

1. Help Us Know You Better

Choice Of Products

Which among the following products, do you wish to apply for?: Credit Card Banking Account Personal Loan Mortgage

Existing Financial Relationship

Are you an existing customer of Citibank?: Yes No If yes, kindly specify the details below

Credit Card No. : _____ Banking Account No.: _____
 Personal Loan No. : _____ Mortgage Loan No. : _____

Personal Details

Name : Mr. Ms. Dr. Others (Please Specify) _____

 (Please leave one space between each name)
 Nationality : Indian Foreign National (Please Specify): _____
 Date of Birth/Incorporation: [D][D][M][M][Y][Y][Y][Y] No. of dependents : [][]
 Gender : Male Female Marital Status : Single Married Others
 Education : Graduate Post Graduate Professional Others (Please Specify) _____
 PAN : _____ Passport Number : _____
 Voters ID : _____ Driving License No.: _____
 UID : _____

Contact Details

(Please do not sign before filling up this section)

Mobile Number : [9][1] _____
 E-mail ID : _____
 Alternate E-mail ID : _____
Current Residential Address : _____

 _____ City: _____ Pin: _____
 Telephone Number : [9][1] (STD Code) _____
 The above mentioned Address is : Mailing Address Non Mailing Address
 Signature to confirm that the address mentioned above is the mailing address _____

Permanent Address: _____

 _____ City: _____ Pin: _____
 Telephone Number : [9][1] (STD Code) _____
 The above mentioned Address is : Mailing Address (Not applicable for Credit Card & Personal Loan) Non Mailing Address
 Signature to confirm that the address mentioned above is the mailing address _____

Employment Details

Employment : Salaried Self Employed Retired Homemaker Others _____
 Nature of Occupation: Accountant Lawyer Doctor Consultant Executive Banker Architect Engineer
 Student Others _____
 Company Name : _____
 Designation : _____ Gross Annual Income (In ₹): _____
Office Address : _____

 _____ City: _____ Pin: _____
 Telephone Number : [9][1] (STD Code) _____
 The above mentioned Address is : Mailing Address Non Mailing Address
 Signature to confirm that the address mentioned above is the mailing address _____

CitiAlert and Statement on E-mail (SOE)

Please choose the delivery channel to receive CitiAlerts on your Products : Mobile E-mail Both None#
 Yes! I wish to sign-up for the Statement on email (SOE)* and Go Green for : Credit Card Banking Account Personal Loan Mortgage None
 *In lieu of physical statement/advice for Credit Card and Banking Products. #You will receive mandatory alerts pertaining to your product

2. Banking Account

2A. Common Banking Details

Please specify the type of account that you are applying for: Corporate Salary Citibanking Individual Current

If US Citizen/Resident please provide Social Security Number: _____

Source of Funds : Salary Business Inheritance Investments Savings Others (Please Specify) _____

2nd Applicant Details

Name : Mr. Ms. Dr. Others (Please Specify) _____

(Please leave one space between each name)

Nationality : Resident Indian Foreign National (Please Specify): _____

If US Citizen/Resident please provide Social Security Number: _____

Sex : Male Female Marital Status: Single Married Others

Date of Birth : Relationship with primary applicant: _____

Education : Graduate Post Graduate Professional Others (Please Specify) _____

Current Residential Address: _____

City: _____ Pin: _____

Telephone Number : (STD Code) _____ Mobile Number: _____

E-mail ID : _____

Employment : Salaried Self Employed Retired Homemaker Others _____

Nature of Occupation: Accountant Lawyer Doctor Consultant Executive Banker Architect Engineer

Student Others _____

Company Name : _____

Designation : _____ PAN: _____

Source of Funds : Salary Business Inheritance Investments Others (Please Specify) _____

Details Of Account With Other Banks

Primary Applicant Bank Name: _____
Branch Name: _____ A/c No. _____

2nd Applicant Bank Name: _____
Branch Name: _____ A/c No. _____

Nomination Form (form DA 1)

Yes, I want to nominate the following person No, I do not want to nominate anyone on my behalf

Nomination under Section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of bank deposits.

I/We nominate the following person to whom in the event of my/our/minor's death the amount of the deposit/in the account maybe returned by Citibank, N.A.

Nominee Name: _____

Address: _____

City: _____ Pin: _____

Relationship with Depositor if any: _____ Age: _____ Years Date of Birth:

As the nominee is a minor* on this date, I/we appoint:

Name: _____

Address: _____

City: _____ Pin: _____

to receive the amount of the deposit/in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

Incase you have specified the nominee above, please indicate if you wish to make mention of the nominee name on the statement issue in respect of your account and/or the pass book issued to you? Yes No

I/we do hereby declare that what is stated above is true to the best of my knowledge and belief.

