

Citibank Home Loan Application and Checklist [VERSION 22]

INTRODUCER DETAILS

Company name

Authorised Representative

Authorised Representative ID

Mobile phone number

Email

 Please tick for SMS status alerts where available (note: emails will be sent if SMS unavailable)

CHECKLIST FOR SUBMISSION

All applications

Customer Identification Form and documents (completion is mandatory); select applicable form:

- Identification Form - Individuals & Sole Traders
- Identification Form - Australian Companies
- Identification Form - Trusts & Trustees

- Citibank serviceability worksheet
- Authorised representative notes
- Latest statement for home loans not being refinanced
- Latest 3 months' statements of credit cards if balances are paid in full each month
- If 55 years old or older, a Repayment Strategy letter signed by all applicants explaining how the loan will be repaid when current income ceases.

Purchase

- Contract of Sale with all details of purchase
- Proof of funds to complete purchase
- If relying on a gift: Statutory declaration must be provided confirming non-refundable gift
- If applying for First Home Owner Grant (FHOG), Original FHOG Application form and copies of all supporting documents must be posted to: Citibank, Attention: FHOG Officer, GPO BOX 4799, SYDNEY NSW 2001
- If Lenders' Mortgage Insurance (LMI) is required, evidence of 5% genuine savings over the last 3 month period in the name of at least one borrower by way of savings account statements or the last 6 month period term deposit statements or statement on sale of shares or equity in real estate or loan statement identifying additional repayments that can be redrawn

Refinance

- Last 6 months' loan statements for all home loans being refinanced with last repayment on the most recent loan statement being not more than 45 days old
- Latest credit card/store card/personal loan statement being refinanced
- If LMI is required, last 3 months' consecutive statements on all credit cards being refinanced and last 6 consecutive months' statements of personal loan accounts being refinanced
- If LMI is required, evidence that council rates, water rates, body corporate and strata levies are current and paid as at the last billing date

PAYG

- Latest computer generated pay slip (no more than 45 days old)
- or**
- Letter from the employer on company letterhead not more than 45 days old or current employment contract on company letterhead and not more than 6 months old confirming income and employment details and 3 months of bank statements showing salary credits corresponding to the stated salary amount
- If LMI is required, 2 most recent computer generated consecutive payslips or letter from the employer on company letterhead. Minimum 6 months in current position

PAYG

- Casual
- Contract <12mths old
- Bonus >50% of gross

In addition to the above PAYG documentation requirement, please also supply the following:

- Last 2 financial years' tax return/group certificate
- If LMI is required, 2 most recent computer generated consecutive payslips or letter from the employer on company letterhead. Minimum 12 months in current position

Self Employed

- Option 1

- Last 2 years' personal tax returns
- Last 2 years' final tax returns for all trading entities (Company, Partnership, Trust) including profit and loss, balance sheets signed by all directors/partners
- Last 2 financial years' group certificates for salary/wages paid to director/s
- BAS statements for period not covered by tax returns/profit and loss statement
- If LMI is required, last 2 years' business financials and personal, business tax returns and ATO Assessment Notices

CHECKLIST FOR SUBMISSION CONTINUED

- | | |
|---|---|
| <input type="checkbox"/> Self Employed
- Option 2
(Available when LVR < 70%) | <input type="checkbox"/> Most recent 12 months' management account profit and loss statement with end date no more than 6 months prior to application date signed by the applicants
<input type="checkbox"/> BAS from the start of the profit and loss statement above to date
<input type="checkbox"/> Most recent group certificate for salary/wages paid to director/s |
| <input type="checkbox"/> Rental Income | <input type="checkbox"/> Rental receipts/statement from real estate agent <u>or</u> current lease agreement or consecutive 3 months' rental receipts or last 3 months' bank statements showing rent deposit |
| <input type="checkbox"/> Foreign Income | <input type="checkbox"/> All PAYG and/or Self Employed income documents (as above)
<input type="checkbox"/> Bank statements for 3 consecutive months showing income/salary
<input type="checkbox"/> Income Declaration Form - Foreign Income form for each applicant and all supporting documents |
| <input type="checkbox"/> Overseas Borrower | <input type="checkbox"/> Appointment of Agent form
<input type="checkbox"/> FIRB approval |
| <input type="checkbox"/> Other Income | <input type="checkbox"/> Family Tax Benefits Parts A&B for children under the age of 12
<input type="checkbox"/> Proof of other permitted income not stated elsewhere e.g. dividends |
| <input type="checkbox"/> Trust | <input type="checkbox"/> A full copy of the executed Trust Deed
<input type="checkbox"/> Identification must be completed for all beneficiaries of the trust
<input type="checkbox"/> Trust declaration |
| <input type="checkbox"/> US Person* for tax purposes | <input type="checkbox"/> W-9 Form |

*** You will be a US Person if you are either a US Citizen or a US Resident:**

U.S. Citizenship defined as:

- individuals born in the United States, Puerto Rico, Guam, Northern Mariana Islands, Virgin Islands, American Samoa, or Swain's Island;
- foreign-born children, under age 18, residing in the U.S. with their birth or adoptive parents, at least one of whom is a U.S. citizen by birth or naturalization; and
- individuals granted citizenship status by Immigration and Naturalization Services (INS).

