



CITI PERSONAL LOAN AND CITI CREDIT CARDS APPLICATION FORM

Version: July 2021

*Mandatory Fields

01 APPLICATION GUIDELINES

We value your time. Before you proceed, please take note of the following minimum requirements:

- You are at least 21 to 65 years old.
- You are a Filipino resident or Local resident foreigner with a valid Philippine billing address.
- You have a postpaid line or postpaid mobile phone.
- You have a Tax Payer's Identification Number (TIN) and SSS/GSIS Number.
- You are a principal credit cardholder (at least 1 year if from other banks, 6 months if Citi credit card)
- Have a minimum gross annual income of P250,000

Document Requirements (as applicable)

Please submit a photocopy of the following with your fully accomplished application form:

- One (1) valid government-issued ID with photo and signature
- For employed: Latest 1 month full pay slip
- For self-employed: Latest Income Tax Return (BIR Form 1707); Audited Financial Statements (AFS) of the business with independent auditor's report and balance sheets and tax receipt

Foreign Nationals:

Please submit a photocopy of the following:

- Valid passport or ACR, AND
- Any of the following proofs of local residency:
 - Immigrant Certificate of Residency (ICR)
 - ACR-I-Card with Visa status "Permanent", otherwise, should be valid for more than 1 year
 - Visa and Work Permit/Alien Employment Permit (AEP) with validity of more than 1 year
 - Special Resident Investors Visa (SRIV)
 - Special Resident Retirement Visa (SRRV)
 - For Top 2000 companies, employment contract or letter from company HR printed on company letterhead with name, position and confirmation of term.

NOTE:
We will process your application only if you submit the complete set of required documents and complete all (mandatory) fields of this Citi Personal Loan Application Form.

02 CITI PERSONAL LOAN DETAILS

Amount applied for Php

*Purpose. Please choose one (1)

- | | | |
|---|---|--|
| <input type="checkbox"/> House/Lot purchase | <input type="checkbox"/> Tuition Fee | <input type="checkbox"/> Personal Debt Consolidation |
| <input type="checkbox"/> Furniture/Appliance purchase | <input type="checkbox"/> Medical Expenses | <input type="checkbox"/> Personal Business |
| <input type="checkbox"/> Motor Vehicle purchase | <input type="checkbox"/> Other Personal Expenditures (Travel, Repair, Renovation) | |

IMPORTANT: I agree that by my receipt of the loan proceeds, I am likewise confirming that I received the correct amount corresponding to the proceeds of my loan availment. In the event that I decide not to accept nor agree to the Citi Personal Loan Terms and Conditions after the proceeds have been received by me, I should return and refund the loan proceeds to the bank within one (1) banking day from such receipt. Otherwise, interest and penalty (as applicable) shall be charged to me and the Bank likewise reserves the right to use all available remedies including legal action against me to get back the loan proceeds including interest and expenses.

03 CITI CREDIT CARD



Citi Simplicity+ Mastercard®

Citi Rewards Mastercard®

Applicant's signature

I acknowledge that my Citi credit card, including any existing Cards, will be subject to the Relationship Limit. The Relationship Limit is the maximum amount that I can spend on any of my Cards, provided that the sum of the outstanding balances (including unbilled principal on installment transactions) on all my Cards does not exceed the Relationship Limit.

04 PERSONAL DETAILS

*Full Name Print in ALL CAPS.

First

Middle

Last

*Name to appear on Card (maximum 18 spaces)

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

*Mother's Full Maiden Name

Title Mr. Ms. Mrs. *Civil Status Single Married Others

*Place of Birth (Please indicate Country and City or Municipality of birth)

Country Philippines Others, pls. specify

City or Municipality

*Nationality Filipino Others, pls. specify

Home Ownership Owned, mortgaged Owned, not mortgaged Rented With relatives/parents

Educational Level Elementary College Others High school Master/PHD

*Tax ID No. (TIN)

*SSS/GSIS/UMID No.

*Current Home Address

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

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

Provide a landmark, if possible. Zip code

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

House/Unit No., Floor No., & Building Name, Lot/Block/Street Name

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

Provide a landmark, if possible. Zip code

MAILING ADDRESS Current Home Address Permanent Address Business Address

Note: If we are unable to verify your preferred mailing address, we may deliver your Citi credit card, credit card statements, Citi Personal Loan statements and/or manager's check for your loan proceeds to any of the verified addresses in your application form.

