Electronic Advice as an e-mail attachment, your Electronic Statement / Electronic Advice Password, by any unauthorized person.
- **CHANGE OF EMAIL ADDRESS** You shall immediately notify us of any change in your e-mail address which you have registered for Citi® Electronic Statement / Electronic Advice. We shall not be responsible for the consequences of your inability to receive your Statement of Account or Advice from us, as a result of your failure to timely notify us of the change in your e-mail address. Neither shall we be responsible for the consequences of the Statement of Account or Advice from us being sent to the wrong person, as a result of your failure to timely notify us of the change in your e-mail address.
- **ADDITIONAL TERMS AND CONDITIONS PERTAINING TO CREDIT CARD ACCOUNTS.** We shall give you, as our Cardholder, a monthly Electronic Statement of Account, except that for Cardholders with cancelled accounts with credit balances, we shall give these Cardholders an Electronic Statement of Account on a periodic basis starting from the date of cancellation. If there is delay or failure in the delivery of the Electronic Statement of Account to you prior to the Payment Due Date, you agree to contact our 24-Hour CitiPhone®. Notwithstanding anything to the contrary herein, non-receipt of the Electronic Statement of Account shall not relieve you of your obligation to pay amounts due on the Card on the Payment Due Date. In the event of any error appearing in the Electronic Statement of Account, you agree to notify us immediately of said error in writing. If no error is reported within thirty (30) days from the date of the Electronic Statement of Account, you agree and confirm that the Electronic Statement of Account is true and correct. If you notify us of an error in the Electronic Statement of Account, you shall not be liable to pay the disputed amount while we are investigating, but you are liable to pay such portion of the Total Amount Due which is not in dispute on or before the Payment Due Date. Citi® shall treat the disputed amount as an outstanding avilment against the credit line. If after investigation, we acknowledge the error in the Electronic Statement of Account, you are not liable to pay any Interest Charges related to the disputed amount only. Otherwise, you are liable to pay the disputed amount, as well as the corresponding Interest Charges due. All written communications, requests or reports on any error in the Electronic Statement of Account from you must be sent by registered mail to the address indicated in the Electronic Statement of Account or personally

delivered to Citi[®], and should contain the following information: (a) your name and Card account number; (b) amount of the error, if any; (c) a description of the error; and (d) your signature.

AGREEMENT. This agreement shall form part of the General Terms and Conditions Governing Citibank[®] Philippines Accounts, the Terms and Conditions Governing the Issuance and Use of Citibank[®], N.A., Philippine Branch Credit Cards, and such other rules and regulations governing your Accounts with Citibank[®], N.A. and Citicorp Financial Services and Insurance Brokerage Philippines, Inc. (CFSI), and shall be applicable to any future Accounts which you may hereafter open with Citibank[®], N.A., Philippine Branch and Citicorp Financial Services and Insurance Brokerage Philippines, Inc. (CFSI).

Version Date: March 2014

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 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.

I understand that the credit limit to be assigned to me will depend on my credit standing and is subject to Citi’s credit underwriting policy. I further understand that the Bank may, at its discretion, request for my Income Tax Return (ITR), Audited Financial Statements (AFS), and/or any other documents in support of my credit standing, and that it is my responsibility to provide the same.

Moreover, once my application is approved, I agree, as a Citi Cardholder 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 or on such fund as may be available on my Account.

Below is the table of Citi Card Fees and Charges as of October 2018:

Annual Membership Fees

| Card Type | Principal Card | Supplementary Card |
|-------------------|--|---|
| Mercury Drug Citi | P2,000 | P900 |
| Shell Citi | P2,500 | P1,200 |
| Citi Rewards | P2,500 | P1,250¹ |
| Citi Simplicity+ | No Annual Membership Fee | No Annual Membership Fee |
| Citi Cash Back | P3,500 | P1,750 |
| Citi PremierMiles | P5,000 | P2,500² |
| Citi Prestige | P12,000 * Non-waivable and billed in full on the first statement | P6,000 * Free for the first seven supplementary cards |

INTEREST RATES

| | |
|--|--|
| Retail Monthly Effective Interest Rate¹ | 3.50%² |
| Citi Cash Advance Monthly Effective Interest Rate¹ | 3.64% inclusive of the Citi Cash Advance Service Charge ³ |

¹Interest 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)

²The applicable Retail Monthly Effective Interest Rate is 3.50% based on a P20,000 availment, on the assumption that the Cardholder pays the Minimum Amount Due one (1) day after the Statement Date.