U.S. Resident defined as:

- To be classified as a U.S. resident, you must meet one of two tests:
1. Green Card Test
 - A non-resident is a lawful permanent resident of the U.S. at any time if they have been given the privilege, according to the immigration laws, of residing permanently as an immigrant. This status usually exists if the Bureau of Citizenship and Immigration Services has issued a green card.

2. Substantial Presence Test

- A non-resident is classified as a resident for tax purposes if you were physically present in the U.S. for 31 days during the current year and 183 days during a three-year period that includes the current year and the two years immediately before that.

IMPORTANT NOTES

- Basic living expenses must show an amount - it cannot be zero.
- The minimum rent/board applied for non-owner occupiers current as at 10 June 2016 is \$765 per month per adult.
- Identification supplied must be in the same name(s) as the applicant(s) and property ownership.
- The authorised representative must sign and date the checklist to confirm all required information has been provided.
- An authorised representative applying for their own loan cannot identify themselves.
- Assets and Liabilities - If it is a joint application (related applicants) please provide combined assets and liabilities.
- Assets and Liabilities - If it is a joint application (unrelated applicants) please provide separate assets and liabilities.

AUTHORISED REPRESENTATIVE SIGNATURE

I acknowledge that I have sighted the originals of all of the supporting documents submitted to Citigroup Pty Ltd (Citibank) and have not made any unauthorised alterations.

As the broker or agent to the client applying for a loan with Citibank, I am responsible to ensure that before I or my client sends personal information to Citibank, I explain to my client, and ensure that my client understands, that:

- there is a possibility that the email may be intercepted or copied by an unauthorised personal (including for the purpose of fraud) before it arrives at the intended email address; and
- where personal information of the client (including by not limited to personal bank statements and other documents) is sent by my client, by me, or any other person acting on behalf of the client, that my client accepts all responsibility and will hold Citibank harmless, for any loss arising from my client's personal information being intercepted or copied by an unauthorised person before it arrives at Citibank's email address.

As the broker or agent making the assertion above, I understand that Citibank relies on my representations as set out above.

Signature of Authorised Representative

Date

/
/
/

Please return your completed application by email to mortgageapps2@citi.com.

A. PERSONAL DETAILS

APPLICANT 1

Type of Applicant Borrower Guarantor/Director

Title First name

Middle name

Last name

Date of birth / / Female Male

Marital status Married/De Facto Single/Divorced/Widowed

Name of spouse/partner (if applicable)

Total number of dependants for all borrowers (excluding spouse and self)

List the ages of all dependants

Mother's maiden name (Mandatory)

Driver's licence number

Are you an Australian Citizen/Permanent Resident? Yes No
What is your citizenship if not Australian?

Are you a trustee for this application? No Yes, name of trust

Have you ever been declared bankrupt or had a judgment against you? Yes No

Are you a first home buyer? Yes No

APPLICANT 2

Type of Applicant Borrower Guarantor/Director

Title First name

Middle name

Last name

Date of birth / / Female Male

Marital status Married/De Facto Single/Divorced/Widowed

Name of spouse/partner (if applicable)

Total number of dependants for all borrowers (excluding spouse and self)

List the ages of all dependants

Mother's maiden name (Mandatory)

Driver's licence number

Are you an Australian Citizen/Permanent Resident? Yes No
What is your citizenship if not Australian?

Are you a trustee for this application? No Yes, name of trust

Have you ever been declared bankrupt or had a judgment against you? Yes No

Are you a first home buyer? Yes No

B. CURRENT CONTACT DETAILS

APPLICANT 1

Home phone number () Work phone number ()

Mobile phone number (Mandatory)

By providing my email I consent to receive statements, notices and disclosure documents electronically for all my Citibank accounts. I have read and agree to the Electronic communication consent in Section Q.

Email (Mandatory)

Current residential address

Suburb	State
Postcode	Country

Years at this address Years at previous address

Current mailing / PO Box address Same as Residential?

Suburb	State
Postcode	Country

Residential status after settlement Own home Rent Mortgage Board

APPLICANT 2

Home phone number () Work phone number ()

Mobile phone number (Mandatory)

By providing my email I consent to receive statements, notices and disclosure documents electronically for all my Citibank accounts. I have read and agree to the Electronic communication consent in Section Q.

Email (Mandatory)

Current residential address

Suburb	State
Postcode	Country

Years at this address Years at previous address

Current mailing / PO Box address Same as Residential?

Suburb	State
Postcode	Country

Residential status after settlement Own home Rent Mortgage Board

C. ADDRESS DETAILS AFTER SETTLEMENT (IF KNOWN)	
APPLICANT 1	APPLICANT 2
Post settlement residential address <input type="checkbox"/> Same as current <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> <div style="display: flex; justify-content: space-between; border: 1px solid black; padding: 2px; margin-bottom: 2px;"> Suburb State </div> <div style="display: flex; justify-content: space-between; border: 1px solid black; padding: 2px;"> Postcode Country </div>	Post settlement residential address <input type="checkbox"/> Same as current <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> <div style="display: flex; justify-content: space-between; border: 1px solid black; padding: 2px; margin-bottom: 2px;"> Suburb State </div> <div style="display: flex; justify-content: space-between; border: 1px solid black; padding: 2px;"> Postcode Country </div>
Mailing / PO Box address <input type="checkbox"/> Same as current <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> <div style="display: flex; justify-content: space-between; border: 1px solid black; padding: 2px; margin-bottom: 2px;"> Suburb State </div> <div style="display: flex; justify-content: space-between; border: 1px solid black; padding: 2px;"> Postcode Country </div>	Mailing / PO Box address <input type="checkbox"/> Same as current <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> <div style="display: flex; justify-content: space-between; border: 1px solid black; padding: 2px; margin-bottom: 2px;"> Suburb State </div> <div style="display: flex; justify-content: space-between; border: 1px solid black; padding: 2px;"> Postcode Country </div>