Primary Applicant** Date _____ **2nd Applicant**** Date _____ **Witness#** Name _____

Place _____ Place _____ Address _____

Signature _____ Signature _____ Signature _____

*Strike out if nominee is not minor. ** Where deposit is made/account is held in the name of the minor the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

#Required only if the applicants use thumb impressions.

Initial Deposit Details (Mandatory)

Note: Please do not pay in cash. All cheques are to be made "Account Payee" drawn in the name of the First Applicant

Initial Deposit Amount (In ₹): Drawn on:
 Cheque No: Branch: Date:

Account Operation

Signature requirements: Single Joint - Signing Jointly Either or Survivor Others (Please Specify) _____

2B. For Corporate Salary Account Only

Employer Certification

Monthly Net Salary (₹'000) (Please tick) 5-20 20-25 25-50 50-100 100-150 150-300 300-450 450+

Employee Name :

Employee Code/No: Years at current job: years months

We confirm that the above mentioned person is in employment with us and that the photograph, date of birth, signature, address, designation, annual salary and work details of the employee as stated in this form are correct.

Name of Authorised Signatory

Signature/Company Seal

2C. Current Account Declaration (Only applicable for Individual Current Account)

To, The Manager, Citibank N.A.,

Account in the name of:

No, I/we do not have any credit facility with any other Bank Yes, I/we have a credit facility with the following Banks:

Name of Bank: Fund-Based Non-Fund-Based

Address:

Name of Bank: Fund-Based Non-Fund-Based

Address:

Place: Date:

Transactions You Expect To Perform

Please check for both amount and number of transactions for deposits and withdrawals

Transaction Type	Withdrawals				Transaction Type	Deposits			
	0-450,000	450,001-1,000,000	1,000,001-5,000,000	5,000,001-6,000,000		0-450,000	450,001-1,000,000	1,000,001-5,000,000	5,000,001-6,000,000
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheques/Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Cheques/Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Expected Number of Withdrawals Per Month					Expected Number of Deposits Per Month				
	0 - 10	11 - 25	26 - 50	51 - 180		0 - 10	11 - 25	26 - 50	51 - 180
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cheques/Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Cheques/Drafts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Funds Transfer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Forex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Credit Card

Your Name as you would like on your Card (Restrict to 24 characters including spaces)

Do you wish to apply for a Photo Card (Not applicable for Citibank Premier Miles and Citibank Cash Back Credit Card)? Yes No

Choose your Credit Card

Citibank Ultima	Citibank PremierMiles	Jet Airways Citibank Platinum	Citibank Rewards	Citibank Cash Back	IndianOil Citibank
					
<input type="checkbox"/> Yes, I wish to apply	<input type="checkbox"/> Yes, I wish to apply	<input type="checkbox"/> Yes, I wish to apply	<input type="checkbox"/> Yes, I wish to apply	<input type="checkbox"/> Yes, I wish to apply	<input type="checkbox"/> Yes, I wish to apply
First Year Fee : ₹ 50,000/- <input type="checkbox"/> ₹ 15,000/- Renewal Fee p.a.: ₹ 50,000/- <input type="checkbox"/> ₹ 15,000/-	First Year Fee : Nil Renewal Fee p.a.: 5,000 Miles*	First Year Fee : ₹ 2,500/- Renewal Fee p.a.: ₹ 2,500/-	First Year Fee : Nil Renewal Fee p.a.: Nil*	First Year Fee : Nil Renewal Fee p.a.: Nil*	First Year Fee : Nil Renewal Fee p.a.: Nil
Tick only one option (if applicable)	*or Pay 5,000/- as annual card fee and get 5000 Bonus Miles		*If yearly spend more than ₹30,000, else fee is ₹1,000	*If yearly spend more than ₹20,000, else fee is ₹500	

JP Membership Number (Applicable only for Citibank Ultima Credit Cards and Jet Airways Citibank Platinum Card)

I am already a Jet Privilege Member. My JP membership number: _____

JP Tier Status: Platinum Gold Silver Blue

I am not a Jet Privilege member. Please enroll me now.

KC Membership Number (Applicable only for Citibank Ultima Credit Cards)

Please specify membership number: _____

I am not a King Club Member. Please enroll me now.

Credit Cards with other banks

Credit Card Number	Credit limit (In ₹)
Credit Card 1: _____	_____
Credit Card 2: _____	_____

Would You Like an Additional Card?

Name of Additional Cardmember: _____

Date of Birth:

PAN: _____

Sex: Male Female

Relationship: Spouse Child Sister/Brother Parent Parent-in-law

I confirm that the additional card applicant resides at the same address as mine.

Do you wish to apply for a Photo Card (Not applicable for Citibank PremierMiles Credit Card)? Yes No

I understand that I am applying for an Additional Card for the person specified above and it will be my responsibility to honour all charges incurred on the Additional Card.

