

Citibank Home Loan Introducer Acknowledgement and Checklist

Introducer's App ID (if known)

Citibank App ID (if known)

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INTRODUCER DETAILS

Company name

Introducer name

Introducer ID

Mobile phone number

Email

INTRODUCER ACKNOWLEDGEMENT AND SIGNATURE

I acknowledge and represent that:

- I have electronically verified or sighted the originals and/or certified original copies of all of the supporting documents submitted to Citigroup Pty Ltd (Citibank) and I am not aware of, nor have I made any unauthorised or misleading alterations; and
- 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 person (including for the purpose of fraud) before it arrives at the intended email address; and
 - where personal information of the client (including but 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. For further information, please refer to the Citi Privacy Policy at <https://www.citigroup.com/australia/privacy/policy.html>.
- I declare that I have verified the identity of all relevant parties to the loan (as applicable) as required by AML/CTF requirements.

I understand that Citibank relies on my representations as set out above.

Signature of Introducer

Date

Please return the completed application along with all supporting documentation by either electronic data submission or by email to mortgageapps2@citi.com

CHECKLIST FOR SUBMISSION

All applications

- Customer Identification documents for all individual applicants that meet Citibank's requirements as set out in section below *Identification Document Requirements*. This option is only required when electronic verification has failed; and verification is conducted face to face
- Introducer notes
- Latest statement for mortgage secured loans NOT being refinanced
- If an owner occupied home (or investment property if no other property is owned) is being used as security for the loan, and any applicant whose income is used to service the loan, is 55 years or older at the time of application, a Repayment Strategy letter signed by all applicants explaining how the loan will be repaid should current income cease

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 signed and witnessed by relevant parties
- 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 mortgage secured 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 and shows the applicant(s) name as the property owner

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CHECKLIST FOR SUBMISSION (CONTINUED)

- | | |
|--|---|
| <input type="checkbox"/> PAYG | <input type="checkbox"/> Latest computer generated pay slip (no more than 45 days old as at the submission date of the application); AND bank statements showing three successive months of salary credits up to and including the payment date of the most recent salary credit before submission of the application
or
<input type="checkbox"/> Letter from the employer on company letterhead no more than 45 days old as at the submission date of the application or current employment contract on company letterhead and not more than 6 months old confirming income and employment details AND the last 3 successive months of bank statements showing salary credits corresponding to the stated salary amount
<input type="checkbox"/> If LMI is required, 2 most recent computer generated consecutive payslips or letter from the employer on company letterhead confirming income and employment details. Minimum 6 months in current position |
| <input type="checkbox"/> PAYG
- Casual
- Contract <12 months old
- Using bonus, commission, overtime or allowances as income in serviceability | In addition to the above PAYG documentation requirement, please also supply the following:
<input type="checkbox"/> Last 2 financial years' tax return/income statement (previously called group certificate)
<input type="checkbox"/> If LMI is required, 2 most recent computer generated consecutive payslips or letter from the employer on company letterhead confirming income and employment details. Minimum 12 months in current position |
| <input type="checkbox"/> Self-Employed
- Option 1 | <input type="checkbox"/> Last 2 years' individual tax returns
<input type="checkbox"/> Last 2 years' final tax returns (full financials) for all trading entities (Company, Partnership, Trust) including profit and loss, balance sheets
<input type="checkbox"/> BAS statements from the end date of the most recent financials submitted, up to the date of application
<input type="checkbox"/> If LMI is required, last 2 years' business financials and personal, business tax returns and ATO Assessment Notices |
| <input type="checkbox"/> Self-Employed
- Option 2
(Available when LVR <70%) | <input type="checkbox"/> A 12-month profit and loss statement (P&L) from management accounts (with end date no more than 6 months prior to the application date), signed by all applicants/guarantors
<input type="checkbox"/> Business Activity Statements (BAS) covering all four quarters of the P&L
<input type="checkbox"/> Business Activity Statements (BAS) covering the period from the end of the P&L to the present
<input type="checkbox"/> Most recent income statement (previously called group certificate) for salary/wages paid to director(s) |
| <input type="checkbox"/> Rental Income | <input type="checkbox"/> Rental receipts/statement from real estate agent or consecutive 3 months' rental receipts or last 3 months' bank statements, where the most recent rental payment received is no more than 30 days prior to the date of application submission.
<input type="checkbox"/> If using negative gearing then provide most recent tax return. If recent property purchase (i.e. after the last financial year end) then settlement disbursement letter is required.
Accountant letter is not acceptable |
| <input type="checkbox"/> Australian Companies | <input type="checkbox"/> Completed Identification Form - Australian Companies |
| <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 showing the full name of the trust, trust type and country in which the trust was established
<input type="checkbox"/> Completed Identification Form - Trusts and Trustees
<input type="checkbox"/> Completed Identification Form - Individuals and Sole/Traders for all beneficiaries of the trust |