D. EMPLOYMENT DETAILS - IF SELF-EMPLOYED, PLEASE GO TO SECTION E	
APPLICANT 1	APPLICANT 2
<input type="checkbox"/> Full time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Home duties <input type="checkbox"/> Unemployed Occupation <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> Employer's name <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> Gross (pre-tax) monthly salary \$ <input style="width: 100px;" type="text"/> Time with current employer Years <input style="width: 30px;" type="text"/> Months <input style="width: 30px;" type="text"/> Payroll Officer name <input style="width: 150px;" type="text"/> Payroll phone no. (<input style="width: 20px;" type="text"/>) <input style="width: 20px;" type="text"/> Payroll email address <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> Time with previous employer Years <input style="width: 30px;" type="text"/> Months <input style="width: 30px;" type="text"/> Number of employers in the the past 5 years <input style="width: 30px;" type="text"/>	<input type="checkbox"/> Full time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Home duties <input type="checkbox"/> Unemployed Occupation <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> Employer's name <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> Gross (pre-tax) monthly salary \$ <input style="width: 100px;" type="text"/> Time with current employer Years <input style="width: 30px;" type="text"/> Months <input style="width: 30px;" type="text"/> Payroll Officer name <input style="width: 150px;" type="text"/> Payroll phone no. (<input style="width: 20px;" type="text"/>) <input style="width: 20px;" type="text"/> Payroll email address <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> Time with previous employer Years <input style="width: 30px;" type="text"/> Months <input style="width: 30px;" type="text"/> Number of employers in the the past 5 years <input style="width: 30px;" type="text"/>

E. SELF-EMPLOYMENT DETAILS	
APPLICANT 1	APPLICANT 2
Business structure <input type="checkbox"/> Sole trader <input type="checkbox"/> Partnership <input type="checkbox"/> Company Company / Trading name <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> <div style="display: flex; justify-content: space-between; border: 1px solid black; padding: 2px; margin-bottom: 2px;"> Suburb State </div> <div style="display: flex; justify-content: space-between; border: 1px solid black; padding: 2px;"> Postcode Country </div> ABN/ACN <input style="width: 100px;" type="text"/> Time in current business Years <input style="width: 30px;" type="text"/> Months <input style="width: 30px;" type="text"/> Principal business activity <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> Gross monthly salary \$ <input style="width: 100px;" type="text"/> Director's salary (if applicable) \$ <input style="width: 100px;" type="text"/> Company net profit (last FY) \$ <input style="width: 100px;" type="text"/> Company net loss (last FY) \$ <input style="width: 100px;" type="text"/> Add back pre-tax superannuation contributions benefiting borrowers <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> Add back depreciation <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div>	Business structure <input type="checkbox"/> Sole trader <input type="checkbox"/> Partnership <input type="checkbox"/> Company Company / Trading name <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> <div style="display: flex; justify-content: space-between; border: 1px solid black; padding: 2px; margin-bottom: 2px;"> Suburb State </div> <div style="display: flex; justify-content: space-between; border: 1px solid black; padding: 2px;"> Postcode Country </div> ABN/ACN <input style="width: 100px;" type="text"/> Time in current business Years <input style="width: 30px;" type="text"/> Months <input style="width: 30px;" type="text"/> Principal business activity <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> Gross monthly salary \$ <input style="width: 100px;" type="text"/> Director's salary (if applicable) \$ <input style="width: 100px;" type="text"/> Company net profit (last FY) \$ <input style="width: 100px;" type="text"/> Company net loss (last FY) \$ <input style="width: 100px;" type="text"/> Add back pre-tax superannuation contributions benefiting borrowers <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div> Add back depreciation <div style="border: 1px solid black; padding: 2px; margin-bottom: 2px;"> </div>

E. SELF-EMPLOYMENT DETAILS CONTINUED

APPLICANT 1

Add back tax deductible interest being refinanced

Name of accountant's firm

Accountant's name

Accountant's phone number

Accountant's fax number

 ()

Accountant's email address

APPLICANT 2

Add back tax deductible interest being refinanced

Name of accountant's firm

Accountant's name

Accountant's phone number

Accountant's fax number

 ()

Accountant's email address

F. COMPANY APPLICANT DETAILS - PLEASE COMPLETE IF BORROWER OR GUARANTOR IS A COMPANY

Type of applicant Borrower Guarantor

Company / Trading name

Date of incorporation

 / /

Years Months

Time in current business

Principal business activity

Is the company a trustee? Yes No

Name of Trust

ABN / ACN

Number of Directors

G. COMPANY ADDRESS AND CONTACT DETAILS

Trading address

Suburb	State
Postcode	Country

Time at trading address

Years Months

Postal address Same as trading address

Suburb	State
Postcode	Country

Registered address Same as trading address

Suburb	State
Postcode	Country

Trading address after settlement Same as current

Suburb	State
Postcode	Country

Postal address after settlement Same as above

Suburb	State
Postcode	Country

Home phone number

 ()

Work phone number

 ()

Mobile phone number

Fax number

 ()

Email address

H. LOAN DETAILS

Purpose of loan

Purchasing a new home

 \$

Purchasing an investment property

 \$

Refinance of owner-occupied property

 \$

Refinance of investment property

 \$

Construction of a new home

 \$

Other, please specify:

 \$

Total: \$

LMI

If Lenders' Mortgage Insurance (LMI) is required, would you like the insurance premium added onto the loan? If you select yes, we will add the premium to the Total Loan Value.

