

LOANS APPLICATION FORM

01 CITI LOAN PRODUCTS

Please tick the box before your chosen product.

CITI PERSONAL LOAN CITI READY CREDIT

Amount applied for P

Purpose. Please choose one (1)

Appliance/furniture Business Medical expenses Car purchase/repair
 Tuition fee payment Travel Home improvement Debt consolidation

IMPORTANT: I agree that by my receipt of the cash, I am likewise confirming that I received the correct amount corresponding to the proceeds of my installment cash availment. In the event that I decide not to accept nor agree to the Terms and Conditions Governing the Issuance and Use of Citi Ready Credit and Citi Personal Loan and Disclosure Statement after the proceeds have been received by me, I should return and refund the installment cash availment 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 installment cash availment including interest and expenses.

*Mandatory Fields

02 PERSONAL DETAILS

*Full name (First, Middle, Last) Print in ALL CAPS

*Date of birth (mm/dd/yy)

*Place of birth

*Mother's full maiden name

Title Mr. Ms. Mrs.

Gender Male Female

Civil status Single Married Others

No. of dependents

Nationality Filipino Others, pls. specify

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

No. of years in residence

No. of cars owned Educational level Elementary College Others
 High school Master/PHD

*Tax ID No. (TIN)

SSS/GSIS No.

*Current home address

Zip code

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

Zip code

*Home phone # Postpaid Prepaid

*Mobile phone # Postpaid Prepaid

*Email address

03 WORK AND FINANCES

Employment Sector Private Public Self-employed Others

No. of years with present employer

*Employer/business name

*Position/job title

*Nature of business/industry

Total no. of years working

Business address

Zip code

Business phone # Local

Best day/time to contact

For Bank use only:

Ready Credit Source Code Agent Code GCode Location Code
 OIC MF Sales Channel Work Item ID APP ID

*Gross annual income: P

Gross annual income must be at least P250,000.

Please make sure that the income you declare matches the documents you are submitting. Income is not the only criterion for approval of application.

Mailing Address Home Address Permanent Address Business Address

Note: Your Citi Ready Credit/personal loan statement and/or manager's check for your loan may be automatically delivered at our option to your alternative address if we are unable to send these to your preferred delivery address.

04 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 P Member since (mm/yyyy) /

Card # - - -

Do you have an existing Citibank, N.A. ATM Card? Yes No

ATM card number

If you are a Citibank, N.A. depositor, your Citi Ready Credit account will be linked to your ATM Card.

IMPORTANT: By signing below, I acknowledge and agree that if approved for a Citi Ready Credit account with ATM access and checking facility, I will be able to access my Citi Ready Credit account via ATM and through check issuance. Likewise, I also acknowledge and agree to be bound by the appropriate terms and conditions governing the operation of my ATM Card and Citi Ready Credit checkbook to draw on my Citi Ready Credit account, including the Transfer & Processing of Information and the Limitations to the Bank's Liabilities provisions.

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

Date

05 OTHER CREDIT CARDS

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

Card 1: Bank Name

Credit Limit Member Since (mm/yyyy) /

Card # - - -

Card 2: Bank Name

Credit Limit Member Since (mm/yyyy) /

Card # - - -

06 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:

(For self-employed, you must have at least 2 trade references with 1 reference who is an accountant).

RELATIONSHIP	NAME	PHONE NO.
Relative		
Friend		
Co-Employee		
Only for Self-Employed: Trade References		

(Only for self-employed) DTI Certificate No.:

Total assets P

07 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 P3 million
 more than P3 million to P15 million
 more than P15 million to P100 million

Additionally (for such business whose total assets have value falling under 'more than P3 million to P15 million' or 'more than P15 million to P100 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.

 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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08 CUSTOMER CONFIRMATION AND DECLARATION

I hereby agree to the following terms and conditions:

The terms "I", "My" and "Me" refer to the person who has applied for a Citi Personal Loan or Citi Ready Credit account with Citibank, N.A., Philippine Branch ("Bank"), whose application may or may not be approved. The term "Citi Personal Loan" or "Citi Ready Credit" means the Citi Personal Loan facility or Citi Ready Credit facility granted by the bank.

I understand that once my application is approved for either a Citi Personal Loan or a Citi Ready Credit, 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 Ready Credit or Citi Personal Loan customer, to pay fees, as applicable, to be determined by the Bank for the use of the Citi Personal Loan or Citi Ready Credit or other facilities and services and/or the maintenance and administration of any Citi Person.

Below is the table of Citi Personal Loan and Citi Ready Credit fees and charges as of November 2014.