Date: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Signature of Primary Cardmember → 	Signature of Additional Cardmember → 
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Standing Instructions for Credit Card Payment**

To Citibank N.A.,

This is to authorise you to debit my Citibank Account Number: _____

and credit the credit card to be booked under this application every month for Total Amount Due or Minimum Amount Due

I authorise the debit of my Citibank Account towards minimum/total amount due. Citibank shall have a lien on all credit balances in my Citibank Account and shall be entitled to adjust/appropriate all such credit balances towards setting off the balance outstanding in my Credit Card Account by debiting my Citibank Account. In case I desire to close my Citibank Account, Citibank may at its discretion close the Card Account, unless I provide to Citibank, adequate alternate security/other bank account (that shall be adequately funded) to secure the balance in my Card Account.

**Mandatory for Citibank Corporate Salary Account Holders

Signature 

3A. Card Protection - Protect your cards against fraud

Do you wish to apply for Card Protection? Yes No

Product	1 year single	1 year joint
Classic	<input type="checkbox"/> ₹ 995/-*	<input type="checkbox"/> ₹ 1,495/-*
Premium	<input type="checkbox"/> ₹ 1,295/-*	<input type="checkbox"/> ₹ 1,945/-*

*Plus Citibank Transaction fee of ₹ 99 p.a. + service tax per application

Primary Applicant's Name

Joint Applicant's Name

	Classic	Premium
24 hour assistance worldwide	Yes	Yes
One call to cancel all cards - credit, debit, loyalty etc.	Yes	Yes
Fraud Protection Prior to Notification*	₹ 50,000/-	₹ 1,00,000/-
Fraud Protection Cover Post Notification	₹ 15 lacs	₹ 20 lacs
Emergency cash advance	NIL	₹ 20,000 in India
Emergency cash advance for hotel bill payment and travel tickets	Each Up to ₹ 80,000 overseas ₹ 40,000 in India	Each Up to ₹ 1,20,000 overseas ₹ 60,000 in India

*Provided loss is reported within 24 hours of discovery with a maximum of 7-day pre-notification cover. The maximum limit for claim per card is ₹ 20,000 for the Classic plan and ₹ 40,000 for the Premium plan.

Card Protection ("Plan")*, provided by CPP Assistance Services Pvt. Ltd. ("CPP"), is a worldwide service of reporting lost and stolen cards with one single call. In case of card loss, all you have to do is call CPP's 24-hour toll-free helpline number and CPP will block all your cards. It will also provide emergency assistance services such as hotel bill payment and travel ticket replacement.

Yes, I would like to take advantage of Plan to protect my cards, myself and my joint applicant (if any). I do hereby agree that the abovementioned information if found untrue or is misleading or any material information is withheld here from, no claim under this coverage will be payable by CPP or respective insurer, as applicable. I authorise CPP and Citibank to charge the amount indicated above to my Citibank card account and to charge subsequent payments when due at the prevailing rate until the Plan is cancelled by me in writing. I hereby agree that it is my responsibility to obtain, read and understand the Terms and Conditions related to the Plan.

Signature of Primary Card Applicant 

*This product is brought to you by CPP and that Citibank does not guarantee or warrant the accuracy or completeness of the information, materials, services or the reliability of any service, advice, opinion, statement or other information displayed or distributed by CPP. Neither Citibank nor any of its affiliates nor their directors, officers and employees will be liable to or have any responsibility of any kind for any loss that you incur in the event of any deficiency in the services of CPP. Citibank is only providing a payment mechanism for this product and will not encourage any complaints/claim requests for this product. One of the features offered is linked to Insurance. Insurance is the subject matter of solicitation.

4. Loans (Mandatory for Personal Loan And Mortgage Application Forms)

Years at current residence: Your current residence: Owned Rented Company provided

In accordance with requirements prescribed vide Circulars dated 05-07-2007 & 03-09-2007 issued by RBI, request you to kindly provide the following information as may be applicable to you:

•Not Applicable for companies

•Use additional sheet and provide information for all partners

Community				Category	
<input type="checkbox"/> Sikh	<input type="checkbox"/> Christian	<input type="checkbox"/> Buddhist	<input type="checkbox"/> Muslim	<input type="checkbox"/> SC	<input type="checkbox"/> ST
<input type="checkbox"/> Zoroastrian	<input type="checkbox"/> Hindu	<input type="checkbox"/> Others	_____		
				<input type="checkbox"/> Others	_____

Please Tell Us About Your Occupation And Income Detail

If not salaried, you are : Individual-Director Individual Self-employed Individual-Partner Private Limited Company# HUF#
 Sole Proprietorship# Partnership Firm#

If Self-employed, nature of Business: Trading Manufacturing Consultancy Real Estate Processing
 Transporter Stock Broker Contractor Service Professional Practice
 Dealer/Distributor Exports Travel Agency Others (Please Specify) _____

If you are a Micro, Small or Medium Enterprise, Please tick the relevant box as per Investments upto*