Yes No

Refinancing declaration

Refinancing may have some significant transaction costs, including discharge fees, fixed rate break costs, application and settlement fees, and/or mortgage insurance premium. These should be considered prior to refinancing.

Why are you seeking to refinance with Citi:

Better Rate or Fee

Service

Product feature

Consolidate debts into one lower repayment

Other purpose:

I. LOAN ACCOUNT DETAILS

Please indicate your account preferences below. You can have up to 4 split loan accounts set up as part of your home loan.

LOAN SPLIT 1	Loan Split 1 Amount: \$ <input type="text"/>		
	Name(s) on statement: <input type="text"/>		
	<input type="checkbox"/> 1. Basic Variable ¹ <input type="checkbox"/> 2. Standard Variable: <input type="checkbox"/> Offset ² <input type="checkbox"/> 3. Standard Fixed: <input type="checkbox"/> 6 months <input type="checkbox"/> 1 years <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years <input type="checkbox"/> 4. Mortgage Power ⁴ : <input type="checkbox"/> Line of Credit <input type="checkbox"/> Construction ⁵	Options for Basic and Standard loans: Total Loan Term: <input type="text"/> Years (Max 30 years) Repayment Option: <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest Only ³ Term: <input type="text"/> Years (Max 5 years)	
LOAN SPLIT 2	Loan Split 2 Amount: \$ <input type="text"/>		
	Name(s) on statement: <input type="text"/>		
	<input type="checkbox"/> 1. Basic Variable ¹ <input type="checkbox"/> 2. Standard Variable: <input type="checkbox"/> Offset ² <input type="checkbox"/> 3. Standard Fixed: <input type="checkbox"/> 6 months <input type="checkbox"/> 1 years <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years <input type="checkbox"/> 4. Mortgage Power ⁴ : <input type="checkbox"/> Line of Credit <input type="checkbox"/> Construction ⁵	Options for Basic and Standard loans: Total Loan Term: <input type="text"/> Years (Max 30 years) Repayment Option: <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest Only ³ Term: <input type="text"/> Years (Max 5 years)	
LOAN SPLIT 3	Loan Split 3 Amount: \$ <input type="text"/>		
	Name(s) on statement: <input type="text"/>		
	<input type="checkbox"/> 1. Basic Variable ¹ <input type="checkbox"/> 2. Standard Variable: <input type="checkbox"/> Offset ² <input type="checkbox"/> 3. Standard Fixed: <input type="checkbox"/> 6 months <input type="checkbox"/> 1 years <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years <input type="checkbox"/> 4. Mortgage Power ⁴ : <input type="checkbox"/> Line of Credit <input type="checkbox"/> Construction ⁵	Options for Basic and Standard loans: Total Loan Term: <input type="text"/> Years (Max 30 years) Repayment Option: <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest Only ³ Term: <input type="text"/> Years (Max 5 years)	
LOAN SPLIT 4	Loan Split 4 Amount: \$ <input type="text"/>		
	Name(s) on statement: <input type="text"/>		
	<input type="checkbox"/> 1. Basic Variable ¹ <input type="checkbox"/> 2. Standard Variable: <input type="checkbox"/> Offset ² <input type="checkbox"/> 3. Standard Fixed: <input type="checkbox"/> 6 months <input type="checkbox"/> 1 years <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years <input type="checkbox"/> 4. Mortgage Power ⁴ : <input type="checkbox"/> Line of Credit <input type="checkbox"/> Construction ⁵	Options for Basic and Standard loans: Total Loan Term: <input type="text"/> Years (Max 30 years) Repayment Option: <input type="checkbox"/> Principal and Interest <input type="checkbox"/> Interest Only ³ Term: <input type="text"/> Years (Max 5 years)	

Notes:

1. Basic Mortgage can only be combined with a Standard Fixed Account.
2. Please note, only one Standard Variable - Offset Savings Account is permitted per facility.
3. Please ensure you complete the interest only declaration below.
4. Mortgage Power loans have a default term of 30 years, and an interest only repayment term of 7 years.
5. Mortgage Power (Construction) cannot be part of the Mortgage Plus package.

INTEREST ONLY DECLARATION

Interest only loans can result in higher interest charges than paying principal and interest, and will have increased repayments after the interest only period has finished. Interest only loans may be unsuitable in some circumstances.

Why do you wish to take an interest only loan (or loan split)?

