

Privacy Acknowledgement and Consent

By signing this application form, you consent as follows.

In this section, 'We/us' means Citigroup Pty Limited ("Citibank") and 'you/your' means all borrowers and guarantors named in this application.

Personal information and credit information

We collect your personal information to assess this application and to administer the loan facility. If you do not provide us with the information we ask for or the information provided is incorrect or incomplete, we may not be able to assess your application or provide or administer the products or services that you are seeking.

To provide you with products and services and manage your account and relationship with us, we share your personal information with other Citibank affiliates, sales agents and other parties below. If you have applied for credit card facility, we will also share your information with other entities and organisations involved in the Citibank Rewards Programme.

We obtain your personal credit and commercial credit information from a credit reporting agency or other organisation that provides commercial credit information.

We may give or obtain your personal information, including your personal credit or commercial credit information, about your credit worthiness, credit standing, credit history or credit capacity with:

- other credit providers;
- any guarantor who has previously or intends to guarantee any personal or commercial credit provided to you;
- any signatory to the facility for which you are applying;
- any broker, financial, legal or other adviser acting in connection with your facility or application;
- a credit reporting agency or other business or other organisation that provides personal credit or commercial credit information (information that we provide may include): (a) your identity particulars; (b) (for borrower only) you have applied for personal or commercial credit and the amount; Citibank is your current credit provider; your payments are overdue by more than 60 days and the collection action has commenced; payments are no longer overdue (borrower only); cheques for \$100 or more that you have drawn have been dishonoured more than once; in Citibank's opinion you have committed a serious credit infringement; credit provided to you has been discharged; and/or (c) (for guarantor only) you have offered to act as guarantor for a loan or a loan application;
- any insurer relating to your facility, including consumer credit insurance to arrange and administer consumer credit insurance, or any trade insurer for any purpose relating to an application for commercial credit;
- any lenders mortgage insurer for the purposes of assessing whether to insure your loan and administering the insurance policy including assessing and processing any claim;
- any person in connection with funding financial accommodation by securitisation;

- organisations wishing to acquire an interest in any part of Citibank's business for assessing any proposed acquisition; and

- organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia.

We may use your personal credit and commercial credit information: (a) to assess an application for credit; (b) to assess an applicant or guarantor; (c) to assist in avoiding any defaults under any credit obligations; (d) to tell other credit providers about defaults made by you; (e) to assess your credit worthiness; and (f) to obtain lender's mortgage insurance.

Where Guarantors are involved, we can share with the guarantor any credit information we hold concerning the borrower(s), and any correspondence we obtain from or provide to the borrowers.

If you are solely a guarantor, we will use your personal information including personal or commercial credit information only in connection with your proposed guarantee. This may include communicating your personal information to mortgage insurers, who may use and disclose personal information in accordance with the Privacy Act for their own purposes, which may include disclosure to credit reporting agencies, service providers and reinsurers.

You can view the Citibank Privacy Policy on our website www.citibank.com.au can access your personal information we hold by contacting us on the number above. A charge may apply for this access.

Call recording

Your telephone calls and conversations with a Citibank representative may be recorded and monitored for quality, training and verification purposes.

Verification

By submitting this application you acknowledge that these acknowledgements and consents remain in force until the product(s) or facility(ies) to which they relate is/are at an end.

Privacy Preferences

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

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

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

Mortgage Plus Package

A Mortgage Plus package includes a Citibank Mortgage Plus credit card and a Citibank Plus account. Citibank will open the new Mortgage Plus card and the new Citibank Plus account in the first individual borrower name provided in the application ("account owner"), unless you instruct us when Citibank contacts you to arrange the set up of the Citibank Plus account.

To find out more information about the Mortgage Plus package including the fees and terms and conditions, go to www.citibank.com.au or ask your Citibank representative.

The account owner will be responsible for all debts on the Mortgage Plus credit card including debts created by any additional cardholder(s). Cards and electronic access details needed to operate Mortgage Plus accounts will be issued to the account owner.

Additional credit cards for other applicant(s) may be requested below:

- ☐ By ticking this box the account owner requests an additional credit card be provided to applicant 2 **AND/OR** ☐ By ticking the account owner requests the transfer of their existing Citibank credit card to a new Mortgage Plus credit card*

Existing credit card number

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*If you elect to keep your existing Citibank credit card in addition to your new Mortgage Plus credit card you will continue to be charged the applicable annual fee on your existing Citibank credit card. Please also note that your existing credit card will be closed when you transfer to a new Mortgage Plus credit card. Your application for the Mortgage Plus package is also your agreement to the Electronic Communications Consent for the Citibank Plus account.

Bank use only										Signed	
Source Code:		Gross verified annual	\$	Dependants (inc self)		<input type="checkbox"/> AML obtained					Date
New M+ Gold:		MDI	\$	Credit limit	\$	<input type="checkbox"/> Additional card					
<input type="checkbox"/> 301 PZMYZZA						<input type="checkbox"/> Self-certified					/ /
Transfer/upgrade:						<input type="checkbox"/> Bureau checked					
<input type="checkbox"/> 301 PL1 PQ											

Explanatory Notes for the Home Loan Application

In this section, "we/our" means Citigroup Pty Ltd and "you/your" means all applicants named in this application.