	Micro I	Micro II	Small	Medium	Basis of identification
Mfg	<input type="checkbox"/> 5 Lakh	<input type="checkbox"/> 25 Lakh	<input type="checkbox"/> 5 Crore	<input type="checkbox"/> 10 Crore	<input type="checkbox"/> CA Certificate
Service	<input type="checkbox"/> 2 Lakh	<input type="checkbox"/> 10 Lakh	<input type="checkbox"/> 2 Crore	<input type="checkbox"/> 5 Crore	<input type="checkbox"/> MSME/SSI Certificate

*Mfg Enterprise - Investments in Plant & Machinery, Service Enterprise - Investments in Equipment

Salaried		Self employed	
Gross Annual Salary (₹) _____	Other Income (₹ p.a.) _____	Gross receipt from Business/Profession (₹) _____	Net Profit from Business/Profession (₹) _____
Years at current job: _____ Retirement Age: _____	Number of years with previous employer: _____	Other income (₹ p.a.) _____	Years at current business: _____
Total years of work experience : _____		Number of years at previous business: _____	

Details Of Loans And Liabilities**

S.No	Institution Name**	Type of Loan	Loan Amount/ Credit Line (₹)	EMI Amount (₹)	Current Outstanding (₹)	Balance Tenor In Months

*Available only for Mortgage. **Kindly provide details of Co-Applicant (if present) also and attach additional sheets, if required. ** In case loan has been taken from employer kindly mention employer name.

4A. Personal Loan

Please ensure that Section 4 (Loans) is complete before you start this section

Type of Vehicle you currently own: Car Two-wheeler Ownership: Self Financed Company provided

Industry Details:

<input type="checkbox"/> Agri Business	<input type="checkbox"/> Contractors	<input type="checkbox"/> Information Systems & Communication/Computers	<input type="checkbox"/> Bank (Foreign)
<input type="checkbox"/> Shipping	<input type="checkbox"/> Cosmetics & Toiletries	<input type="checkbox"/> Real Estate/Developers/Builders	<input type="checkbox"/> Consumer Durables
<input type="checkbox"/> Bank (local)	<input type="checkbox"/> Electrical/Electronics	<input type="checkbox"/> Medicine/Hospitals/Health Care	<input type="checkbox"/> Consultancy
<input type="checkbox"/> Chemicals/Pharmacy	<input type="checkbox"/> Textile/Garments	<input type="checkbox"/> Education	<input type="checkbox"/> Airline
<input type="checkbox"/> Food & Beverages	<input type="checkbox"/> Public Utilities	<input type="checkbox"/> Financial Services	<input type="checkbox"/> Exports
<input type="checkbox"/> Engineering/Mfg.	<input type="checkbox"/> Petroleum/Oil/Gas/Mining	<input type="checkbox"/> Hotels	<input type="checkbox"/> Others (Please Specify) _____

Your Qualification:

<input type="checkbox"/> Doctor (MBBS/Equivalent)	<input type="checkbox"/> Doctor (Diploma/Equivalent)	<input type="checkbox"/> Homeopath	<input type="checkbox"/> Ayurvedic Doctor
<input type="checkbox"/> Chartered Accountant	<input type="checkbox"/> Company Secretary	<input type="checkbox"/> Engineer (B.Tech/AMIE/Equivalent)	<input type="checkbox"/> Engineer (Diploma/Equivalent)
<input type="checkbox"/> Architect (Degree)	<input type="checkbox"/> Architect (Diploma)	<input type="checkbox"/> General Management (MBA/PGDM)	<input type="checkbox"/> Hotel Management
<input type="checkbox"/> Designer	<input type="checkbox"/> Postgraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Other

Degree/Registration : _____ Year of qualification: _____

University/Institute Name: _____

Please Tell Us About Your Loan Requirement:

Loan Amount (₹): Tenor (months): 12 24 36 48 60

Personal end use:

Home Improvement/Furnishings purchase Consumer Durable Child/Spouse Education Marriage Expenses
 Travel Expenses Others - Personal (Please Specify) _____

4B. Mortgage

Please ensure that Section 4 (Loans) is complete before you start this section

Please Tell Us About Your Requirements

Home Loan	Cash Out Loans	Optional features
<input type="checkbox"/> Developer Under Construction <input type="checkbox"/> Property yet to be identified <input type="checkbox"/> Loan takeover from another bank <input type="checkbox"/> Ready property <input type="checkbox"/> Plot plus Self Construction <input type="checkbox"/> Self Construction Loan	<input type="checkbox"/> Property Power Loan <input type="checkbox"/> Home Loan Top-up <input type="checkbox"/> Loan takeover from another bank with enhancement	<input type="checkbox"/> CitiHome One <input type="checkbox"/> Home Credit Fast Track <input type="checkbox"/> Home Credit Vanilla

Loan Detail	Additional Information for CitiHome Loans	
	Term Loan	Credit Line
Loan Amount (₹): <input type="text"/>	Loan Amount (₹): <input type="text"/>	Loan Amount (₹): <input type="text"/>
Tenor : <input type="text"/> months	Tenor : <input type="text"/> months	Tenor : <input type="text"/> months
Interest Rate# : <input type="text"/> %p.a.	Interest Rate# : <input type="text"/> %p.a.	Interest Rate# : <input type="text"/> %p.a.