- Forms a part of your investment/wealth strategy
- Increase cash-flow for purposes other than debts or commitments
- Increase flexibility
- Assist during a bridging or construction period

Other purpose:

J. ASSETS AND LIABILITIES (MANDATORY)

Asset / Liability	Value	Monthly income	Amount owing/limit	Monthly repayment	Financial institution	Refinance?
Residence	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Other Real Estate	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Home Contents	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental Property 1 <input type="checkbox"/> Unit <input type="checkbox"/> Hse <input type="checkbox"/> Commercial	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental Property 2 <input type="checkbox"/> Unit <input type="checkbox"/> Hse <input type="checkbox"/> Commercial	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Rental Property 3 <input type="checkbox"/> Unit <input type="checkbox"/> Hse <input type="checkbox"/> Commercial	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Vacant Land	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Overdraft	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Motor Vehicle/s (Total)	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card/ Store Card 1 Limit	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit Card/ Store Card 2 Limit	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Personal Loan Limit	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Superannuation	\$ <input type="text"/>	\$ <input type="text"/>				
Savings	\$ <input type="text"/>	\$ <input type="text"/>			<input type="text"/>	<input type="checkbox"/>

Other assets and/or liabilities (Including retail finance products e.g. interest free purchases)

Asset/liability name

<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Expenses (monthly)

Rent / Board

\$

Basic living expenses

Include food, car expenses, public transport costs, all insurance premiums, gas and electricity, telephone, rates, water, clothing and entertainment. (Mandatory - This figure cannot be zero.)

\$

Other living expenses

Include childcare, school fees, ongoing medical, child support and any other monthly expenses not included elsewhere. If no amount is provided then we will assume that your other living expenses are zero.

\$

Are you aware of anything that may adversely affect your ability to meet your current and future financial obligations e.g. changing from full time to part time employment? (Mandatory)

Yes No

If yes, please provide full details of the circumstances including the amount by which you anticipate your income to decrease or expenses to increase to:

K. PROPERTY YOU ARE PROVIDING AS SECURITY FOR

PROPERTY 1

- Property known - *please complete all details below*
 Pre-approval required - *please complete property type, estimated market value, suburb and postcode only*

Property type:

House Villa/Townhouse Serviced Apartment

Unit - area: m² Vacant land

Other:

Land size (if >2 hectares):

Property usage: Investment Owner occupied

Title type: Torrens Strata Company Other

Name/s on title: Applicant 1 Applicant 2 Other

Title particulars (Folio Identifier) (if known) Estimated market value or purchase price

\$

Address of Property

Suburb State

Postcode Country Australia

Contact name to arrange property valuation inspection

Business hours phone number Mobile phone number

()

Any special instructions for the valuer

PROPERTY 2

- Property known - *please complete all details below*
 Pre-approval required - *please complete property type, estimated market value, suburb and postcode only*

Property type:

House Villa/Townhouse Serviced Apartment

Unit - area: m² Vacant land

Other:

Land size (if >2 hectares):

Property usage: Investment Owner occupied

Title type: Torrens Strata Company Other

Name/s on title: Applicant 1 Applicant 2 Other

Title particulars (Folio Identifier) (if known) Estimated market value or purchase price

\$

Address of Property

Suburb State

Postcode Country Australia

Contact name to arrange property valuation inspection

Business hours phone number Mobile phone number

()

Any special instructions for the valuer

L. SOLICITOR/CONVEYANCER DETAILS

Name of firm

Contact name

Phone

()

Email address

Please tick here if you would like your home loan documents sent to your Solicitor/Conveyancer.

Address

Suburb State

Postcode Country

ADDITIONAL OPTIONS

M. MORTGAGE PLUS PACKAGE - SEE ALSO SECTIONS P AND Q.

Make the most of being a Citibank Home Loan customer, and enjoy great discounts and fee free-packaging, with a no annual fee Citi Rewards Platinum Credit Card.

Minimum gross annual income \$35,000 and minimum credit limit \$6,000. Citibank Mortgage Plus is not available for home loans under \$150,000, basic or construction loans.

I wish to take up the Mortgage Plus Package.

OPTION 1: I wish to transfer or upgrade my existing Citibank Credit Card to a new Citi Rewards Platinum Credit Card

Please enter your card number: - - -

Please indicate which Citibank credit card you hold:

Citi Rewards Platinum Credit Card

By ticking this box, the account owner requests the transfer of their existing credit card as detailed above to the Mortgage Plus package to have all annual fees waived on this card. Note: a new credit card will not be issued.

Other Citibank credit card

Only Citibank Rewards Credit Cards are eligible for annual fee waivers as part of the Mortgage Plus package. By ticking this box, the account owner requests the cancellation of their existing credit card as detailed above and the issuance of a new Citi Rewards Platinum Credit Card as part of the Mortgage Plus package, and to pay \$0 annual fees on this card. Limit will be set to \$6,000, unless card is already higher.

OPTION 2: I request a new Citi Rewards Platinum Credit Card

Please nominate the cardholder(s):

Nominated Primary Cardholder: Applicant 1 Applicant 2

Additional Cardholder: Applicant 1 Applicant 2 (Only complete this if the nominated Primary Cardholder requests an additional credit card to be provided to additional cardholder)

Desired maximum credit limit: \$ minimum credit limit \$6,000

If you do not indicate your desired maximum credit limit, we will assign the maximum limit that is available to you according to our assessment.

