



SUPPLEMENTARY APPLICATION FORM

Version: July 2021

Completely fill out this form and send it together with a copy of the Supplementary applicant's photo-bearing, government-issued ID with identification number or date of birth to supple.id@citi.com If the supplementary is a foreign national, please submit a photocopy of the following: the supplementary applicant's valid passport or ACR and any of the following proofs of local residency a) Immigrant Certificate of Residency (ICR), b) ACR I-Card with Visa status of "Permanent", otherwise, should be valid for more than 1 year, c) Visa and Work Permit/Alien Employment Permit (AEP) with validity of more than 1 year, d) Special Resident Investors Visa (SRIV), e) Special Resident Retirement Visa (SRRV), f) For Top 2000 companies, employment contract or letter from company HR printed on company letterhead with name, position and confirmation of term.

PRINCIPAL CARDHOLDER'S INFORMATION

*Full Name Print in all caps.

First

Middle

Last

Citi Credit Card Number

Type of Credit Card

SUPPLEMENTARY CARD 1

*Card to be issued shall be the same Card Type with that of the Principal Card. Processing of this Supplementary Card application is subject to bank approval.

*Full Name Print in all caps.

First

Middle

Last

*Name to appear on Card (maximum 18 spaces)

Title Mr. Ms. Mrs. *Nationality Filipino Others, (pls specify)

*Mother's full Maiden Name

*Date of birth (mm/dd/yy) *Sex Male Female

*Place of Birth (Please indicate Country and City or Municipality of birth)
Country Philippines Others, pls. specify
City or Municipality

Relationship

Email Address

*Home Phone No.
Area Code Telephone No. (Ex. 02 8995 9999)

*Mobile Phone No.
Network Prefix + Telephone No. (Ex. 0917 9959999)

*Home Address

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

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

Zip code

(provide a landmark, if possible)

*Permanent Address (Please disregard if same as current home address)

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

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

Zip code

(provide a landmark, if possible)

*Tax ID No. (TIN)

SSS/GSIS/UMID No.

*Employer/Business Name

*Nature of Business/Industry

Position/Job Title

*Source/s of Funds

<input type="checkbox"/> Business Income/Ownership	<input type="checkbox"/> Investment	<input type="checkbox"/> Rental Income
<input type="checkbox"/> Employment	<input type="checkbox"/> Pension/Government Support	<input type="checkbox"/> Spouse/Parental/Partner Support
<input type="checkbox"/> Loan	<input type="checkbox"/> Grants/Scholarship	<input type="checkbox"/> Sale of Property
<input type="checkbox"/> Inheritance	<input type="checkbox"/> Self-Employment/Professional	<input type="checkbox"/> Trust Fund

Assign Spend Limit of Php

*Minimum of Php10,000 then in increments of Php5,000
If you do not assign a Spend Limit, your Supplementary Cardholder/s will also be able to spend up to the Account Credit Limit of your Principal Credit Card, or up to the Relationship Limit, if your Principal Credit Card does not have an assigned Account Credit Limit.

SUPPLEMENTARY CARD 2

*Card to be issued shall be the same Card Type with that of the Principal Card. Processing of this Supplementary Card application is subject to bank approval.

*Full Name Print in all caps.

First

Middle

Last

*Name to appear on Card (maximum 18 spaces)

Title Mr. Ms. Mrs. *Nationality Filipino Others, (pls specify)

*Mother's full Maiden Name

*Date of birth (mm/dd/yy) *Sex Male Female

*Place of Birth (Please indicate Country and City or Municipality of birth)
Country Philippines Others, pls. specify
City or Municipality