Fees (₹/%):		
Application Fee*	Booking Fee**	Annual Fee***
<input type="text"/>	<input type="text"/>	<input type="text"/>

Interest Rate on the loan shall be benchmarked with Reference Rate. Home Loans are referenced to Home Loan Reference Rate (HLRR) whereas Cash out loans (Property Power, Home Loan Top-up, Home Loan Takeover Enhancements) are referenced to Property Power Reference Rate (PPRR). The Reference Rate is calculated interalia on the basis of the Base Rate as notified by the Bank from time to time.

* Up to 1% of the total amount. The fee is collected towards processing of your application and is collected up-front irrespective of whether the loan is sanctioned. This is non refundable under all circumstances. Payments to be made by cheque/draft favoring "Citibank N.A. Application Fee A/c".

** Up to 1% of the loan amount sanctioned. This fee is at the time of loan documentation.

*** An annual fee is charged in the case of loans with CitiHome One facility/ Property Power loans with Home Credit Facility. For CitiHome One loans, the annual fee is charged upto 1% of the sanctioned credit line on every anniversary of the loan. In Property Power loans with Home Credit facility, the annual fee is charged upto 1% of the loan outstanding as increased by the line on every anniversary of the loan.

Total Requirement And Funding Sources

Requirements (In ₹)		Funding Sources (In ₹)	
Total purchase price/construction cost	<input type="text"/>	Savings	<input type="text"/>
Incidental & other costs	<input type="text"/>	Other Borrowing, if any	<input type="text"/>
Registration costs/Service tax	<input type="text"/>	Loan applied for	<input type="text"/>
Total	<input type="text"/>	Total	<input type="text"/>

Specify The End Use For Cash Out Loans

<input type="checkbox"/> Marriage Expenses	<input type="checkbox"/> Travel Expenses	<input type="checkbox"/> Medical Expenses
<input type="checkbox"/> Home Improvement	<input type="checkbox"/> Consumer Durable/Motor Car	<input type="checkbox"/> Purchase of Equipment & Machinery
<input type="checkbox"/> Repair or Renovation of Business Premise	<input type="checkbox"/> Debt Consolidation	<input type="checkbox"/> Business Expansion
<input type="checkbox"/> Education Expenses of Children/Family Members	<input type="checkbox"/> Other (Business)	<input type="checkbox"/> Other (Personal)

Please Tell Us About Property Offered As Collateral

Property Address :

City: Pin:

	UDS*/Land Area	Built-up Area	
		Current	Proposed
Area :	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rate per sq. ft:	<input type="text"/>	<input type="text"/>	<input type="text"/>

*Undivided share of Land.

Land Ownership : Freehold Leasehold Property completion status: Ready for possession Under construction

Expected date of possession:

For developer : Builder Name

Under construction cases : Project Name

5. Declaration and Terms & Conditions

Marketing Offers From Citibank

From time to time, Citibank brings great products, offers & value addition to its customers (e.g. Citibank Gourmet Pleasures, where you get upto 20% discount across leading restaurants and other such value added offers). Do you wish Citibank & its affiliates and/or partners to communicate these products and offers to you?

Yes! No

Please note that irrespective of the choice made above, you will continue to receive account statements, important advices, alerts and other communication pertaining to the products that you have applied for with Citibank.

P

Signature of Primary Customer

Future Requirements

I would like Citibank to get in touch with me regarding the following products, in which I would be interested, after the time as mentioned below.

Product	Get in touch after (In months)	Product	Get in touch after (In months)
Credit Card		Personal Loan	
Banking		Mortgage	
General Insurance		Life Insurance	

Customer Declaration and Terms & Conditions

Do you or your immediate family member/ Joint Account Holder or their immediate family members currently hold/have held/are being considered for a position as a senior public figure? E.g. Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state owned corporations and important political party officials. (Refer to the Senior Public Figure Declaration) Yes No

Senior Public Figure declaration: I/We have read the Terms and Condition governing Public Figure and declare that I/we, am/are not Senior Public Figure(s) which is defined as a senior official in the executive, legislative, administrative, military or judicial branches of our government, whether or not elected, senior official of a major political party, or a senior executive of a government-owned or government-funded corporation, institution or charity. A "Senior Public Figure" also includes any entity that has been informed by or on behalf of a senior public figure, in which the senior public figure is a beneficial owner of atleast 25% of the entity. In addition, a "Senior Public Figure" includes the immediate family and any close associate or relative of a Senior Public Figure. Close associate is a person who is widely and publicly known to maintain an unusually close relationship with and able to conduct financial transactions on behalf of a Senior Public Figure.