1. It is in your interests to confirm that all information provided in this application is true, accurate and correct. If it is not, we may cancel any approval given and may have the right to seek repayment of any finance provided.
2. We usually request that you provide documents to evidence or supplement information that you provide in this application, for example income details of borrowers or guarantors. If you do not provide the documents requested then we may not be able to complete our consideration of your application. Your consent to the Privacy Acknowledge and Consent as to how we use your information applies to any documents you provide. We request that you remove Tax File Number information from documents provided as part of this application.
3. We may retain a property valuer to advise us on the value of property that you refer to in this application. If we do we may ask you to ensure that our property valuer is provided with full access to the property. If you do not ensure access then we may not be able to complete consideration of your application.
4. This is an application only. We have no legal commitment to consider your application. We will have no legal commitments to you in respect of the finance that you apply for until we receive from you and decide to accept a loan contract in the form prepared by us that is binding on you.
5. We may approve this application subject to conditions, including conditions that you have to pay costs and expenses of ours and/or others in progressing the application to final approval or settlement, for example, valuation and legal fees. Those costs and expenses may have to be paid by you whether or not we provide finance. If we advise you of conditions like those, and the costs and expenses are payable to us, we will give you an estimate as to what those costs and expenses might be. If you do not agree to pay the costs and expenses then we may not be able to complete our consideration of your application.
6. Many of our products allow electronic access to funds and lines of credit using cards and/or security codes. We will issue cards and/or security codes to all Borrower applicants. If you do not want all Borrower applicants to have electronic access you should discuss your requirements with our representative.
7. If you apply for a loan with Offset Savings Account option, separate Citibank Offset Savings Account Terms and Conditions apply and will be provided with the loan contract.
8. If you are applying for a Mortgage Plus package Citibank will request additional information including your Tax File Number ("TFN"). TFN collection is authorised under taxation law. It is not an offence if you do not quote your TFN or claim an exemption, but if you do not Citibank will deduct withholding tax at the top marginal rate. Before making a decision about the Mortgage Plus package you should consider its terms and conditions, and whether this product is appropriate for you.

Electronic Communication Consent

1. The person or persons applying for this account ("you") consent to Citigroup Pty Limited ("us") communicating electronically with you about the account(s) you nominate and authorise us to act on instructions we receive electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable industry Code or Code of Conduct) including but not limited to: (a) statements of your account; (b) notices and other documents from us to you about your account; (c) variations to the contract relating to your account; and (d) notices from you to us.
2. We will rely on this consent to communicate with you by: (a) electronic mail to the email address that you have notified to us; (b) making a notice or other document available for you to access on our website; (c) any other method of electronic communication; and/or (d) ordinary mail to the address on our records.
3. By giving this consent, we are no longer required to send you notices or other documents in paper form for the account(s).
4. You must ensure that: (a) you check your email regularly for notices and other communication from us; (b) your email address remains current (or otherwise notified to us); and (c) emails from us to your email address are not blocked.
5. We rely on you to keep your nominated email or physical (street) address details up-to-date and to notify us when they change.
6. Providing you with electronic statements does not alter your obligations under any terms and conditions of the account(s). You should print and save a copy of any notice or other document provided to you electronically. You are responsible for ensuring that you maintain the appropriate software and hardware, including printer, to access, view, retrieve, print and save a copy of such documents. To see and keep the information subject to this consent, you will need a web browser that meets our site security requirements. Refer to Citibank's website www.citibank.com.au for details.
7. Unless your account(s) are ones that only have electronic communications, you can go back to receiving paper notices and other documents by contacting us via CitiPhone Banking on 13 24 84. If you decide to return to paper notices and other documents, you are asking to receive those documents on paper, delivered by post to your nominated street address. If your account(s) are ones that only have electronic communications, you may decline to agree to receive statements and other notices and information by email or electronic form, or you may cancel the authorisation you have given us; but if you do, Citibank may refuse to open, or may close, your account.

Nomination of Single Address for Two or More Applicants. Note this section is for borrowers only.

Only complete this section if your finance is regulated and the borrower applicants do not want to receive individually addressed notices and documents. Less paper in the mail is convenient for people who trust each other with financial information but may increase the risk that one of you is not informed of a problem or changed obligation. If your finance is not regulated under the National Credit Code, then separate notices and documents are not possible. Your notices and documents will be sent to applicant 1 unless another applicant is nominated below. Your completion of this section will be taken to refer to "notices and other documents that Citibank has agreed or is obliged to provide".

I/we understand that each borrower is entitled to receive a copy of any notice or other document under the National Credit Code and by signing this form, we are giving up the right of all to be provided with information direct from Citibank. I/we understand that any of us can cancel this nomination at any time by writing to Citibank.

I/We nominate (insert full name of nominate borrower) to

receive notices and other documents under the National Credit Code on behalf of me/all of us.

Signature of Applicant 1 / Director of
company applicant

Date

Signature of Applicant 2 / Director
of company applicant

Date

Signature of all Applicants – please sign and date

I/we wish to apply for or guarantee the finance described in this application, and the other Citibank products and services selected in this application, on the basis of the information about me/us set out in this application. We have read the Privacy and Acknowledgment and Consent, the Explanatory Notes for the Home Loan Application and the Electronic Communication Consent. If the applicant is a company, the director(s) should sign below.

Signature of Applicant 1

Date

Signature of Applicant 2

Date

Declaration of purpose – investment and business applications. Note this section is for borrowers only.

In this section, "credit provider" means Citigroup Pty Ltd and "I/we/me/us" means all borrower applicants named in this application.

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

IMPORTANT

You should **ONLY** sign this declaration if this loan is wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

By signing this declaration, you may **lose** your protection under the National Credit Code.

Signature of Applicant 1

Date

Signature of Applicant 2

Date