Relationship	
Email Address	
*Home Phone No. Area Code Telephone No. (Ex. 02 8995 9999)	
*Mobile Phone No. Network Prefix + Telephone No. (Ex. 0917 9959999)	
*Home Address	
House/Apartment/Unit/Floor No., Building Name, Street Name	
Barangay/Subdivision/Village/District Name/City/Municipality/Province	
	Zip code
(provide a landmark, if possible)	
*Permanent Address (Please disregard if same as current home address)	
House/Apartment/Unit/Floor No., Building Name, Street Name	
Barangay/Subdivision/Village/District Name/City/Municipality/Province	
	Zip code
(provide a landmark, if possible)	
*Tax ID No. (TIN)	
SSS/GSIS/UMID No.	
*Employer/Business Name	
*Nature of Business/Industry	
Position/Job Title	
*Source/s of Funds	<input type="checkbox"/> Business Income/Ownership <input type="checkbox"/> Employment <input type="checkbox"/> Inheritance <input type="checkbox"/> Investment <input type="checkbox"/> Pension/Government Support <input type="checkbox"/> Grants/Scholarship <input type="checkbox"/> Self-Employment/Professional <input type="checkbox"/> Rental Income <input type="checkbox"/> Spouse/Parental/Partner Support <input type="checkbox"/> Sale of Property <input type="checkbox"/> Trust Fund
Assign Spend Limit of Php	
*Minimum of Php10,000 then in increments of Php5,000 If you do not assign a Spend Limit, your Supplementary Cardholder/s will also be able to spend up to the Account Credit Limit of your Principal Credit Card, or up to the Relationship Limit, if your Principal Credit Card does not have an assigned Account Credit Limit.	

CITI CREDIT CARD FEES AND CHARGES	
Below is a table of Citi Card Fees and Charges as of July 2021. For the latest and updated Citi Card Agreement, please visit www.citibank.com.ph/cardstandc .	
Supplementary Card Annual Membership Fees	
	Free on the First Year
Card Type	Fees
Mercury Drug Citi	Php900
Shell Citi	Php1,200 (Gold) Php1,400 (Platinum)
Citi Rewards	Php1,250
Citi Simplicity+	No Annual Membership Fee
Citi Cash Back	Php1,750 (Until January 19, 2021) Php2,250 (Effective January 20, 2021)
Citi PremierMiles	Php2,500
Citi Prestige	Existing: Php6,000¹ New: Php9,000¹ (Postponed until further notice)
¹ The first seven (7) Supplementary Cards for the Citi Prestige Card are free as long as each Supplementary Cardholder is active in a membership year.	