³The applicable Monthly Effective Interest Rate for Cash Advance is 3.64% based on a P20,000 availment plus P600 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 | P500 or 3% of Citi Cash Advance Amount, whichever is higher. |
| Monthly Late Charge | P850 or the unpaid Minimum Amount Due, whichever is lower. (Effective February 1, 2018) Late Charges 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 P500 ; or B. The sum of the items below or P500 , 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 Speed Cash (also known as Citi Call for Cash/Click for Cash) Manager's Check Delivery Charge | P50 will be charged for the delivery of the Manager's Check availed under the Citi Speed Cash facility. |
| Cancellation Processing Fee | P300 applicable to Citi PayLite and Citi PayLite After Purchase. |
| | 4% of unbilled portion of the Principal Amount, applicable to Citi Balance Conversion, Citi Balance Transfer and Citi Speed Cash. |
| Disbursement Fee | P250 for each approved Citi Balance Transfer and Citi Speed Cash transaction. |
| Initial Interest for Balance Transfer, Balance Conversion, Paylite After Purchase and Citi Speed Cash | (Approved Principal Amount x Monthly EIR x # of days from the approval date to the statement date) / 30 days |
| Card Replacement Fee | P400 for each lost or stolen Card. |
| Overlimit Fee | P500 (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 Credit Limit remains overlimit in the succeeding months, a P500 Overlimit Fee will be charged per month. Overlimit Fees do not apply to Citi Simplicity+. |
| Returned Check Fee | P1,500 will be charged for every check returned due to reasons such as but not limited to insufficient funds, uncollected deposits, stop payment order, closed |

| | |
|--|---|
| | account, alteration, erasure or deficiency, or for any other reason. |
| Charge Slip Retrieval Fee | P250 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. |
| 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:

APPLICABLE TO CREDIT CARDS:

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 its 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.

MONTHLY INSTALLMENT DUE

Applicable to installment dues incurred for the availment of Citi PayLite, Citi Balance Transfer, Citi Balance Conversion, Citi PayLite After Purchase, and Citi Speed Cash (also known as Call for Cash/Click for Cash).

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

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

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

Where Term is the number of months that I will be paying for the Monthly Installment Due.

The Monthly Installment Due comprises interest and principal components and is computed based on diminishing balance. 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.

For Citi Paylite, the Interest charge on the first Monthly Installment Due is computed based on the number of days from the approval date of the Installment Transaction to the Statement Date, which is the date when my Statement of Account is generated after each billing cycle. 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.

The Monthly Installments Due will be reflected on my first Statement of Account (SOA) from the approval date and succeeding SOAs as [Merchant Name (001:00x)] and so forth.

I agree that for Citi Balance Transfer, Citi Balance Conversion, Citi Paylite After Purchase, and Citi Speed Cash, charging of the Principal Amount is deferred for the first Statement of Account, and acknowledge that I will pay an initial interest in consideration of the longer payment period provided to me to repay the Principal Amount. The Monthly Installments Due will be reflected on my second and succeeding Statements of Account after the approval date, wherein interest will be computed as set out above.

The initial interest is computed based on the actual number of days from the approval date of my Installment Transaction to my first statement date after the said approval date. It will be charged on my first SOA issued following approval date. The initial interest is calculated by multiplying (i) the approved Principal Amount, (ii) the applicable monthly EIR, and (iii) the number of days from approval date to the first statement date; and dividing the total by 30 days. It will be reflected on my SOA as the charge on Month 0 [Installment Facility or Merchant Name (000:00x)].

The Monthly Installment Due will be reflected on my first SOA from the approval date and succeeding SOAs as [Installment Facility or Merchant Name (001:00x)] and so forth.

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 (CITI'S DATA PRIVACY TERMS)

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, 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.

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, SOAs, and manager's check for my loan proceeds and/or Call for Cash and/or Click for Cash availment 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 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.

RELIANCE ON COPIES OF DOCUMENTS

I acknowledge and agree that if my Card application is approved, Citibank will retain the original of my application form for a period of six (6) months from submission, after which, Citibank may already destroy the said original pursuant to its retention policy. After the retention period, Citibank will only keep and rely on a scanned, image, or electronic copy of my application form. Any request for retrieval of the original will no longer be processed. I agree to be bound by the terms and conditions of this application form as evidenced by the said scanned, image or electronic copy as if it were the original.

RETENTION OF DOCUMENTS

I hereby provide my explicit consent to the retention of a scanned, image or electronic copy of my Card application form for the duration of the account or relationship or Services and for a period of at least (10) years from the termination, closure or cancellation (collectively "Termination") of my last existing account or relationship. I further consent that where Citibank deems it necessary or is 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, the storage of such application form 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.

I acknowledge and agree that if my application is rejected, Citibank shall destroy the original of my application form within six (6) months from rejection, or within such period as may be prescribed by applicable laws.

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 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.

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 Hotline, 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.

OTHER DISCLAIMER

The product/s and service/s mentioned in this document are not offered to individual residents in the European Union, European Economic Area, Switzerland, Guernsey, Jersey, or other jurisdictions where such product(s) and service(s) may not be available due to applicable laws and regulations or Citibank policy. This document is not, and should not be construed as an offer, invitation or solicitation to buy or sell any of the product/s and service/s mentioned herein to such individuals.