Yes, I wish to hear about opportunities to increase my credit limit

Please note: Even if you opt-in to receiving information about credit limit increases, you can choose whether to apply for a credit limit increase. Citibank is not obliged to agree to increase your credit limit. You can withdraw your consent to receive credit limit increase information at any time by contacting Citibank on 13 24 84.

NOTE:

- Citibank will open new Citibank credit cards in the first individual applicant's or guarantor's name provided in the application, unless you instruct us otherwise by electing a different Primary Cardholder above.
- The Primary Cardholder will be liable for the balance owing on the Citibank credit card account, including transactions by any additional cardholders. Cards and electronic access details needed to operate Mortgage Plus accounts will be issued to the Primary Cardholder.
- If you wish to keep your existing credit card account in addition to receiving a new credit card account, your existing Citibank credit card fee structure will remain unchanged and the \$0 annual fees under the Mortgage Plus package will apply to the new credit card account only.
- Cardholders moving into the Mortgage Plus Citi Rewards program from another program (e.g. Emirates or Qantas Points) will forfeit unused rewards points and benefits from the previous program.
- Your application for the Mortgage Plus package is also your agreement to the Electronic Communications Consent (Section Q) for the Citibank Plus account.
- To find out more about the Mortgage Plus package including the fees and terms and conditions, go to citibank.com.au or ask your Citibank representative.

N. CITIBANK PLUS ACCOUNT (NOT APPLICABLE FOR MORTGAGE PLUS APPLICATIONS)

Citibank Plus is a fee-free everyday bank account that gives you fee-free withdrawals at over 3,000 Australian ATMs, unlimited fee-free transactions, fee-free international money transfers and many other benefits. To apply, visit citibank.com.au/cpa.

Issuer: Citigroup Pty Limited ABN 88 004 325 080, AFSL 238098. Before you make a decision about this product, you should consider its Terms and Conditions (available at citibank.com.au) and whether or not it is appropriate for you.

Bank use only

Source Code:

AML

LMI

Bureau

Signature

Date

 / /

CONSENTS AND DECLARATIONS

O. PRIVACY ACKNOWLEDGEMENT AND CONSENT

By applying for this product, you consent as follows:

In this section 'we/us' means Citigroup Pty Limited and our related companies that assist us to provide our services and 'you/your' means all borrowers named in this application.

Purposes for which we collect, use and disclose your personal information

- 1) We collect, use and disclose your personal information:
 - to assess this application and future applications and to administer your credit facilities and related services;
 - to conduct reviews of your facility;
 - to comply with applicable laws both in Australia and overseas, including:
 - a) the **National Consumer Credit Protection Act**;
 - b) the **Anti-Money Laundering and Counter-Terrorism Financing Act**;
 - c) State and Territory property legislation and other property-related laws (for example, to register and search for security interests); and
 - for other purposes as listed in our **Privacy Policy** and our **Credit Reporting Policy**.

If you do not provide us with the information we may not be able to assess your application or administer the products or services that you are seeking.

- 2) We usually collect your personal information directly from you. However, we may need to collect personal information about you from third parties for example, in order to assist us to process your application or to locate or communicate with you.
- 3) Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Consent and Notification, and have obtained their consent to make this disclosure to us.
- 4) Your telephone calls and conversations with a Citibank representative may be recorded and monitored for quality, training and verification purposes.

Disclosures of your personal information

- 5) We may disclose to, and obtain personal information about you from:
 - our affiliates, sales agents and organisations that carry out functions on our behalf including card schemes, mailing houses, data processors, collection agents, e-conveyancers, other financial institutions, researchers, system developers or testers, accountants, rating agents, auditors, valuers, lawyers and other parties acting in connection with securitisation;
 - reward providers including Airline partners and their service providers;
 - other credit providers;
 - any signatory or guarantor to the facility for which you are applying;
 - any broker, introducer, financial, legal or other adviser acting in connection with your facility or application;
 - regulatory and tax authorities in Australia and overseas;
 - credit reporting bodies (see 'Exchange of information with credit reporting bodies' below);
 - any insurer relating to your facility;
 - organisations wishing to acquire an interest in any part of our business; and
 - as further set out in our **Privacy Policy** and **Credit Reporting Policy**.

Disclosures to overseas recipients

- 6) Some of the recipients to whom we disclose your personal information may be based overseas. It is not practicable to list every country in which such recipients are located

but it is likely that such countries will include the United States of America, India, the Philippines, Malaysia, Hong Kong and Singapore. By consenting to us disclosing your personal information to overseas recipients, you agree that **Australian Privacy Principle 8.1** shall not apply to the disclosure, meaning that Citibank will not be obliged under the **Privacy Act** to ensure that an overseas recipient does not breach the **Australian Privacy Principles** and we will not be liable under the **Privacy Act** if the recipient does not act consistently with the **Australian Privacy Principles**. By completing this application you consent to such overseas disclosures.