(a) I/We hereby confirm and accept that I/we have applied for the products, facilities and/or add-on services as indicated by me/us in this Application Form (collectively referred to as "Products/Facilities).

I/We accept that a) the approval of the Add-on Services applied for by me/us shall be subject to the approval of the primary Products/Facilities and that it shall automatically terminate with the primary Products/Facilities.

I declare that I am an Indian Citizen/Foreign national* working in India and a person resident in India under the extant FEMA guidelines. I/We authorise Citibank to contact me/us, in-person, by post, telephone, e-mail, using short-messaging service (SMS)/text messaging with respect to Products/Facilities hereby applied for.

(b) **Acknowledgment and Acceptance:** I/We understand, acknowledge, confirm and accept that

- Citibank N.A. ("Citibank") has absolute discretion to accept or reject this Application in entirety or some of the Products/Facilities as I/we may have hereby applied for, without assigning any reason for the same. Such rejection/approval may be in part or whole with respect to the Products/Facilities and that I/we will not dispute any such decisions of Citibank. If the Products/Facilities are made available to me/us, Citibank has an absolute discretion to withdraw/recall/terminate or suspend all or part of the same, with no liability to me/us for any consequences whatsoever.
- All the information, personal details, documents, photographs, etc. provided by me/us in and along with this application form and from time to time are and shall be genuine and correct and that I/we shall not, under any circumstances, hold Citibank liable for any losses, damages or difficulties that I/we may be subjected to as a result of Citibank acting or relying on any such information provided by me/us.
- I/We will keep Citibank promptly informed at all times about, and authorise Citibank to update, any change in my/our address, communication address, e-mail address, telephone number including mobile phone number Citibank and/or its subsidiaries/affiliates/associates/service providers may verify any information provided by me/us at my office/residence and/or contact me and/or my family members and/or my Employer/Banker and/or any third party as deemed necessary and/or to do any such acts towards dealing with my/our application and/or providing or continuing to provide Banking Products/ Facilities to me/us.
- The detailed Terms and Conditions and applicable MITC (along-with any amendments/revisions thereto as may be in force from time to time) for the Products/Facilities that I have hereby applied for, shall be provided to me/us and at the time of account opening and initial availing of the Products/Facilities and will also be available at www.citibank.co.in and at Citibank branches. I/We understand and acknowledge that my/our availing and/or use of the Products/Facilities, shall be deemed to be my/our express, unconditional and firm acceptance of the said Terms and Conditions and MITC. I/We further understand that Citibank may debit my/our account for service and other applicable charges and levies for the Products/Facilities.
- Citibank may verify, share and disclose all or any information and data relating to me/us and the Products/Facilities and my/our transactions, including but not limited to information relating to default, if any, committed by me/us in relation to the Products/Facility or transactions, as Citibank may deem appropriate and necessary from/to Reserve Bank India ("RBI"), credit bureaus and/or to any other agency or body as authorised in this behalf by RBI. Citibank may also disclose and share information and data relating to me/us and the Products/Facilities and my/our transactions with other banks, financial institutions, lenders including assignees and potential assignees, to Citibank's professional advisors, consultants and service providers and/or as required under law or any applicable regulation, at the order of a court of law, or at the request or order of any statutory, regulatory, executive or supervisory authority with whom it customarily complies. I/We shall not hold Citibank liable for usage, processing and/or dissemination of my/our data/information by the RBI or any credit bureau and any other agency so authorised, any statutory, regulatory or supervisory authority or other banks, financial institutions and/or the lenders.
- I/We declare that the Products/Facilities shall be used by me/us only for the declared purpose, strictly in accordance with all applicable laws (including without limitation, any orders, decrees, judgements, guidelines, rules and regulations and shall not be used for unlawful/speculative activities. In the event I/we do not comply with the above, I/we shall be liable for any action/prosecution or penalty as prescribed.
- I/We hereby voluntarily requisition, accept and expressly authorize Citibank, N.A and/or any of its affiliates and subsidiaries and their authorized service providers/subcontractors and agents to exchange, share, disclose or use in any manner whatsoever, the information voluntarily provided by me/us herein including but not limited to email address, telephone number, mobile number and address that Citibank, N.A may be informed of or as may be available with Citibank, N.A and/or any of its affiliates and subsidiaries and their authorized service providers/subcontractors and agents. I also expressly authorize Citibank N.A. to offer and/or sell to me/us any of their products or services or any enhancements/up gradation offered from time to time by Citibank, N.A and/or any of its affiliates and subsidiaries.