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

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

*Personal Email Address

*Business Email Address *Personal *Business

PAPERLESS BANKING

Enjoy banking security and convenience in one.

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

*Please update us of changes to your registered email address to ensure that you continue receiving your Electronic Statements and Advice/s. To update your email address, you may call CitiPhone at 8995 9999 or log on to www.citibank.com.ph. Please view the Citi Electronic Statements and Electronic Advice Terms and Conditions at www.citibank.com.ph.

05 WORK AND SOURCE/S OF FUNDS

*Employment Sector Private Government Employee Self-Employed (Business) Self-Employed (Professional) Retired Others

No. of years with present employer Years in business (if self-employed)

*Employer Name

*Position/Job Title

*Nature of Industry

*Total no. of years working

*Source/s of Funds Business Income/Ownership Employment Loan Inheritance Investment Pension/Government Support Grants/Scholarship Self-Employment/Professional Rental Income Spouse/Parental/Partner Support Sale of Property Trust Fund

Business address

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

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

Provide a landmark, if possible. Zip code

Business Phone No. Area Code + Telephone No. (Ex. 02 8995 9999) Local

Best day/time to contact *Gross Annual Income: Php

06 EXISTING CITI ACCOUNTS

Do you have an existing personal loan with Citi? Yes No

Loan account # _____

If you have an existing credit card issued by Citibank, N.A. (excluding supplementary cards), please declare:

Credit limit Php _____

Card # _____ - _____ - _____ - _____

07 OTHER CREDIT CARDS

If you have an existing credit card with other banks (excluding supplementary cards), please declare:

Card 1: Bank name _____

Credit limit Php _____

Card # _____ - _____ - _____ - _____

Card 2: Bank name _____

Credit limit Php _____

Card # _____ - _____ - _____ - _____

08 PERSONAL REFERENCE

Are you a relative or business partner of any officer, director or stockholder of Citibank, N.A.?

Yes No If yes, indicate relationship _____ and name _____

Please list down your personal references below. If self-employed, please list details of your CPA and trade references:

RELATIONSHIP	NAME	PHONE NO.	BEST TIME TO CALL
Accountant			
Trade reference			

09 ATTESTATION ON SELF-EMPLOYMENT

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

not more than Php3 million

more than Php3 million to Php15 million

more than Php15 million to Php100 million

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

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

I confirm that I own all the information I provided above and that they are true, correct and updated. All attestations and certifications above were made by me voluntary.

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

Date

10 CUSTOMER CONFIRMATION AND DECLARATION

In this application form, the term "Card" means any credit card issued by Citibank, N.A. Philippine Branch ("Bank"). The terms "I", "my", "me", and "applicant" refer to the person who has applied for one or more Cards and/or for Citi Personal Loan 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. The term "Citi Personal Loan" means the Citi Personal Loan facility granted by the Bank.

I understand that once my application is approved for a Citi Personal Loan, the Bank will set up a credit limit, from which I may draw loans. 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 or Citi Personal Loan customer, to pay these fees, as applicable, to be determined by the Bank for the use of the Card or Citi Personal Loan, or other facilities and services and/or for the maintenance and administration of any Card or Citi Personal Loan balance or transaction. The fees will be charged to my Citi Card or Citi Personal Loan line or on such fund as may be available on my Account.

Below is the table of Citi credit card Fees and Charges as of July 2021.

CITI CREDIT CARD FEES AND CHARGES

Annual Membership Fees Free on the First Year

Card Type	Principal Card	Supplementary Card
Citi Rewards	Php2,500	Php1,250
Citi Simplicity+	No Annual Membership Fee	No Annual Membership Fee

Interest Rates

Retail Monthly Effective Interest Rate ¹	2.00% ^{2,3}
Citi Cash Advance Monthly Effective Interest Rate ¹	2.04% <small>Inclusive of the Citi Cash Advance Service Charge⁴</small>

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

² The applicable Retail Monthly Effective Interest Rate is 1.93% based on a Php20,000 availment, 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 availment 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.
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.
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, alteration 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.
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.
Initial Interest for Citi Balance Transfer, Citi FlexiBill, Citi PayLite after purchase, Citi PayLite for bank transactions, and Citi Speed Cash	(Approved Principal Amount x Monthly EIR x # of days from the approval date to the statement date) / 30 days

Below is the table of Citi Personal Loans fees and charges as of July 2021.
LOAN FEES AND CHARGES