Exchange of information with credit reporting bodies and other information services

- 7) If you have made an application for consumer or commercial credit, or have obtained consumer or commercial credit from us, you agree that we can obtain credit reporting information about you from a credit reporting body (CRB) for the purposes of assessing any application for consumer or commercial credit and collecting payments that are overdue in relation to consumer or commercial credit. You also agree that we can obtain, from any business providing information about commercial credit-worthiness, commercial credit reports about you for the purposes of assessing applications for consumer or commercial credit.
- 8) We may disclose personal information about you (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) to, and obtain credit reporting information about you from, CRBs. Our **Credit Reporting Policy** contains information about credit reporting, including the CRBs with which we may share your personal information, their contact details, the type of credit reporting information we share, and your rights in relation to them.
- 9) We have the right to conduct reviews of your facility from time to time and at our sole discretion. You acknowledge that we will provide personal information to credit reporting bodies as permitted by the **Privacy Act** for each review and that a credit report may be obtained from credit reporting bodies for the purpose of any such review.

Our policies (including how to access and correct information and make a complaint)

- 10) You can view our **Privacy Policy** or **Credit Reporting Policy** on our website at citibank.com.au/privacy or obtain copies by calling us. These policies include information as to how you can access and/or seek correction of the personal information we hold about you. Our **Privacy Policy** and **Credit Reporting Policy** also contain information as to how you can complain about a breach by us of the **Privacy Act** (including the credit reporting provisions in **Part IIIA** and the **Credit Reporting Code**) and how we will deal with such a complaint.

Your marketing communications preferences

- 11) By completing this application you agree that we, our affiliate companies and their partners may use your personal information to keep you informed about offers relating to this product and other products, services and offers which may be of interest to you. They may do this by phone, mail, email and SMS or other electronic messages (without an unsubscribe facility). These consents operate indefinitely and shall remain in effect unless and until you notify us that you do not want to receive such communications. If you do not wish to receive these communications please notify us in writing or by calling us.

Note: If you have not told us that you do not wish to receive these communications by phone, you may be contacted even if you have registered your phone number on the national **Do Not Call Register**.

P. EXPLANATORY NOTES FOR THE HOME LOAN APPLICATION

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

- 1) This is an application only. We are under no obligation to consider your application. We will have no legal commitments to you in respect of the finance that you apply for until we receive from you and decide to accept a loan contract in the form prepared by us that is binding on you.
- 2) We may approve this application subject to conditions, including conditions that you have to pay costs and expenses of ours and/or others in progressing the application to final approval or settlement, for example, valuation and legal fees. Those costs and expenses may have to be paid by you whether or not we provide finance. If we advise you of conditions like those, and the costs and expenses are payable to us, we will give you an estimate as to what those costs and expenses might be. If you do not agree to pay the costs and expenses then we may not be able to complete our consideration of your application.
- 3) Many of our products allow electronic access to funds and lines of credit using cards and/or security codes. We will issue cards and/ or security codes to all Borrowers. If you do not want all Borrowers to have electronic access you should discuss your requirements with our representative.
- 4) If you apply for a loan with an Offset Savings Account option, separate Citibank Offset Savings Account Terms and Conditions apply and will be provided with the loan contract.
- 5) If you are applying for a Mortgage Plus package Citibank will request additional information including your Tax File Number (“TFN”). TFN collection is authorised under taxation law. It is not an offence if you do not quote your TFN or claim an exemption, but if you do not Citibank will deduct withholding tax at the top marginal rate. Before making a decision about the Mortgage Plus package you should consider its terms and conditions, and whether this product is appropriate for you.

Q. ELECTRONIC COMMUNICATIONS CONSENT (REFER SECTION B AND M)

- 1) The person or persons applying for this account (“you”) consent to Citigroup Pty Limited (“us”) communicating electronically with you about the account(s) you nominate and authorise us to act on instructions we receive electronically. This consent and authority will apply to all communications permitted to take place electronically by law (including any applicable industry Code or Code of Conduct) including but not limited to: (a) statements of your account; (b) notices and other documents from us to you about your account; (c) variations to the contract relating to your account; and (d) notices from you to us.
- 2) We will rely on this consent to communicate with you by: (a) electronic mail to the email address that you have notified to us; (b) making a notice or other document available for you to access on our website; (c) any other method of electronic communication; and/or (d) ordinary mail to the address on our records.
- 3) By giving this consent, we are no longer required to send you notices or other documents in paper form for the account(s). Notwithstanding this consent, we may still decide to send you paper copies in certain circumstances including where electronic delivery is unavailable or we reasonably believe your email address is not receiving the emails we send.
- 4) Providing you with electronic statements does not alter your obligations under any terms and conditions of the account(s). You should print and save a copy of any notice or other document provided to you electronically. You are responsible for ensuring that you maintain the appropriate software and hardware, including printer, to access, view, retrieve, print and save a copy of such documents. To see and keep the information subject to this consent, you will need a web browser that meets our site security requirements.
- 5) You may withdraw this consent at any time and change to receiving paper statements, notices and documents to your nominated mail address, by notifying us through Citibank online or by phone on 13 24 84. Note: Citibank offers some of its products with electronic communication only for e.g. Citibank Plus Account, and if you do not provide this consent or if you withdraw it, Citibank may choose to refuse to open your account or to close it.
- 6) In support of your application for a loan from Citibank, you understand that you are required to provide copies of documents containing your personal information either directly to Citibank or through our broker or agent. Where such information is sent via the public email network in an email message, there is a possibility that the email may be intercepted or copied by an unauthorised person (including for the purpose of fraud) before it arrives at the intended email address.