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CHECKLIST FOR SUBMISSION (CONTINUED)

- Foreign Tax Forms
 W-9 Form required if US Person* for tax purposes
 CRS Self-Certification form**

**If applicant is a resident for tax purposes of a country other than Australia and is taking up any of the following products: Offset or Citibank Plus Transaction Account.

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

US 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 US with their birth or adoptive parents, at least one of whom is a US citizen by birth or naturalization; and
- individuals granted citizenship status by Immigration and Naturalization Services (INS).

US Resident defined as:

To be classified as a US resident, you must meet one of two tests:

1. Green Card Test
 - A non-resident is a lawful permanent resident of the US 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 US 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

- The minimum rent/board applied for non-owner occupiers, as per March quarter 2020, is \$782 (subject to change) per month per adult.
- Identification supplied must be in the same name(s) as the applicant(s) and property ownership.
- The introducer must sign and date the checklist to confirm all required information has been provided.
- An Introducer applying for their own loan cannot identify themselves or refer themselves for a loan.
- 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.

SUBSTANTIAL BENEFIT

To be deemed to be deriving a **substantial benefit** from the loan, each co-borrower (individual) must derive a benefit of at least 25% of the total loan amount as per the substantial benefit test.

50/50 benefit may be assigned to married/de facto couples where the loan purpose is to purchase or refinance their owner occupied property confirmed as their principal place of residence.

IDENTIFICATION DOCUMENT REQUIREMENTS

PART I - Acceptable Primary Photographic ID Documents

Select ONE (or more) from this section

- Current driver's licence with photo and signature (Australian or Foreign Issued), must include name and date of birth
- Current Australian Passport with photo and signature
- Valid current passport with photo (foreign issued)
- Current Australian Proof of identity/age/birth card with photo and signature (Australian only), must include full name and date of birth
- Current defence forces identification card with photo (Australian or Foreign Issued)
- National identification card/document containing photo and signature (foreign issued)

If only ONE is captured in PART I above, select ONE from Part III below

PART II - Acceptable Primary Non-Photographic ID Documents

Should only be completed if the individual does not own a document from Part I

Select ONE (or more) from this section

- Birth Certificate (Australia and Foreign Issued)
- Certificate of Citizenship (Australia and Foreign Issued)
- Centrelink Health Care Card or Pensioner Concession Card or Commonwealth Seniors Health Card
- Change of Name or Marriage certificate (if applicable)

If only ONE is captured in PART II above, select TWO from Part III below

Part III - Acceptable Secondary ID Documents

- A valid current Australian Medicare Card
- Australian Taxation Office (ATO) Notice of Assessment issued within the preceding 12 months
- Utility bill/Council Rates with name and address of the customer (e.g. water, electricity, gas, telephone)
- Current bank statement issued in the past 180 days
- Valid credit card/debit card issued by an approved deposit taking institution (non-Citi)
- Centrelink notice - issued within the preceding 12 months
- Vehicle registration document
- Firearms or Security Licence
- Professional/trade licence with a photograph
- Land Title certificate
- Tertiary institution photo ID card and a current academic transcript
- Credit card statement issued by a recognised financial institution within the preceding 3 months
- Computer printed payslip or employee ID card from a recognised company that bears the name and photograph

*Documents that are written in a language other than English must be accompanied by an English translation prepared by an accredited translator.