Annual Contractual Rate	The Annual Contractual Rate (ACR) is the interest that will be charged on the loan, based on a 360-day period, computed on a monthly basis wherein each month consists of 30 days (except for the 1st month which is equal to the number of calendar days from the approval date to the next billing date). The average ACR as of December 2015 is 26.9% . Exact ACR will be indicated in the Disclosure Statement.
Disbursement Fee	Php1,750 for each disbursement
Documentary Stamp Tax (DST)	Php1.50 for every Php200 of the amount, which is subject to applicable laws and regulations.
Effective Interest Rate	In accordance with the Philippine Accounting Standards definition, effective interest rate (EIR) is the rate that exactly discounts the estimated future cash flows through the life of the loan to the net amount of loan proceeds (BSP Circular No. 730, S2011). The EIR which includes the monthly interest, the Disbursement Fee and DST, is computed at 32.05% using a sample loan amount of Php200,000 at 36 months. Exact EIR will be indicated in the Disclosure Statement.
Closure Handling Fee	4% of the unbilled principal component of the loan that is prepaid.
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.
Monthly Late Charge	Php500 or 6% of the Overdue Amount, whichever is higher. Please see the Citi Personal Loan Terms and Conditions at www.citibank.com.ph/loans for the definition of Overdue Amount.
Monthly Interest Charge	"Monthly Interest Charge" or "Interest Charge" means the interest, computed using the monthly revolving interest of 2.42% ("Monthly Interest Rate"), applied on any or all of the following: (1) on any unpaid fees and charges, and (2) on the Total Amount Due when my Citi Personal Loan is in default at 60 days past due, in which case, the Total Amount Due will include any unpaid fees and charges, the past due monthly principal installment amounts and the remaining principal balance. Such interest shall be compounded monthly and will continue to be charged until full payment of Total Amount Due plus accrued interest.

APPLICABLE FEES FOR CREDIT CARDS AND LOANS

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.
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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 credit 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 credit 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"). The Payment Due Date can vary month to month at the Bank's discretion.

My Overlimit Account, 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 credit 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 credit 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).

If I pay (or had paid) less than the Total Amount Due indicated in my current (or previous) Statement of Account, all Card Transactions and any amounts charged to my Card, including the unpaid portion of the billed Monthly Installments Due of my Citi PayLite NOW transactions shall incur Interest until such time that I have paid the total outstanding balance on my Card in full.

Interest is compounded monthly.

The Bank charges interest as follows:

- The Bank computes interest daily on Cash Advance starting on the transaction date.
- Retail Transactions, fees and charges, and the principal amount/s of the Monthly Installment/s Due are charged interest daily starting the day after they are billed on my SOA.
- Unpaid balances from prior SOAs will be carried over to my current SOA and charged interest daily until fully paid. The computed interest on the unpaid amount of the previous balance will be charged on my next SOA ("Residual Interest").

Any credits, payments, and/or other adjustments made are deducted from the unpaid balance on their respective transaction dates.

The Bank multiplies the respective items above per day by the daily Interest rate (which is the monthly Interest rate divided by 30) to determine the daily Interest.

The Bank adds up all the daily interest to determine the total interest for the billing period.

Interest is compounded monthly.

The Bank does not compute Interest on any credit balance.

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. Paying less than the Total Amount Due will increase the amount of interest and other charges I pay and the time it takes to repay my balance.

MONTHLY INSTALLMENT DUE / MID

- 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 (001:00x)] 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:

- 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
- 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.

- 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:

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

Where Term is the number of months that I will be paying for the 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 (001:00x)] 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.

APPLICABLE TO CREDIT CARDS AND LOANS:

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 and/or a Citi Personal Loan 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 of 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 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, 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 in 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 of 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. I agree that Citibank may use my 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 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 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.

9. 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.

PRODUCT AND SERVICE OFFERS

I agree that Citibank may process, profile and share my Personal Data and other information to the Bank'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 consent for any transfer, disclosure and processing of my 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 phone numbers to the Bank, and by calling or accepting calls from the Bank or its service providers in connection with my Card account or Citi Personal Loan account, I authorize the Bank and its service providers to record, store, replay, and share with any third party all conversations with me and/or on my phone numbers/lines, including calls with the Bank's service providers and with any person who may answer the phone on my behalf. I agree that these records may be used by the Bank or its service providers for any lawful purpose, particularly as evidence in any proceeding, judicial or administrative. I am responsible for informing any person who may answer the phone on my behalf, as my representative, that the Bank and its service providers shall record, replay and use the calls with him or her and that this is being done with my authorization.