LOANS FEES AND CHARGES

Applicable to Installment Availments

Annual Contractual Rate	Annual contractual rate (ACR) is from 26.9% to 37.9% . The ACR is the interest that will be charged on your loan, based on a 360-day period wherein each month consists of 30 days, (except for the 1st billed interest which is equal to the number of calendar days from the approval date to the next billing date).
Effective Interest Rate	In accordance with the Philippines 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). The EIR which includes processing fee, disbursement fee and DST is computed at 37.21% using a sample loan amount of P120,000 at 24 months. Exact EIR is indicated in the Disclosure Statement.
Monthly Interest Rate¹	2.4% monthly revolving rate of interest will be applied to any or all of the following: (1) on fees and charges, including the interest on the said fees and charges, if you opt to pay only the minimum amount due per month and (2) on the total amount due when your Citi Ready Credit account or personal loan account is in default at 60 days past due, which will include the billed in full remaining principal balance and the past due monthly principal installment amounts of your outstanding installment loan(s). Such interest shall be compounded daily and the interest will continue to accrue until full payment of total amount due plus accrued interest.
Processing Fee	P1,500 for each approved loan
Disbursement Fee	P250 for disbursement or release of loan proceeds for each approved loan
Closure Handling Fee	4% of the unbilled principal component of each installment loan you requested to prepay
PDC Deferment Fee	P1,000 will be charged for every post-dated check (PDC) that you request to defer/delay for deposit as payment to your account.
PDC Replacement Fee	P750 will be charged for every post-dated check (PDC) that you request to pull-out and replace with another post-dated check(s) as payment to your account
Documentary Stamp Tax (DST)	P1 for every P200 of the approved loan that passed the criteria for determining the applicability of DST based on local laws and regulations

Applicable to Citi Ready Credit Cash Advances

Monthly Interest Rate⁶	2.4% monthly revolving rate of interest will be applied to any or all of the following: (1) on fees and charges, including the interest on the said fees and charges, if you opt to pay only the minimum amount due per month and (2) on the total amount due when your Citi Ready Credit account or personal loan account is in default at 60 days past due, which will include the billed in full remaining principal balance and the past due monthly principal installment amounts of your outstanding installment loan(s). Such interest shall be compounded daily and the interest will continue to accrue until full payment of total amount due plus accrued interest.
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Cash Advance Interest Rate	2.4% monthly 29.64% EIR based on a principal amount of P20,000 with an assumption that the account holder pays 1% of the principal amount plus the interest due, 21 days after the statement date.
Cash Advance Fee	Free on any of the Bank's ATMs in the Philippines and abroad.
Documentary Stamp Tax (DST)	0.5% of the cash advance transaction amount will be charged DST, for every Cash Advance transaction made via ATM, the Bank's branches, Citibank Online, CitiPhone and Ready Credit Check Issuance. This includes cash withdrawal, bills payment and funds transfer transactions through these channels.
Foreign Transaction ATM Service Fee	3.535% shall be charged on the converted amount of foreign transactions representing the Bank's service fee and any assessment fee(s) charged by foreign ATMs.
Checkbook Order Fee	1st checkbook is FREE and succeeding requests will be charged P300
Returned Check Fee	P2,500 will be charged for every Citi Ready Credit check you issued that was returned due to reasons such as but not limited to insufficient available credit line and blocked or closed account.
Stop Check Fee	P2,000 will be charged for every Citi Ready Credit check you issued that you request to defer/delay for deposit.
Check Retrieval Fee	P100 will be charged for each copy of Citi Ready Credit check retrieved upon your request, for whatever reason. The same amount will be charged to you for each Citi Ready Credit check retrieved by the Bank arising from an invalid dispute.

¹ Interest rates are quoted based on a 30-day period. For months with more (or less) than 30 days, the applicable interest rates shall increase (decrease) accordingly. Interest is compounded monthly.

Other Fees

Monthly Late Charge	P500 or 6% of the Past Due Amount, whichever is higher. Minimum amount due computation: P500 or 1% of your current billed balance will be charged, while interest charges and late charges indicated on your current statement will be billed in full together with monthly installment amounts due, overdue amount and overlimit amount. The total amount due will become your minimum amount due upon closure of account or if account becomes delinquent (under the Bank's applicable criteria). The total amount due will be billed and will be used as basis for the computation of any late charges.
Returned Check Fee (Cards)/Bounced Check Fee (RC)	P1,500 will be charged for every returned check/bounced post-dated check due to reasons such as insufficient funds, uncollected deposits, stop payment order or closed Citi Ready Credit account.
ATM Card Replacement Fee	P100/P150 for each lost/stolen ATM Card, respectively.
Account Maintenance Fee	In case of any remaining overpayments on inactive or closed Citi Ready Credit accounts, a monthly account maintenance fee of P200 or the amount equivalent to the credit balance, whichever is lower, shall be charged to the Citi Ready Credit account until the credit balance is zeroed out.
Attorney's Fees & Other Judicial Expenses	In case of default in payment, the primary accountholder is liable to pay, in addition to late and interest charges, the cost of collection and/or attorney's fees and the litigation and judicial expenses as applicable.