*Not applicable in the case of Mortgage

(c) Citibank's service providers: Without prejudice to any rights of Citibank, all acts/steps as are necessary for Citibank to take in order to monitor Products/Facilities and/or my/our obligations and/or to recover amounts due to Citibank or any part or portion thereof, shall and/or may be carried out by and/or through such other person (including a company/body corporate) as may be appointed by Citibank. Further, I/we expressly accept that Citibank shall, without prejudice to its rights to perform such activities either by itself or through its officers or servants, be absolutely entitled and have full power and authority to appoint one or more third parties of Citibank's choice and to transfer or delegate to such third parties the right and authority to collect on behalf of Citibank all unpaid amounts and to perform and execute all acts, deeds, matters and things connected therewith or incidental thereto.

(d) I/We hereby agree and undertake to hold Citibank harmless and indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses whatsoever which Citibank may at anytime incur, sustain, suffer or be put to as a consequence of or by reason of or by arising out of: **a) Credit Card:** Non-execution or delays in execution of my Standing Instruction either on account of non-availability of sufficient funds in my account or due to delays in the mail/courier services or for any other reason beyond the control of the bank. **b) Banking:** Reversal of any erroneous salary/reimbursement credits into the Account whether or not Citibank acts on such requests from the authorised signatory (ies) of my employer. I/we not abiding with FEMA, the Exchange Control Regulations of the RBI and/or any and all other applicable laws and regulations in force from time to time. c) My/our act/omission such as not protecting my/our e-mail ID, password sharing or any such other problem arising with or without my/our knowledge.

(e) **Statements:** Citibank would be deemed to have delivered the Statement(s) to me/us, immediately on my/our receiving the email containing the Statement(s) as an attachment. I/We will be obliged to open/print the Statement(s) after receiving the email from Citibank. Should I/we experience any difficulty in accessing the electronically delivered Statement, I/we shall promptly advise Citibank to enable Citibank to make the delivery through alternate means. Failure to advise Citibank of such difficulty within 24 hours after my/our receiving notice as aforesaid, shall serve as an affirmation regarding the receipt and acceptance by me/ us of my/our Statement.

(f) I agree to the below mentioned additional Terms and Conditions pertaining to specific products and services, if I have applied for the same.

(i) **Banking:** I expressly authorise Citibank and give my unconditional and irrevocable consent to convert (a) my Citibank Corporate Salary Account to a regular Retail Citibank Account in the event my Citibank Corporate Salary Account is not credited with my salary for any consecutive period of three months; (b) my existing Citibank Account to Citibank Corporate Salary Account in the event of information being made available to Citibank about my existing account with Citibank. I/We agree that in case I/we already have an existing Citibank account in the same city, Citibank will update the existing account with the details mentioned in this form.

(ii) **Recurring Deposit:** a) For Domestic Term Deposits the Interest calculation logic will be actual by 365 days . The interest rate applicable shall be the rate prevailing as on the date of booking of the first installment. The said rate will apply for each installment during the tenor of the Recurring Deposit. b) Interest on deposits shall be rounded off to the nearest rupee. There will be no TDS applicable on the interest earned on a Recurring Deposit. c) The Tenor for a Recurring Deposit can range between 12 to 24 months. d) The minimum monthly installment amount in a Recurring Deposit is ₹ 1000 per month and the maximum is ₹ 20,000 per month.

(iii) **International Usage of ERA Cards:** The ERA debit cards ("ERA Card") may be utilised for foreign currency cash withdrawals or purchases in foreign exchange outside India for business travel in accordance with the Foreign Exchange Management Act, 1999 (FEMA) and the Rules and Regulations framed or the Notifications issued by the Reserve Bank of India thereunder as applicable from time to time. The ERA Card is however not valid for foreign currency cash withdrawals or purchases in foreign exchange in Bhutan and Nepal. Citibank may disclose at any time and for any purpose, any information whatsoever relating to the ERA Cardholder or the ER Account to any government or regulatory agencies, bodies or authorities in India or elsewhere, where disclosure is required by law or by an order of any Court or any other statutory authority or if Citibank deems fit to make such disclosures. A transaction fee of US\$ 2.5 will be charged for every foreign exchange ATM transaction. A one time fee of ₹ 250 per holder is charged for setting up the limit for business travel against the ER Account.

I have read the Terms and Conditions as mentioned above and hereby confirm that I have applied for the below mentioned products/facilities against which I have put my signature.