Interest Rates	
Retail Monthly Effective Interest Rate ¹	2.00% ^{2,3}
Citi Cash Advance Monthly Effective Interest Rate ¹	2.04% Inclusive of the Citi Cash Advance Service Charge ⁴
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 1.93% 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 2.04% based on a Php20,000 avallment plus Php200 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 Citi credit cards	
Citi Cash Advance Service Charge	Php200 per Citi Cash Advance transaction.
Monthly Late Charge	Php1,500 or the unpaid Minimum Amount Due, whichever is lower. Late Charges do not apply to Citi Simplicity+ Card.
Minimum Amount Due	Your minimum amount due will be either: A. The sum of the items below or P500 , whichever is higher; 1. Any Past Due Amount; 2. Billed Monthly Installments Due of your interest-bearing Installment Transactions for the month; 3. Billed Interest charge; 4. Billed Late Charge; 5. Total Amount Due (which includes the billed Monthly Installments Due of your Citi PayLite NOW Installment Transactions for the month) less items 1 to 4, multiplied by the required payment percentage of 1%; and 6. 1% of the unbilled Principal of your Citi PayLite NOW Installment Transactions; Or: B. Your Total Amount Due if it's less than or equal to P500 . The 1% of the unbilled Principal of your Citi PayLite NOW Installment Transactions is used only for the purpose of computing the Minimum Amount Due, but the same does not form part of your Total Amount Due for the month until it is actually billed. Interest charges will not apply to the portion of the unbilled Principal included in the computation of the Minimum Amount Due. Also, the payment you make corresponding to the said amount will be applied to your billed balance in accordance with the clause on payment application in the Card Payment section of the Citi Card Agreement.
Foreign Transaction Service Fee	All charges made in foreign currencies (whether online, overseas or local transactions) will be automatically converted to Philippine Peso on the posting dates at the prevailing exchange rate determined by Mastercard®/Visa. For transactions in foreign currencies other than US Dollar, the amount will first be converted to US Dollar before being converted to its Philippine Peso equivalent. A fee of up to 3.525% will be imposed on the converted amount which represents our service fee and assessment fees charged by Mastercard/Visa.
Cancellation Processing Fee	Php300 applicable to Citi PayLite, Citi PayLite after purchase and Citi PayLite for bank transactions. 4% of unbilled portion of the Principal Amount, applicable to Citi FlexiBill, Citi Balance Transfer, and Citi Speed Cash.
Processing Fee	Php900 for each approved Citi Balance Transfer transaction. Php900 for each approved Citi Speed Cash transaction. Php750 for each approved Citi FlexiBill transaction. Php250 for each approved Citi PayLite after purchase transaction.
Citi PayAll Transaction Fee	Up to 3% of Citi PayAll's Payment Amount which will be charged in addition to the payment amount.
Card Replacement Fee	Php400 for each replacement card.
Card Replacement Fee for the Citi Prestige Card	Existing: Php400 for each replacement card. New: Php800 for each replacement card. (Postponed until further notice)
Overlimit Fee	Php1,500 or the highest overlimit amount during the billing period, whichever is lower, (i) If your Relationship Balance, the balance across all your Citi Cards (including unbilled principal on installment transactions, if any, and excluding the bank-initiated charges) exceeds your Relationship Limit (RL), or (ii) where your Card is on Account Credit Limit, if your account balance (including unbilled principal on installment transactions, if any, and excluding the bank-initiated charges) 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, the Overlimit Fee will be charged per month. Overlimit Fees do not apply to Citi Simplicity+ Card.
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, alterations or erasure, among others.

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.
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.
For the latest Citi Card Fees and Charges, please visit www.citibank.com.ph/cardsrandf .	

CUSTOMER CONFIRMATION AND DECLARATION

On this application form, the term "Card" means any credit card issued by Citibank, N.A. Philippine Branch ("Bank"). The terms "I/we", "my/our", "me/us" and "Applicant/s" refer to the person/s who has/have applied for a Supplementary Card/s with Citibank, N.A. - Philippine Branch (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/We agree to the following terms and conditions:

MONTHLY INSTALLMENT DUE / MID

1. For Citi PayLite NOW

The Monthly Installment Due (MID) will be billed and reflected on my Statement of Account after the Posting Date/Conversion Date/Processing Date as [Merchant Name (00:00x)] and so forth. I may compute the monthly installment due ("Monthly Installment Due" or "MID") using the following formula:

$$\frac{\text{Principal Amount}}{\text{Term}}$$

Where Term is the number of months that I chose for the Installment Transaction.

The MID of my Citi PayLite NOW Installment Transaction comprises the billed Principal of my Installment Transaction.

1% of the billed MID and 1% of the unbilled Principal of my Citi PayLite NOW Installment Transaction will be included in the Minimum Amount Due in the SOA until the end of the Term of the Installment Transaction.

The Bank will charge the interest rate and/or fees, if any, as disclosed at the date of availing the installment transaction which shall be applicable during its entire Term. No additional fees and interest will be charged for this Installment Transaction, ONLY if the Bank receives (or had received) payment in full of the Total Amount Due stated on my monthly Statement of Account by the payment due date every month until I have paid all installments. However, if the Bank did not receive the full payment of the Total Amount Due as indicated in my current or previous monthly statement of account, (i) the billed monthly installment due in the current statement, and (ii) any unpaid portion of any previous monthly installment(s) due in my current Statement of Account will be subject to daily interest at the Retail Interest Rate as set out in the statement of account. This daily interest on the installment will be charged from one day after statement date until:

- i. one day before the payment date of the installment transaction, if I pay the Total Amount Due on or before the payment due date OR
- ii. the date I pay the full Total Amount Due after the Payment Due Date.