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

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 any 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 (8995 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 to any of the verified addresses on my application form.**

The Bank shall not be responsible for any consequences that may arise due to my inability to receive any SOA or to pay my outstanding Card and/or Citi Personal Loan obligations as a result of my failure to notify the Bank in a timely manner of any change in my mailing address, contact or other information. I shall also provide the Bank with such information and documents as the Bank may require from time to time, and shall update that information as required by the Bank from time to time, to enable the Bank or any affiliate of the Bank to comply with any law or regulation or any Government Requirement.

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

PREVENTION OF PERFORMANCE

The Bank will not be responsible for any failure to perform any of its obligations with respect to any product or service offered hereunder if such performance would result in a breach of any Government Requirement or if its performance is prevented, hindered or delayed by a Force Majeure Event. In such case the Bank's obligations will be suspended for so long as the Force

Majeure Event continues (and, in the case of the Bank, no other branch or affiliate shall become liable). The Bank will not be responsible for any action taken to comply with economic sanctions or Government Requirement (and no other branch or affiliate shall become liable). "Force Majeure Event" means any event due to any cause beyond the Bank's control, such as restrictions on convertibility or transferability, requisitions, involuntary transfers, unavailability of any communication, clearing or payment system, sabotage, fire, flood, explosion, acts of God, economic sanctions, Government Requirements, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government or similar institutions.

WITHHOLDING

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

CLOSURE OF THE ACCOUNT

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

In case of default in any of my Cards, Citi Personal Loan account 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, Citi Personal Loan account or other credit facilities with the Bank.

If the Bank determines that the Card or Citi Personal Loan 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 or Citi Personal Loan account and/or the Card or Citi Personal Loan transaction, including the cancellation of my Card or Citi Personal Loan 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 and/or the total outstanding balance under my Citi Personal Loan account, 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 and/or Citi Personal Loan 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 and/or 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 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 likewise agree that my Citi Personal Loan may be used only for the purpose indicated in this Application Form and/or in the Disclosure Statement.

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

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

For Card applicants: 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 Speed Cash, Citi Balance Transfer Facility, Citi FlexiBill Facility, Citi PayLite after purchase Facility, Citi PayLite for bank transactions Facility, Citi One Bill payment Facility, Citibank Online, Citi Electronic Statements and Electronic Advice, Citi Alerts Service, Citi Mobile App, and CitiPhone, which may or may not be explicitly defined or referred to in the Citi Card Agreement, the terms and conditions of the Citi Card product/s I applied for, the Cards Welcome Gift Promo (if applicable), and to future amendments of any of the above, as evidenced by my signature on this application form and/or the Citi credit card and/or my retention and/or use of the Citi credit card.

For Citi Personal Loan applicants: I confirm that I have read, understood and agree to be bound by the terms and conditions stated above and those indicated in the Citi Personal Loan Terms and Conditions 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 Citi Personal Loan account, such as but not limited to the Citibank Online, Citi Electronic Statements and Electronic Advice, Citi Alerts Service, Citi Mobile, and CitiPhone, which may or may not be explicitly defined or referred to in the Citi Personal Loan Terms and Conditions and to future amendments of any of the above, as evidenced by my signature on this application form and/or Citi Personal Loan Documents and/or my retention and/or use of Citi Personal Loan account.

For Cards and Citi Personal Loan applicants: 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, or the use of my Citi Personal Loan and all the services and facilities associated with Citi Personal Loan.

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

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 Applicant over Printed Name <small>Your application cannot be processed without your signature and date of signing.</small>		Date
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The information contained in this form is accurate as of July 2021. The Bank reserves the right to change the provisions in this application form and in the agreements at any time. The changes may be disclosed to you in your Statement of Account. For inquiries on any change in this form since printing date, please call CitiPhone at 8995 9999 or visit www.citibank.com.ph.

FOR BANK USE ONLY

Agent Code	Credit Card Source Code
Location Code	G Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OIC	Completion Date
Sales Channel	MF
APP ID	Work Item ID
Personal Loan Source Code	Name and Signature
<input type="checkbox"/> Face-to-face meeting done. <input type="checkbox"/> Original ID seen and validated.	