Product	Declaration	Signature
Credit Card	I hereby undertake to be bound by the detailed Citibank Cardmember Terms and Conditions and the Most Important Terms and Conditions ("Credit Cards MITC") along-with any amendments/revisions thereto as may be in force from time to time and that my usage of the Credit Card shall also confirm such acceptance.	P
Banking Account	For purposes of US Federal income tax, I represent and warrant that I/we are not a/acting on behalf of a US Person. If my/our tax status changes or I/we become a U.S. citizen or a resident, I/we shall notify Citibank within 30 days from the date of such change. I/we have obtained, read and understood the schedule of charges as applicable to the Banking Products that I have applied for.	P
	Citibank Suvidha Corporate Salary Account: If the Savings Account that I have applied for is under the Citibank Suvidha Corporate Salary Programme, I expressly agree and understand that Citibank may disclose my Account number to my employer (or to such person as authorised by my employer) for facilitating banking transactions. I also understand that it may take upto 14 days from the date of salary credit for processing my Credit Card Application. I understand that a T-Pin would be issued by the bank, which would be required to transact with Citiphone Services. I also understand that the T-PIN may be obtained by calling up Citiphone Services.	J
Personal Loan	I/We hereby accept and undertake that I/we have obtained, read, understood the schedule of charges as applicable to Personal Loans and agree to furnish/execute the Personal Loan Agreement and other relevant documents as may be required by Citibank.	P
Mortgage	I/We hereby confirm that I/we am/are Indian Citizen(s). I/We hereby accept and undertake that I/we have obtained, read, understood the schedule of charges as applicable to the Home Loan/Loan Against Property and agree to furnish/execute the Loan Agreement and other relevant documents as may be required by Citibank.	P

Date :

Place :

For Office Use Only

Name of the Citibanker : _____ Application Number: _____
 Employee Code : _____ Referral Employee Code: _____
 City: _____ Event Code: _____

Kindly specify, which among the following client documents are available with Citibank?

Photograph Passport PAN Card Driving License Voters ID Others (Please specify) _____

Credit Card : Source Acquisition Code: _____ DSA Code: _____

Banking Account : Product Code: _____ DMC: _____ TMO Code: _____

Type of Account : CG New Citibank Account/ Suvidha Premium Citibanking Senior Citizen Suvidha Retail

PAM Code: _____ Company Code: _____ ASM Code: _____

 Signature, Name, Emp. No. & Stamp of the Branch Manager

Branch Code : _____
 Sub-branch Code: _____

 Signature, Name, Emp. No. & Stamp of the Relationship Manager

Mortgage : Source Code: _____ Alps Reference Number: _____

ASB Code : _____

If Salaried, Client works for: Government Public Sector Privately Held Multinational Company Others _____

Application Fee Details

Cheque/DD No.	Instrument date: DD/MM/YYYY	Drawn on	Amount (In ₹)
	/ /		

Details Of Existing Loan (for Home Loan Enhancement/top-ups/cross Collateral Loans)

Existing Loan No : _____ Booking date : _____
 Loan Sanctioned (In ₹) : _____ Loan Disbursed (In ₹) : _____
 Currently Outstanding/Ideal Balance (In ₹): _____ Rate of interest on Existing Loan _____ %
 Tenor of the Existing Loan: _____ months EMI on the Existing Loan (In ₹): _____

For Takeover/Takeover Enhancement Cases

Takeover Institution	Current Outstanding (In ₹)	Sanction Date: DD/MM/YYYY
		/ /

Personal Loan : Source Acquisition Code: _____ RM Code : _____

Details Of Old Loan (for Personal Loan)

Old Loan No : _____ Booking date : _____
 Loan Sanctioned (In ₹): _____ Loan Disbursed (In ₹) : _____
 Currently Outstanding/Ideal Balance (In ₹): _____ Rate of interest on Old Loan _____ %
 Tenor of the Old Loan : _____ months EMI on the Old Loan (In ₹): _____

Declaration by Citibanker

This is to certify that I have personally met the customer. (At his/her Home Office Others (Please Specify) _____
 and have spoken to him/her through the following Telephone numbers Home Office Mobile phone). He/She has filled up the application form and has provided the necessary documents for the product(s) he/she has taken.

 Name of the Citibanker Date: _____ Time: _____ AM/PM _____
 Signature

Acknowledgement Slip

Place: _____ Application Number: _____

Received an application from Mr./Ms. _____ for the following:

Credit Card Banking Account Personal Loan Mortgage Nomination Form (Form DA 1)

I have shared all the necessary Terms and Conditions pertaining to the product(s) that the customer(s) has/have applied for.

 Name of the Citibanker Date: _____ Signature of Citibanker

Application Number:

Please Paste Your Photograph(s)

Primary Applicant

Please paste your passport sized colour photograph here.
(Mandatory even if you have not applied for a Photocard)
Do not use pins, staples, tape to affix the photograph.

Signature

Credit Card - Additional Applicant

Please paste the additional applicant's passport sized colour photograph here.
(Mandatory even if you have not applied for a Photocard)
Do not use pins, staples, tape to affix the photograph.

Signature

Banking - First Joint Applicant

Please paste a passport sized colour photograph of the Joint Applicant here.
Do not use pins, staples, tape to affix the photograph.

Signature