Interest will be compounded on a monthly basis.

The Citi PayLite NOW Transaction will take more than the scheduled Term to pay off in full if only the Minimum Amount Due is paid.

In addition, if the Bank does not receive the full payment of the Minimum Amount Due by the Payment Due Date, I must also pay the applicable Monthly Late Charge.

2. For Citi Balance Transfer, Citi FlexiBill, Citi PayLite after purchase, Citi PayLite for bank transactions, and Citi Speed Cash

I may compute the MID using the following formula:

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

Where Term is the number of months that I will be paying for the Principal Amount and Interest. Each MID of my Installment Transaction will be included in the Minimum Amount Due in my SOA until the end of the Term of the Installment Transaction.

My availment of the Installment Facility means I agree to pay the interest on the Principal Amount on the dates specified in my SOA at the applicable Converted Monthly Factor Rate (CMFR) and effective interest rate per annum based on the outstanding principal balance and the Term.

The MID of my Installment Transaction comprises the billed Principal and interest components, which are computed on a diminishing balance basis. The Interest and principal components of the MID 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.

I agree that 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 MID's 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, and 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 Initial INT].

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

The Bank will charge the interest rate and/or fees as disclosed at the date of availing the Installment Transactions which shall be applicable during its entire Term and no additional fees and interest will be charged for this Installment Transaction, ONLY if I pay in full the Total Amount Due of my SOA by the Payment Due Date every month until I have paid all installments. However, if I pay (or had paid) an amount that is:

- i. Equal to or greater than the Minimum Amount Due but less than the Total Amount Due indicated in my current (or previous) SOA, the billed portion of the Principal Amount of my MID in my current SOA will be subject to the prevailing monthly retail interest charge from one day after Statement Date to one day before payment date. Interest will be compounded on a monthly basis.
- ii. less than the Minimum Amount Due as reflected in your current (or previous) monthly SOA, the billed portion of the Principal Amount of your MID will be subject to the prevailing

monthly retail interest charge from one day after Statement Date to one day before payment date, and additionally any unpaid portion of the billed portion of the Principal Amount of your MID will also be subject to the prevailing monthly retail interest charge from the payment date to the next Statement Date. Interest will be compounded on a monthly basis. Usual Late Charges will also apply.

APPLICANT'S INFORMATION

I/We declare that the above information on 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/We understand that any falsification related to my/our application is sufficient ground for legal action and rejection of my/our application. I/We understand that if my/our application is denied, the Bank has no obligation to furnish the reason for such rejection.

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/We", "Me/Us" and "My/Our" 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/We agree that my/our application, enrollment, purchase, maintenance, access or continued use of any of Citi's products and services shall be deemed as my/our acceptance and agreement to be bound by the provisions of these terms.

I/We 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/us 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/us 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/We 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/We agree that the Data Statement from time to time in force shall in all respects apply in relation to my/our application, account and any matter arising therefrom or incidental thereto.

I/We agree that the Data Statement is deemed to be incorporated by reference into this Consent.

3. I/We understand and agree that I/we 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/We acknowledge that you may use voice recognition technology to collect and analyze my/our voiceprint biometric data for the purpose of identity verification when I/we give instructions through the phone.

5. I/We 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/our 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/We 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/our 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/we 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. I/We agree that Citibank may use our Personal Data and other information for automated processing and automated decision-making in connection with the prospecting, application, establishment, maintenance, renewal, reissuance, collection, cancellation and closure of my/our account/s, relationship/s and/or card/s, including the provision of Services.

8. For any update, change, supplement, reconfirmation or remediation of the Data Statement and/or these consents, I/we hereby specifically authorize the following to accept the Data Statement and to provide the consents anew to you on my/our 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/us to act on my/our behalf.