Undertaking and Declaration

I declare that the above information 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 BIR and other appropriate sources, including my employer/s and/or my accountant/s ("Income Sources").

Transfer and Processing of Information

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. 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 Ready Credit Line at that time.

As required under Republic Act 10173 and other applicable laws and regulations, I authorize and give my consent for the following:

- For the Bank to allow its offices, branches, subsidiaries, affiliates, agents, representatives, and third parties selected by any of them and certain companies (collectively referred to as "Authorized Third Parties") to offer specially selected products and services through mail/e-mail/fax/SMS or by telephone;
- For the Bank to disclose and share my name and account information ("Account Information") to/with any credit bureau, credit information service provider/s, lending institution/s, financial institution/s, banking and credit industry association/s, and service providers of such entities (collectively referred to as "Credit Institutions") and in the event of delinquency, report and/or include my name and Account Information in the negative listings of such Credit Institutions;
- For the Bank, its Authorized Third Parties, and its/their officers, directors, employees, agents, professional advisers and third party service providers, to collect and verify any information about me from any third party for any of the purposes specified in this section;

• For the Bank, its Authorized Third Parties, and its/their officers, directors, employees, agents, professional advisers and third party service providers, to collect, process, store, record, organize, update, modify, block, erase and destroy (collectively referred to as "process") my Personal and/or Account Information with the Bank and any information the Bank obtains from third parties, including my account information with other financial or non-financial institutions;

• For the Bank to transfer, disclose and use my Personal and Account Information (including information that the Bank obtains from third parties, such as Credit Institutions and other financial or non-financial institutions), to, between and among its Authorized Third Parties (now referred to the "Receiving and Disclosing Parties"), Credit Institutions, other financial or non-financial institutions, wherever situated, or to the Authorities, for any lawful purpose such as business development, data processing, analysis and management, surveys, product and service offers, marketing activities, risk management purposes, collections purposes and reporting, and compliance with laws, regulations and policies on anti-money laundering, sanctions and/or the US Foreign Account Tax Compliance Act, including withholding for purposes of the FATCA. In addition to the above, the Bank or any of the Receiving and Disclosing Parties may disclose any information as may be required by any applicable law, regulation, court, regulator or legal process ("Law or Legal Process"), and for compliance with any agreement entered into with or between any competent regulatory/ies, prosecuting, tax or governmental authority/ies in any jurisdiction, domestic or foreign (the "Authority/ies"), or as required by or for the purposes of any audit or investigation of any Authority.

• Where the Bank is a user, member or subscriber for the information sharing services or activities of any Credit Institution:

a. For the Bank to transfer and disclose to any Credit Institution and its/their outsourced service providers, and

b. For the Credit Institution to transfer and disclose to fellow users, members or subscribers, whether financial or non-financial institution,

any of my Personal and Account Information with the Bank. The information that may be disclosed includes basic credit data and negative information under Republic Act No. 9510, Personal Information, demographic information, monthly account information, profile, performance and history, as well as Confidential Information (which refers to information relating to me or my representatives received by the Bank, its Authorized Third Parties and its/their respective representatives in the course of providing accounts and services to me. This includes my Personal Information, Account details, transactional information, and any other information that I have designated as confidential at the time of disclosure or that an ordinary person would consider to be of a confidential or proprietary).

The above consent applies for the duration of and even after the closure or cancellation of the account/s. My consent will be effective despite any applicable nondisclosure agreement and I acknowledge that information relating to me and my accounts, including Confidential Information, may be transferred to jurisdictions which do not have strict data protection or data privacy laws.

I declare that I have provided any notices, consents and waivers necessary to permit the Bank, its Authorized Third Parties, and its/their third party service providers and Payment Infrastructure Providers to carry out the actions described in this provision.

I agree to hold the Bank free and harmless from any liability that may arise from the processing and use of my Personal and Account Information, and other information pertaining to my account/s with other financial and non-financial institutions.