You confirm that you are aware of the risks of sending messages via email, and where either you or our agent/ broker send an email with your personal information (such as personal bank statements and other documents) via public email to Citibank, you agree that Citibank is not responsible for any loss arising from your personal information being intercepted or copied by an unauthorised person before it arrives at Citibank’s email address.

Refer to Citibank’s website citibank.com.au for details.

R. QBE LENDERS' MORTGAGE INSURANCE PRIVACY CONSENT

In this section, 'insurer' means QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071, 'you/your' means all borrowers and guarantors named in this application, and 'lender' means Citibank.

Privacy consent

The Lender collects your personal information when you apply for a mortgage. The Lender then applies to the Insurer for lenders' mortgage insurance for that mortgage. Your information is collected by the Insurer for the purposes of securing and administering such insurance, including dealing with claims and recovery of proceeds.

The information collected by the Insurer is required under the *Insurance Contracts Act 1984* (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue the insurance.

As a result, the Lender may not be able to provide the mortgage to you.

The Insurer uses your information to:

- assess the risk of:
 - providing lenders' mortgage insurance to the Lender;
 - you defaulting on your obligations to the Lender;
 - you being unable to meet a liability that might arise under a guarantee, in respect of mortgage finance given (or to be given) by the Lender to another person;
- administer or vary any lenders' mortgage insurance cover provided, including dealing with claims, recovery of proceeds and enforcing the mortgage in the place of the Lender;
- conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery;
- comply with legislative and regulatory requirements including the *Privacy Act* and the *Insurance Contracts Act 1984* as amended from time to time.

Where permitted by the *Privacy Act*, the Insurer will seek and obtain from a credit reporting body and use:

- commercial credit information (concerning your credit worthiness or history);
- consumer information; and
- collection of overdue payments information.

The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy apply to its collection, use and disclosure of that information.

The Insurer also uses your information for such other purposes as may be permitted by the *Privacy Act*.

The Insurer may disclose personal information as permitted by the *Privacy Act* to:

- its related companies, whether in Australia or overseas, specifically in the Philippines;
- the Lender;
- reinsurers;
- credit reporting and ratings agencies;
- mortgage insurer;
- parties for the purpose of securitisation;
- a guarantor or potential guarantor;
- its service providers (including marketing companies, data consultants and IT contractors);
- to parties for the purposes of fraud prevention;
- its agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies (e.g. the Insurance Council of Australia);
- mercantile agents if you default on your obligations to the Lender;
- payment system operators; and
- other financial institutions and credit providers.

The Insurer's Privacy Policy is available at www.qbelmi.com. It contains information about the following:

- how you can access and correct your information that the Insurer holds;
- how you can make a complaint about a breach by the Insurer of the Privacy Act (including any applicable privacy principles) or any registered privacy code that binds the Insurer in respect of your information; and
- how the Insurer will deal with such a complaint.

I agree that my personal information can be used or disclosed by the Insurer and Lender as contemplated in this form.

Contact Information:

QBE Lenders' Mortgage Insurance Ltd
Level 5,
2 Park Street
Sydney NSW 2000

ABN 70 000 511 071
Phone: 1300 367 764
Contact Person: Privacy Officer
Email: compliance.manager@qbe.com

S. NOMINATION OF ADDRESS FOR TWO OR MORE APPLICANTS. NOTE THIS SECTION IS FOR BORROWERS ONLY.

Less paper in the mail is convenient for people who trust each other with financial information but may increase the risk that one of you is not informed of a problem or changed obligation.

If your finance is regulated, then all your notices and documents that Citibank has agreed or is obliged to provide will be sent to all applicants, unless another applicant is nominated below to receive all of the notices and documents on your behalf.

If your finance is not regulated under the National Credit Code, then separate notices and documents are not possible. Your notices and documents will be sent to applicant 1 unless another applicant is nominated below. Your completion of this section will be taken to refer to "notices and other documents that Citibank has agreed or is obliged to provide".

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

I/We nominate: Applicant 1 or Applicant 2 to receive notices and other documents under the National Credit Code on behalf of me/all of us.

T. SIGNATURE OF ALL APPLICANTS - PLEASE SIGN AND DATE

I/We wish to apply for or guarantee the finance described in this application, and the other Citibank products and services selected in this application, on the basis of the information about me/us set out in this application. I/We have read the Privacy acknowledgement and consent (Section O), the Explanatory notes for the Home Loan application (Section P) and the Electronic communication consent (Section Q). If this application requires QBE Lenders' Mortgage Insurance, I/We have read the QBE Lenders' Mortgage Insurance privacy consent (Section R). I/We confirm that all information contained in, and accompanying this application is true, accurate and correct and understand that if it is not, Citibank may cancel any approval given and may have the right to seek repayment of any finance provided. If the applicant is a company, the director(s) should sign below.

Signature of Applicant 1 / Director of company applicant

Date

/
/

Signature of Applicant 2 / Director of company applicant

Date

/
/

U. DECLARATION OF HOME LOAN PURPOSE - INVESTMENT AND BUSINESS APPLICATIONS. NOTE THIS SECTION IS FOR BORROWERS ONLY.

In this section, "credit provider" means Citigroup Pty Ltd and "I/we/me/us" means all borrower applicants named in this application. I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

IMPORTANT

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

- business purposes; or
- investment purposes other than investment in residential property.

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

Signature of Applicant 1

Date

/
/

Signature of Applicant 2

Date

/
/