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

PRODUCT AND SERVICE OFFERS

I/We agree that Citibank may process, profile and share my/our Personal Data and other information to Citibank's offices, branches, subsidiaries, affiliates, agents, representatives, and third-party service providers and other Data Recipients, to offer, solicit, sell, and conduct marketing activities through mail, email, fax, SMS, telephone or other means of communication, including social media, for the duration of and even after the closure or cancellation of the account. This serves as my/our consent for any transfer, disclosure and processing of my/our name, address, contact details, and other relevant information to, between and among Citibank's offices, branches, subsidiaries, affiliates, agents and representatives and certain companies for the said purposes and under applicable laws and regulations.

COMMUNICATIONS AND RECORDING

By using CitiPhone (8995 9999 in Metro Manila or 234 9999 in Metro Cebu), by providing my/our phone numbers to the Bank, and by calling or accepting calls from the Bank or its service providers in connection with my/our Card account, I/we authorize the Bank and its service providers to record, store, replay, and share with any third party all conversations with me/us and/or on my/our phone numbers/lines, including calls with the Bank's service providers and with any person who may answer the phone on my/our behalf. I/We 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/We are responsible for informing any person who may answer the phone on my behalf, as my/our 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/our authorization.

I/We 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 provider's actions on any telephone instructions or communications made after the Bank or any of its service providers has verified my/our identity through the Bank's or its service provider's prescribed verification procedure at that time. I/We shall indemnify the Bank and its service providers against any loss, damage, cost and fees that they may suffer arising from them so acting.

CARDHOLDER 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/we open an account with the Bank, the Bank will ask for my/our name, address, date of birth, and other information that will allow it to identify me/us. The Bank may also obtain a copy of my/our photo ID or other identifying documents.

I/We understand that I/we must notify the Bank immediately of any change to my/our 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 any applicable notices. I/We may notify the Bank of such changes through Citibank Online (www.citibank.com.ph), CitiPhone (8995 9999 in Metro Manila or 234 9999 in Metro Cebu) or by sending my/our contact information change request to P.O. Box 153, Manila Central Post Office, 1000 Manila (Attention: Asset Operations).

The Bank shall not be responsible for any consequences that may arise due to my/our inability to receive any applicable notices as a result of my/our failure to notify the Bank in a timely manner of any change in my/our address, contact or other Cardholder information.

I/We 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/our responsibility to notify the Bank of any change in/our other information, such as civil status, citizenship and employment details.

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.

CLOSURE OF THE ACCOUNT

The Bank may, without giving any reason or prior notice, suspend or cancel my/our Card privileges, the Citi Card/s, or both. In case of default in any of the Principal Cardholder's Card Accounts or other credit facilities with the Bank, the Bank may, without notifying me/us, cancel and revoke my/our right to use the Supplementary Card/s.

If the Bank determines that the Supplementary Card 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, and/or the Card transaction, including the cancellation of my/our Card/s and the return of credit balances to the sender.

RELIANCE ON COPIES OF DOCUMENTS

I/We acknowledge and agree that if my Card and/or Citi Personal Loan application is approved, Citibank will retain the original of my/our 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 scanned, image or electronic copy of my/our application form. Any request for retrieval of the original will no longer be processed. I/We 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/We hereby provide my explicit consent to the retention of a scanned, image or electronic copy of my/our Card and/or Citi Personal Loan application form for the duration of the account or relationship or Services and for a period of at least ten (10) years from the termination, closure or cancellation (collectively "Termination") of my/our last existing account or relationship. I/We 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/We acknowledge and agree that if my/our application is rejected, Citibank shall destroy the original of my/our application from within six (6) months from rejection, or within such period as may be prescribed by applicable laws.

OTHER UNDERTAKINGS

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

I/We understand that the Bank prohibits the use of proceeds from unsecured credit facilities or loans for investments into Citi wealth management products. By signing on this application form, I/we hereby confirm that if approved, the proceeds from my/our Supplementary Card/s 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/our holdings of investments/insurance at that time.