Recording

By using the 24-Hour CitiPhone, by providing my phone number/s to the Bank, and by calling or accepting calls from the Bank and its service providers in connection with my Citi Ready Credit account/s or Citi Personal Loan, I authorize the Bank and its service provider 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 result from its/their actions on any telephone instructions or communications made after the Bank or its service providers have verified my identity either through my Telephone Personal Identification Number (T-PIN) or through the Bank's verification process. I shall indemnify the Bank and its service providers against any loss, damage, cost, and fees that they may suffer arising from so acting.

Change of Address and Other Information

I shall notify the Bank immediately of any change to my residence, office, mailing, and/or email address, cellular phone number and/or contact numbers and other relevant information to avoid delays or failure in the delivery of my Statement of Account ("SOA"), Citi Ready Credit check book, Citi Ready Credit ATM, Disclosure Statement, loan proceeds via MC Delivery, or other notices. I shall notify the Bank of such changes through Citibank Online (www.citibank.com.ph), 24-Hour CitiPhone at 995 9999 or by sending my contact information change request to P.O. Box 153, Manila Central Post Office, 1000 Manila (Attention: CitiPhone).

My mailing address must be within the areas the Bank shall specify. In case my chosen mailing address is not accessible through mail or delivery, the Bank has the option to use any of my other addresses.

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 obligations as a result of my failure to notify the Bank in a timely manner of any change in my billing address, contact or other information.

Updating of Information

I shall also provide the Bank with such information as it 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 to comply with any law or regulation of any jurisdiction, domestic or foreign, or any agreement entered into with or between any Authority/ies.

It is also 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 my ITR and/or Financial Statements (FS) or Employer's Certificate of Compensation Payment/Tax Withheld (BIR Form 2316) and other documents ("income documents") annually, or as may be required by the Bank.

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 its 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 control of the Bank, such as restrictions on convertibility or transferability, requisitions, involuntary transfers, unavailability of any System, sabotage, fire, flood, explosion, acts of God, economic sanctions, Government Requirement, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government or similar institutions. "Government Requirement" means any applicable law or regulation, any requirement or decree of a legal, governmental, regulatory or similar authority, or an agreement entered into by the Bank and any governmental authority or between two or more governmental authorities (such law, regulation or authority may be domestic or foreign).

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.

Other Undertakings

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

If my application is approved, I give my written consent for the Bank to activate my Citi Ready Credit or Citi Personal Loan line prior to delivery.

I confirm that I have read, understood and agree to be bound by the above terms and conditions, the terms and conditions in the Citi Ready Credit or Citi Personal Loan Documents, including the Terms and Conditions Governing the Issuance and Use of Citi Ready Credit or Citi Personal Loan, the statement of Citi Ready Credit or Citi Personal Loan, 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 Citi Ready Credit or Citi Personal Loan account, such as but not limited to the Citibank Online, Citi Electronic Statements and Electronic Advice, Citi Mobile, and 24-Hour CitiPhone, which may or may not be explicitly defined or referred to in the Terms and Conditions Governing the Issuance and Use of Citi Ready Credit or Citi Personal Loan, and to future amendments of any of the above, as evidenced by my signature on this application form and/or the Citi Ready Credit or Citi Personal Loan Documents and/or my retention and/or use of the Citi Ready Credit or Citi Personal Loan account.

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 Ready Credit or Citi Personal Loan and all the services and facilities associated with Citi Ready Credit and/or Citi Personal Loan.

I agree that the Bank will update me on changes in the Terms and Conditions Governing the Issuance and Use of Citi Ready Credit or Citi Personal Loan at the back of my Statement of Account or via my email address provided in this application form.



Signature of Principal Applicant over Printed Name

Your application cannot be processed without your signature and date of signing.



Date

The information contained in this form is accurate as of November 2014. 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 our 24-Hour CitiPhone at 995-9999 or visit www.citibank.com.ph.

SPECIMEN SIGNATURE

Name (First, Middle, Last) Print in ALL CAPS

[Blank area for name printing]

Please sign alike within the three boxes.

[Red-bordered signature box 1]

[Red-bordered signature box 2]

[Red-bordered signature box 3]

By affixing the above specimen signatures, I hereby authorize the Bank to disburse funds as well as honor other related banking transactions on the basis thereof, in relation to the Citi Ready Credit or Citi Personal Loan account I maintain with the Bank.

Please do not fill-out beyond this point. For Bank use only.

Account No. [Grid of 10 boxes]

Signature Verifier _____ Date _____

Microfilmed _____ Date _____

Scanner _____ Date _____

Maker _____ Date _____

Authorizer _____ Date _____