I/We agree that in the case of default or breach in any contract or evidence of indebtedness to one or more of the Principal Cardholder's Card accounts, or other credit facilities issued by the Bank,

its foreign or local branches, subsidiaries and affiliates, the Bank may cancel my/our Supplementary Card/s, without giving me/us any notice.

I/We confirm that I/we have read, understood and agreed 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/our Supplementary Card/s, such as but not limited to the Citi Cash Advance, Citi PayLite Installment Plan, Citi PayLite after purchase, Citi PayLite for bank transactions Facility, Citi One Bill payment Facility, Citibank Online, 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/we applied for, and to future amendments of any of the above, as evidenced by my/our signature on this application form and/or the Citi Card and/or my/our retention and/or use of the Citi Card.

If I/We have existing unsecured credit facilities with the Bank, I/we 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/we also agree to be bound by any and all existing or future laws, regulations and official issuances governing the use of my/our Supplementary Card/s and all services and facilities associated with the Supplementary Card/s.

UNDERTAKING / DECLARATION OF THE PRINCIPAL CARD APPLICANT/CARDHOLDER

I, the Principal Card applicant/Cardholder, shall be liable for all charges made on any of the Supplementary Cards, including interest and non-refundable fees and other charges, should I request for the cancellation of any Supplementary Card, I agree and bind myself to pay and be liable for all outstanding obligations under the Supplementary Card/s, including Citi Cash Advance transactions, and all charges, interests and non-refundable fees, even after the request for cancellation thereof and until such time that the said Supplementary Card shall have been actually cut in half and a series of holes been punched on the magnetic strip and/or chip and/or otherwise destroyed by me, the Principal Cardholder, to avoid unauthorized use.

I have the option to identify the Supplementary Cardholders and the spend limit for each Supplementary Card ("Spend Limit"). Each Supplementary Card's Spend Limit is not an additional line of credit and is part of my Relationship Limit ("RL") or Account Credit Limit as applicable, as the Principal Cardholder. Even if the Supplementary Cardholder's Card Transactions from the previous months are not paid in full, the same Spend Limit will apply every month, provided that there is still available RL or Account Credit Limit. Card Transactions made by the Supplementary Cardholder in excess of the monthly Spend Limit maybe accommodated and are dependent on my/the Principal Cardholder's credit standing.

If the assigned Spend Limit is greater than my RL or Account Credit Limit, or if no Spend Limit has been assigned, the Supplementary Card's Spend Limit will be automatically set to the RL or Account Credit Limit of the Principal Card.

I agree to pay an Annual Membership Fee to be determined by the Bank for the issuance and use of the Supplementary Card/s as well as fee/s for other facilities and services that I or my Supplementary Cardholder/s avail/s of and/or for the maintenance and admiration 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.

In compliance with the Customer Identification requirements of BSP 706 Section X806.1.e, I, the Principal Cardholder, attest that I have satisfied the Face-to-Face contact requirement for my Supplementary Cardholder/s on behalf of the Bank, and to having seen the original ID of the same.

OTHER DISCLOSURE(s)

The product/s and service/s mentioned in this document are not offered to individuals resident in European Union, European Economic Area, Switzerland, Guernsey, Jersey, Monaco, San Marino, Vatican, The Isle of Man, the UK, 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.

Signature of Principal Cardholder over Printed Name	Date
Signature of Supplementary Card Applicant 1	Date
Signature of Supplementary Card Applicant 2	Date

The information contained in this form is accurate as of July 2021 and is subject to change after such date. For inquiries on any change in this form since printing date, please call our CitiPhone at (02) 8995 9999 or visit www.citibank.com.ph.

For Bank Use Only:

OIC: SUP	Processed by:
Application ID:	Processed by:
Date Received:	Source Code: CCU4A300
Agent Code:	Work Item ID: